

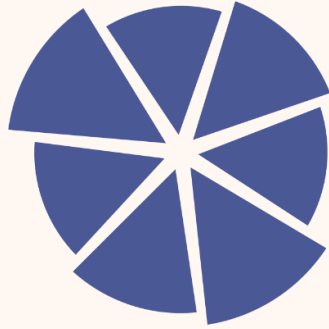
# ETHNICITY AND HOMELESSNESS IN SCOTLAND

AN ANALYSIS OF THE RATES AND CAUSES

APRIL 2023



**CRER**  
coalition for racial  
equality and rights



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equality and rights

## **WHO WE ARE**

The Coalition for Racial Equality and Rights works to eliminate racial discrimination and promote racial justice across Scotland. Through capacity building, research and campaigning activities which respond to the needs of communities, our work takes a strategic approach to tackling deep-rooted issues of racial inequality.

CRER's experience in anti-racist work covers areas such as community engagement and empowerment, research and resource development, practical training and equality mainstreaming support for public and voluntary sector organisations.

CRER takes a rights-based approach, promoting relevant international, regional and national human rights and equality conventions and legislation.

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CRER is a charity registered in Scotland (SC029007).

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## Introduction

There has been little contemporary research into Black and minority ethnic (BME) people's experiences of homelessness in Scotland. This is despite rising homelessness in BME communities in recent years and persistent inequalities and disadvantages that heighten BME people's risk of destitution.

To address this gap, this report examines the homelessness legislation in Scotland, before exploring the most recent Scottish Government data on statutory homelessness applications and assessments by ethnicity. It then reviews potential reasons for BME homelessness by drawing from existing UK and Scottish-level research and data.

The COVID-19 pandemic has resulted in larger than usual changes in the number of homelessness applications and assessments between 2019/20 and 2021/22, and has seen a shift in the direction of trends in some cases. While 2020/21 data suggested a decrease in the number of people being assessed as homeless, the update for 2021/22 suggested a return to some pre-pandemic trends. It is for this reason that the Scottish Government 2021/22 publication on homelessness statistics<sup>1</sup> has focused not only on a comparison with 2020-21 levels but also with 2019-20, and this report looks at both years as well.

The ethnicity categories used in tables/figures and when explaining data throughout are derived from the data sources. As such, these may not reflect CRER's preferred categorisation (i.e. individual and headline ethnicity categories matching the Scottish census). Additionally, it was sometimes necessary to aggregate ethnicity categories to monitor trends, for example in the statutory homelessness data.

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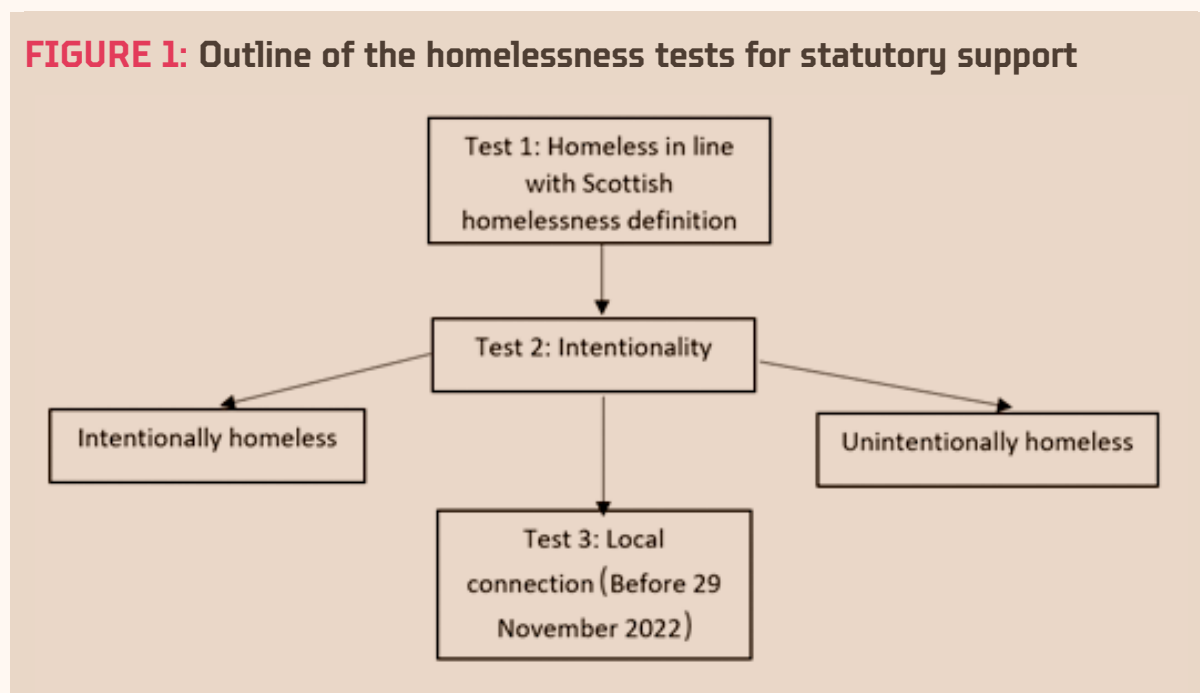
<sup>1</sup> Scottish Government (2022). [Homelessness in Scotland: 2021/22 - gov.scot \(www.gov.scot\)](https://www.gov.scot/publications/homelessness-in-scotland-2021-22/pages/1-1-introduction.aspx)



