
WHY DO PEOPLE BECOME HOMELESS?

Key points:

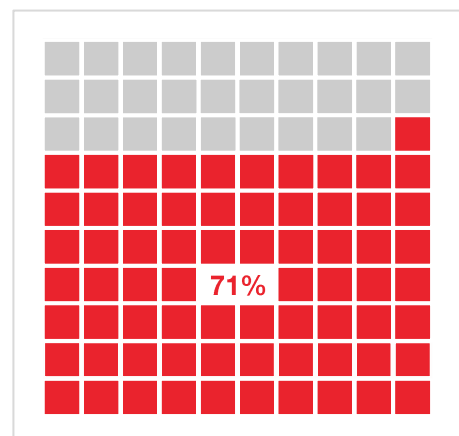
- There are many structural reasons for homelessness and for some groups being at a higher risk of homelessness than others.
- The most common reason given by households for why they apply as homeless is that the applicant was asked to leave, provided as a reason by 25% of households. This is even more common amongst applicants aged 16-24 (accounting for 39% of applications).
- Relationship breakdown is another key reason for homelessness.
- Applicants from the private rented sector represent 17% of all homeless applications. This has decreased slightly compared to last year.
- 6% of all households assessed as homeless had already been assessed as homeless within 2018-19. This proportion has been slowly decreasing for the past 4 years.

What's the main reason people apply as homeless?

When a household makes a homeless application, they are asked to identify the main reason they are making an application. The reasons are grouped into reasons accommodation is no longer available (such as eviction, flood) or reasons for having to leave accommodation (such as family breakdown, overcrowding).

71% of households said their main reason for making a homeless application was because they had to leave their accommodation, rather than the accommodation itself no longer being available.

In a quarter of cases, households said they were **asked to leave** their previous accommodation: this has been the most common reason given for making a homeless application since 2007-08. This might mean that a young person has reached adulthood, and as such has been asked to leave their family home.



Other prevalent reasons for losing accommodation prior to making a homeless application include **non-violent disputes within the household**, which account for nearly 1 in 5 households applying as homeless; and **violent disputes within the household**, which account for approximately 1 in 6 households applying as homeless.

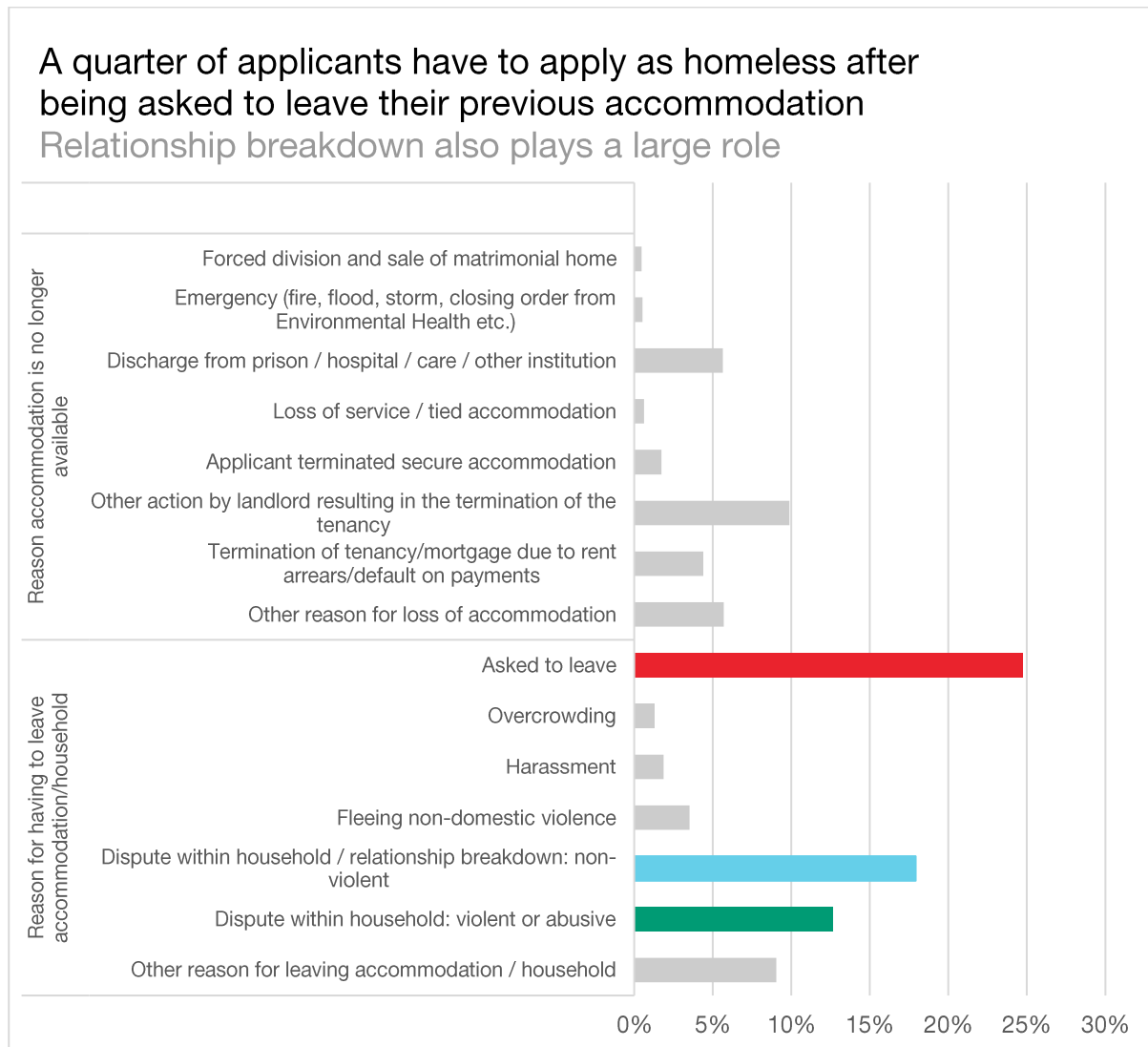


Chart 33: Reasons for making a homeless application, by percentage of households who identified that reason, 2018-19.

Case study: Fiona

Fiona* made a homeless application after experiencing domestic abuse. She was offered temporary accommodation but it was far from her home and her support network, and would have meant multiple expensive bus trips to her child’s nursery. Instead, she moved in with her young children to her mum’s house. She slept on a sofa bed in overcrowded conditions for three months until a suitable home became available for her and her children.

Where does Fiona appear in the statistics?

✓ Fiona left her previous home because of the domestic abuse she was facing there. This means she and her children are one of the 4,614 households who recorded their reason for making a homeless application as “dispute within the households: violent or abusive”.

✗ Fiona and her family went to stay with her mum, rather than accept unsuitable temporary accommodation. This means that Fiona and her children do not appear in the figures for households in temporary accommodation (see chapter 4).

Reasons for homelessness are slightly different for households where the main applicant is aged between 16 and 24.¹⁷ These households are more likely to apply as homeless because they were asked to leave their previous accommodation, as well as for reasons of overcrowding and relationship breakdown.¹⁸

How has this changed over time?

The reasons given for making a homeless application which have seen the greatest proportional increase or decrease in the past 11 years are as follows:

2007-08		2018-19	
8%	▲	10%	Other action by landlord resulting in termination of tenancy
4%	▲	6%	Discharge from prison/hospital/care
13%	▼	9%	Other reason for leaving household

Chart 34: This table shows what proportion of all households applying as homeless identified the reasons on the right as the main reason for making a homeless application.¹⁹

The rise in the proportion of applications from people leaving prison, hospital, or care is particularly concerning. Given we know that individuals leaving prison and care are at a higher risk of homelessness than the general population (see

¹⁷ Scottish Government (2019), [Youth Homelessness 2018-19](#)
¹⁸ It is worth noting that the data on youth homelessness relates only to households who applied as homeless and were then assessed as homeless. The statistics for all household types, on the other hand, shows all households who apply as homeless (therefore including some who are subsequently not assessed as homeless). However, there is no reason to assume that the conclusions we draw from the below graph wouldn't be borne out if comparing assessments with assessments, or applications with applications.
¹⁹ So, in 2007-08, 4% of all households making a homeless application gave the reason as having been discharged from prison, hospital or care. In 2018-19, this had risen to 6% of all households.

previous chapter), this should be an area in which prevention efforts are targeted.