## Homelessness Legislation

Within Scotland, if you become homeless and seek statutory support you have to pass three tests according to The Housing (Homeless Persons) Act 1977, now consolidated into Part II of the Housing (Scotland) Act 1987 (see Figure 1).

**FIGURE 1:** Outline of the homelessness tests for statutory support



The first test is evaluating whether you are homeless in line with the Scottish homelessness definition, and broadly means you have no access to suitable accommodation.<sup>2</sup> Once this has been satisfied, the second test is intentionality. This test determines whether or not a person's homelessness was due to a deliberate act or omission. If an applicant is deemed intentionally homeless, the local authority has to "secure that accommodation is made available for such a period as will give the applicant a reasonable opportunity to find alternative accommodation for them" and give them advice and assistance in finding alternative housing. If an applicant is unintentionally homeless, they also receive temporary accommodation, but the local authority has a duty to secure them permanent housing.<sup>3</sup> With the Homelessness etc. (Scotland) Act 2003 (Commencement No. 4) Order 2019, since October 2019 it is up to the discretion of local authorities whether they apply the intentionality test – previously it had been a duty.<sup>4</sup>

<sup>2</sup> Scottish Government (2019). [Homelessness: code of guidance](#)

<sup>3</sup> Scottish Government (2019). [Homelessness: code of guidance](#)

<sup>4</sup> Crown (2019). [The Homelessness etc. \(Scotland\) Act 2003 \(Commencement No. 4\) Order 2019](#)

The third test is that of local connection. This test was interested in whether the applicant had a connection to the area in which they were applying. If they did not but instead had a connection to another local authority, their case was then transferred to that local authority.<sup>5</sup> Since 29 November 2022, the rules have changed around local connection; the power of referral has been suspended and a local authority can no longer refer them to another Scottish local authority.<sup>6</sup> This means that applicants have the choice to apply in any Scottish local authority and have more flexibility about where they want to access services.

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<sup>5</sup> Scottish Government (2019). [Homelessness: code of guidance](#)

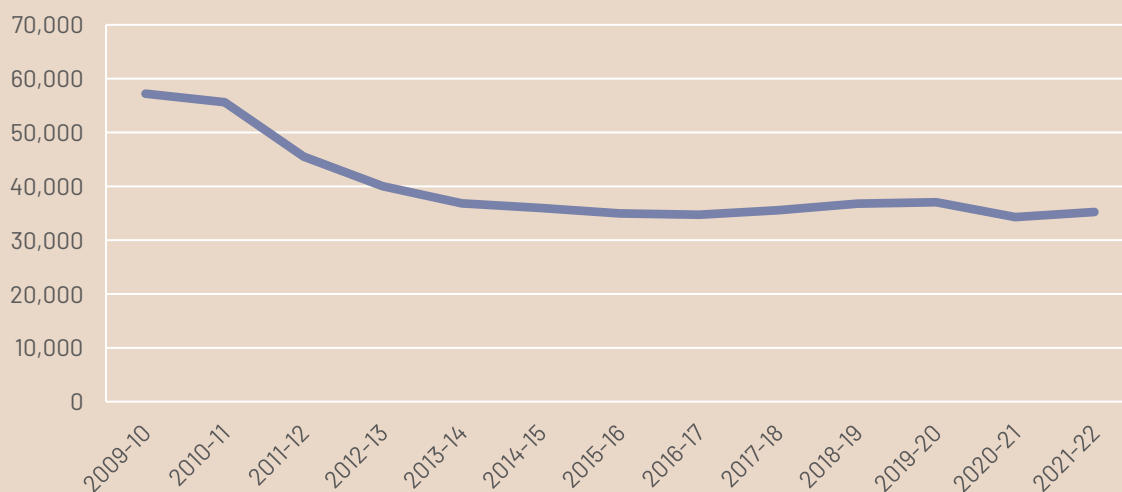
<sup>6</sup> Crown (2022). <https://www.legislation.gov.uk/sdsi/2022/9780111055410>