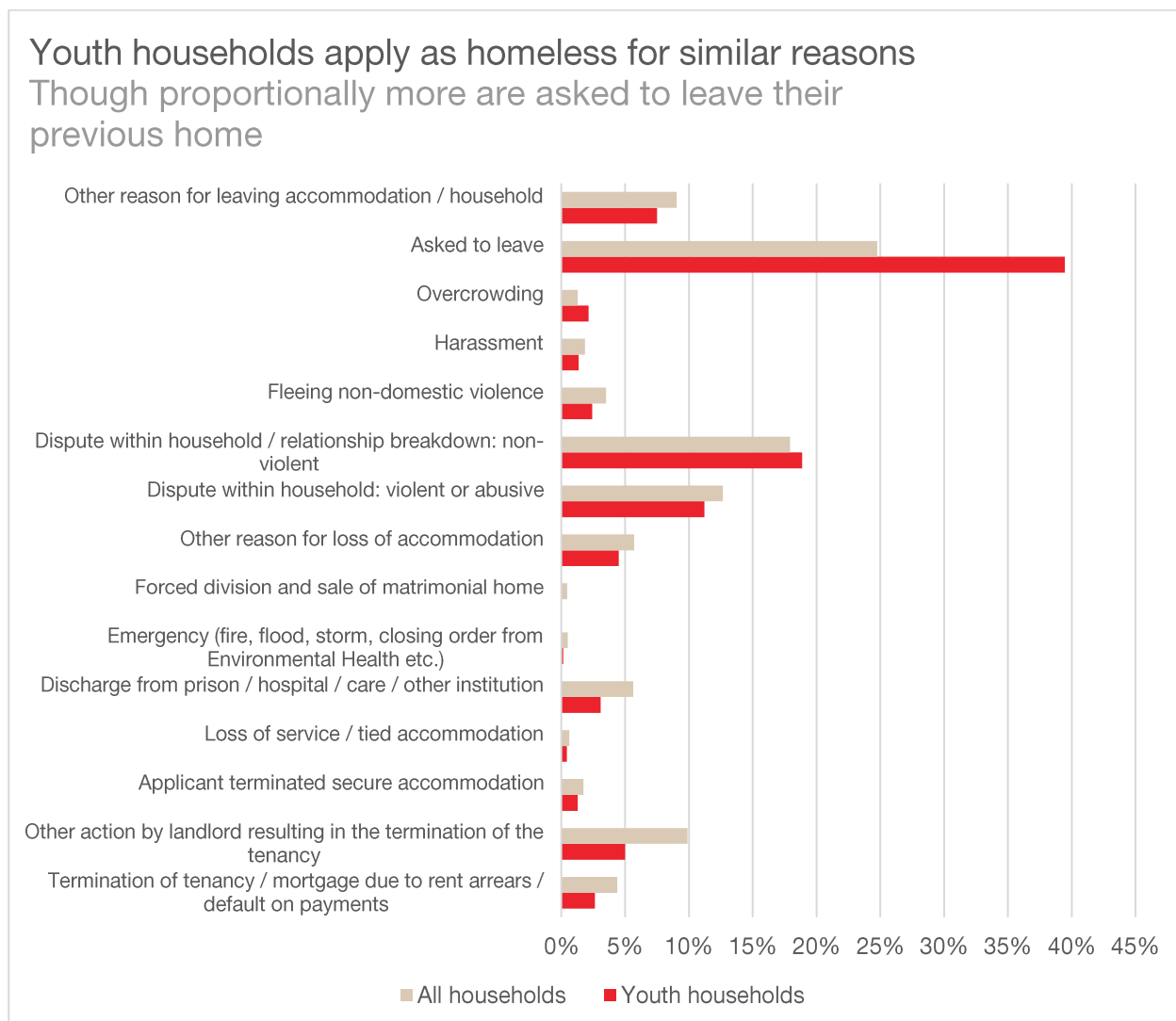


Chart 35: Reasons for making a homeless application, youth households compared to all households, by percentage of households who identified each reason, 2018-19.

What’s the main reason people fail to maintain their previous home?

Other reasons that might contribute to someone making a homeless application are also recorded during the application process. The most prevalent reason people give is that there was an external reason **“not to do with applicant household”**, such as eviction,²⁰ fire or harassment. This reason was given by 44% of households answering this question, but the category is so broad that it doesn’t tell us much.

²⁰ Often, eviction is ‘to do with the applicant household’, e.g. due to rent arrears or antisocial behaviour. However, it is categorised in this dataset as part of the “not to do with applicant household” category.

Other common reasons given by households for needing to leave their previous accommodation include **mental health reasons (23% of households)** and **lack of support from friends and family (identified by 19% of households)**.

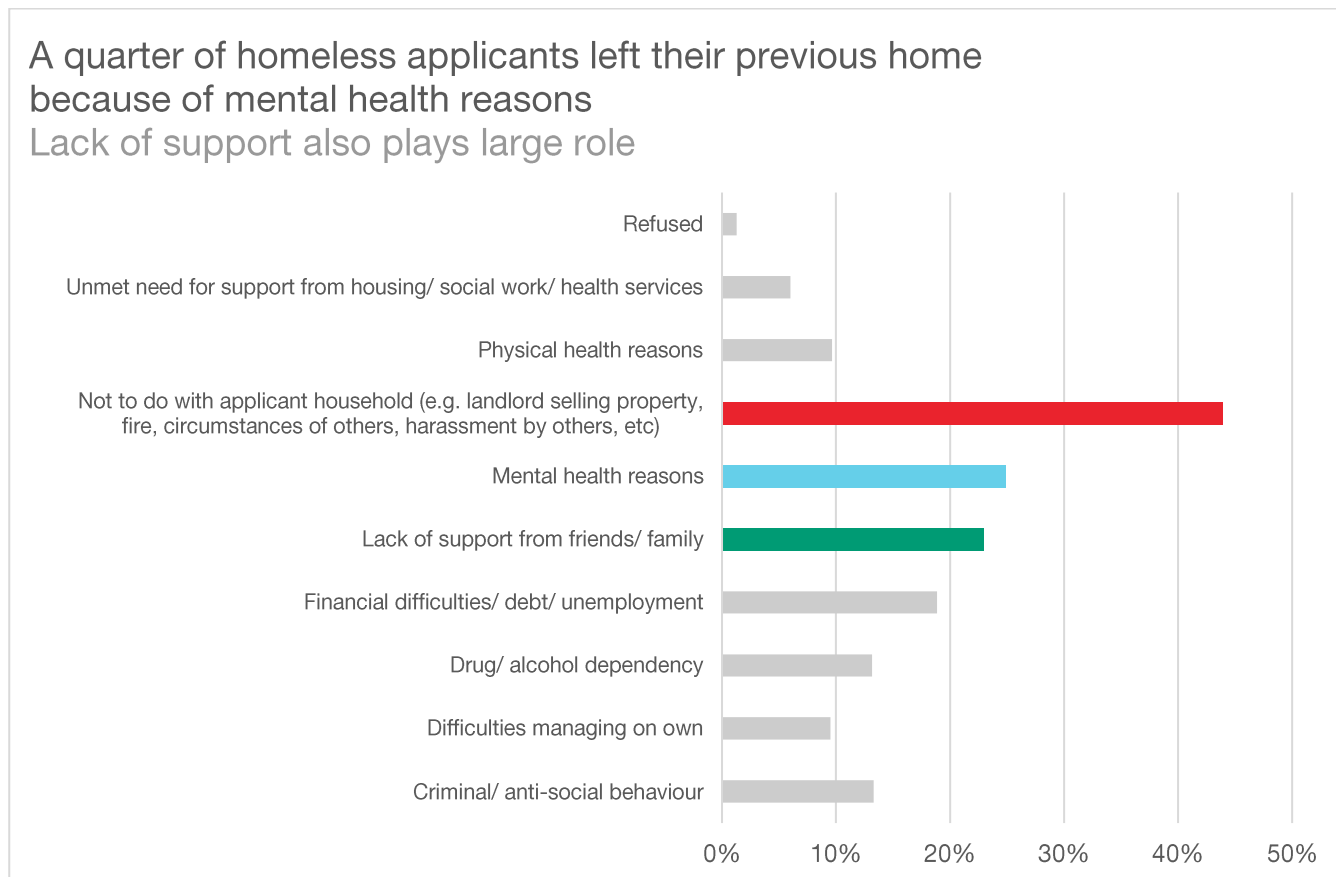


Chart 36: Reasons households applying as homeless had to leave their previous accommodation, by percentage of households identifying each reason, 2018-19.



Watch out! In this question, unlike in the previous questions, applicants can select multiple answers. This means that the percentages given below show the percentage of households who selected that reason, and as such, the bars in the bar chart add up to more than 100%.