## Homelessness Application and Assessment Data

In the 2018/19 financial year, the rate of homelessness applications started increasing for the first time in 10 years (See Figure 2). This trend continued in the 2019/20 financial year, with the number of applications increasing from 36,771 to 36,855.

In 2020/21, with the COVID-19 pandemic and lockdown restrictions, the number of homelessness applications declined to 33,792, but the number of open applications and the number of households in temporary accommodation increased. COVID-19 restrictions limited the ability of local authorities to move households into permanent accommodation, and therefore to close cases.<sup>7</sup> This rise in open cases increased overall demand for temporary accommodation. Most recently, homelessness applications have again increased but are at a lower level than before the pandemic.<sup>8</sup> The number of households in temporary accommodation and open applications continue to rise.

**FIGURE 2:** Number of homelessness applications 2009/10 to 2021/22



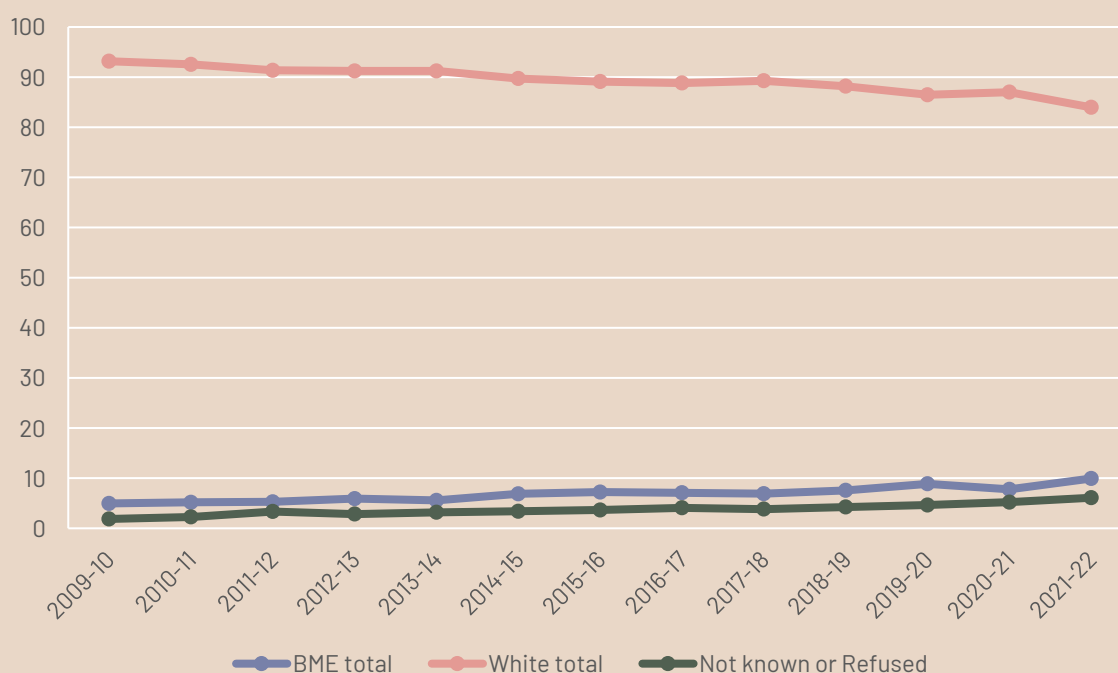
Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

As seen in Figure 3, after aggregating ethnicity categories, it is possible to see that applications from white ethnic groups have been decreasing since 2009, whereas those from BME groups have doubled in percentage from 5% (n=2,840) of total applications in 2009/10 to 10% (n=3,502) in 2021/22.