Mental health needs are a growing cause of homelessness

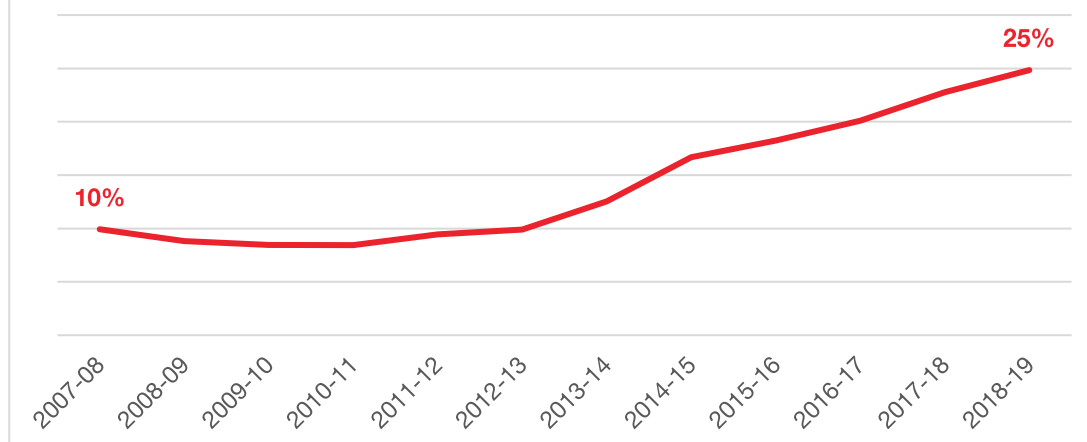


Chart 37: Proportion of homeless applicant households who identify "mental health reasons" as why they had to leave prior accommodation, by year, 2007-2019.

The statistics suggest that mental health needs are causing homelessness more and more: in 2007-08, 10% of households said they left their previous accommodation due to mental health reasons. In 2018-19, it was 25%.

It is possible that the reason for the rise in mental health reasons given by households assessed as homeless may be explained by an increase in general awareness of mental health, and therefore not an actual increase in mental health needs. However, further analysis would be needed to confirm this. It may, on the other hand, match a rise in actual mental health needs in the population, or - more concerningly - it may be a rise in mental health needs causing homelessness.

What kind of accommodation do people stay in prior to applying as homeless?

23% of households who applied as homeless had previously been staying in a **parental/family home or with relatives**.

19% had been staying **with friends or partners**.

17% had been staying in the **private rented sector**.

How has this changed over time?

The below chart shows the types of previous accommodation which have seen the biggest changes since 2007-08.

2007-08		2018-19	
13%	▲	17%	Private rented sector
3%	▲	5%	Prison
26%	▼	23%	Parental/family home/with relatives
8%	▼	3%	Owner occupier

Chart 38: This table shows the proportion of all households applying as homeless whose prior accommodation was that listed on the right. ²¹

The largest increase since 2007-08 is the proportion of applicants who previously lived in the private rented sector. However, it is worth noting that this has in fact decreased by two percentage points since 2017-18. This decrease coincides with the introduction of the Private Residential Tenancy, which removes the ability of landlords to evict tenants for no reason (the so called ‘no fault’ ground for eviction), however it is too soon to tell if this change in renters rights is responsible for this decrease in homeless applications from private tenants.

Case study: Ailidh

Ailidh* was in a private let with the rent set at almost £900 and was subject to the benefit cap. Ailidh is a widowed mum of four children who lost her job in her husband’s business when he passed away in his 40s. She was still eligible for some housing benefit and she also was successful in applying for discretionary housing payments, but this was still not enough to cover the full rent. Luckily, she was able to borrow money from a family member to cover the shortfall in the short term. However, Ailidh couldn’t afford another private let and could not find a social rented home large enough to meet her family’s needs, so she had to make a homeless application. She was finally offered suitable social housing, but unfortunately, this house was outwith the catchment area for the children’s school meaning more disruption for her children.

Where does Ailidh appear in the statistics?

✓ Ailidh became homeless from her private let, so is one of the 6,205 households who listed their prior accommodation as a private rented tenancy.


²¹ So, in 2007-08, 8% of all households making a homeless application previously lived in a property of which they were the owner occupier. In 2018-19, this had fallen to just 3%.

? There are several reasons Ailidh might have given for making a homeless application. It was clearly money issues as a result of losing her job and her husband's death, but she could have been recorded as having been evicted due to rent arrears, or perhaps the tenancy ended for another reason and the money issues just prevented her from finding another private let.

✓ Ailidh might be one of the 4,576 households with financial difficulties, debt or unemployment recorded for one of the contributory factors in failing to maintain her previous accommodation.

What happens if someone becomes homeless more than once?

In some cases, a household is assessed as homeless more than once in a year. This occurs when a household makes multiple separate applications – based on different experiences of homelessness. In order to make a subsequent homeless application, there must have been a material change in a household's housing situation.

 **6%** of all homeless assessments in 2018/19 were repeat assessments.

How has this changed over time?

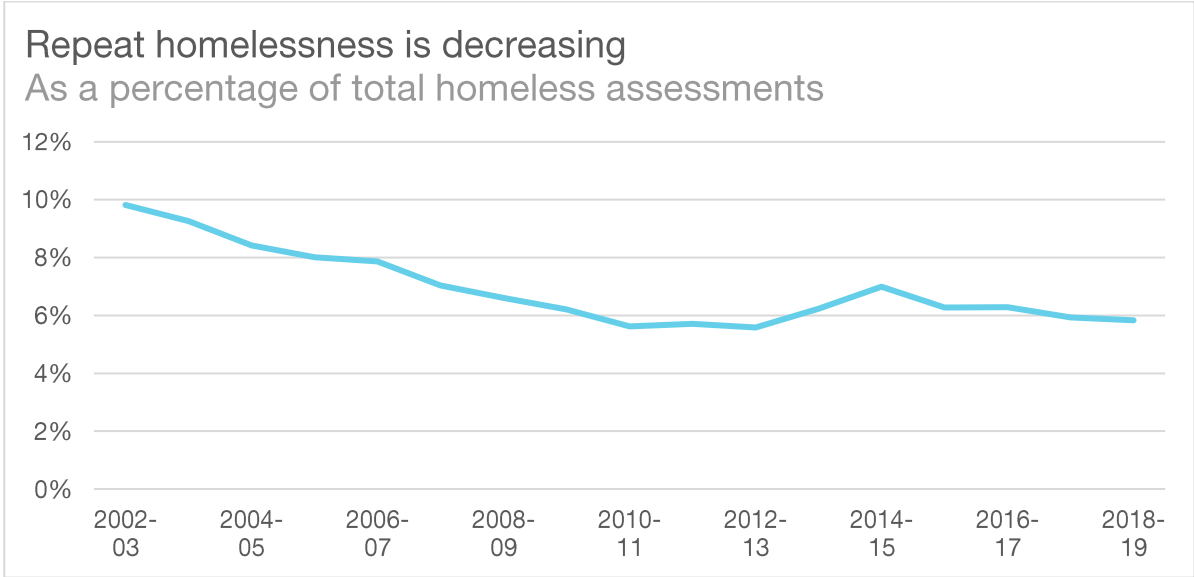


Chart 39: Proportion of all households assessed as homeless who were assessed multiple times within a year, by year.

Repeat homelessness as a percentage of total homeless applications is slowly decreasing. Whilst there has been a slight increase in the raw numbers of repeat

assessments over the past two years, this mirrors a corresponding increase in total homeless assessments. There has been some Scottish Government focus on tackling more entrenched forms of homelessness, for example through Housing First, which may partly be responsible for this decrease in repeat homelessness. However, this decrease appears to predate this work.

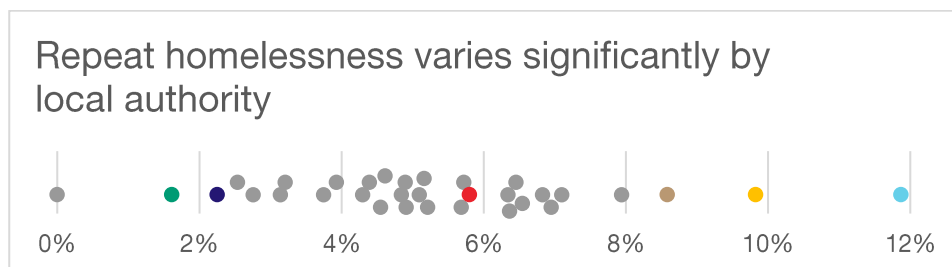


Chart 40: Proportion of all households assessed as homeless who were assessed multiple times within a year, 2018-19, by local authority.

The above chart shows rates of repeat homelessness by local authority. Orkney records the lowest rate of repeat homelessness, at 0%, but as a very small local authority, their homeless numbers are so low that it is statistically unreliable to note them as a true outlier. All repeat homelessness figures are quite small numbers, so percentage changes must be viewed with caution. However, **East Dunbartonshire** records a low rate of repeat homelessness and this has been falling consistently for the past 12 years. **Dumfries & Galloway** records the highest, at 12% of all homeless assessments, and has done for some years. **Stirling**, on the other hand, decreased from 8% (35 repeat assessments) in 2011-12 to 3% (10 repeat assessments) in 2013-14, before rising again to 6% in 2016-17.

Other notable changes on a local authority level include **Glasgow** and **West Lothian**, both of which are local authorities with very large numbers of homeless assessments. In 2002-03, a staggering 25% of all households assessed as homeless in Glasgow were repeat assessments. This steadily decreased to 3% in 2012-13, but has since climbed again to 9%, or 400 repeat assessments.

West Lothian – which ranks 7th among all local authorities for overall homeless applications - has had a remarkably low level of repeat homelessness for some time. Between 2013-14 and 2017-18, they recorded between 0 and 1% repeat assessments.

However, it is worth noting that a low level of repeat assessments may not always mean a low level of repeat homelessness, or that people's homelessness is always solved first time around. Such measures only show how individuals experiencing homelessness engage with the homeless system in the space of one financial year. It could be the case, for example, that low levels of repeat homelessness merely belie a system in which homeless individuals have become disillusioned with the system and therefore do not make subsequent

applications, or it could be that individuals apply as homeless for a second time outwith the reporting year, therefore not showing up in the repeat homeless figures. The data can only show us a limited picture.