<sup>7</sup> Scottish Government (2021). [Homelessness in Scotland: 2020 to 2021 - gov.scot \(www.gov.scot\)](#)

<sup>8</sup> Scottish Government (2021). [Homelessness in Scotland: 2020 to 2021 - gov.scot \(www.gov.scot\)](#)



**FIGURE 3: Annual homelessness applications by ethnicity, 2009/10 to 2021/22 [%]**

Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

The 2018/19 figures show an increase in the numbers of applications from BME categories from the previous year, continuing to increase in 2019/20. Applications from the white ethnic categories saw a decrease from 2018/19 onwards; this demonstrates the beginnings of a trend seen in Figure 3 where BME applications are on the rise and applications from white ethnic groups are slowly decreasing.

Between 2019/20 and 2021/22, for the BME categories, there has been an increase of 211 (6%) applications. In comparison, there was an overall decrease of 2,470 (-8%) applications from people in the white ethnic categories over the same time period. These figures are affected by the overall decrease in homelessness applications due to a change in services during the COVID-19 pandemic.<sup>9</sup>

Table 1 shows an increase in every ethnicity category except white Scottish, between 2020/21 and 2021/22. Those in the Caribbean or Black ethnic group category had the highest rate of increase at 64%.

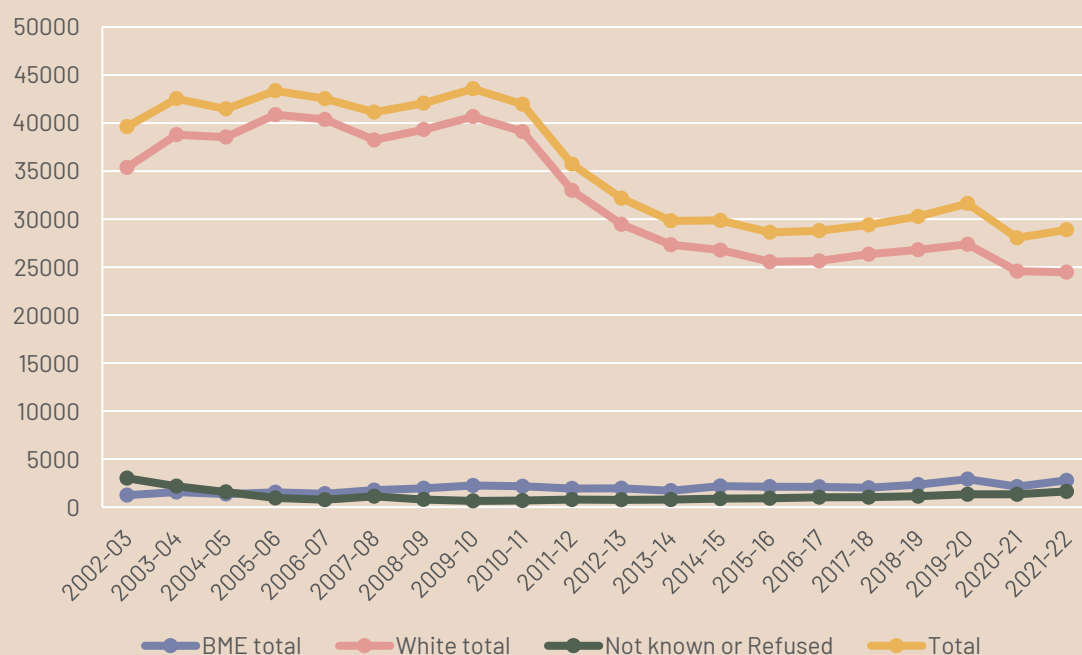
<sup>9</sup> Scottish Government (2022). [Homelessness in Scotland: 2021/22 - gov.scot \(www.gov.scot\)](#)

**TABLE 1: Difference between volume of applications for 2020/21 and 2021/22 [count and percentage]**

Ethnic Groups	Number	Percentage
All	944	3%
White: Scottish	-615	-2%
White: Other British	148	6%
White: Irish	50	26%
White: Other	142	15%
White: Polish	26	5%
African	38	10%
Caribbean or Black	50	64%
Asian, Asian Scottish or Asian British	166	35%
Mixed or Multiple Ethnic Groups	6	6%
Other Ethnic Group	576	35%
Not known or Refused	357	20%

Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

However, these are just applications. It is equally important to examine the numbers of those assessed as homeless or at risk of homelessness after applying.

**FIGURE 4: Number of those assessed as homeless, by ethnicity, 2002/03 to 2021/22**

Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

Between 2020/21 and 2021/22, the number of BME applicants passing this assessment of homelessness rose by 649 (30%) whilst white applicants passing assessment declined by 106 (0.4%). Furthermore, there were more than twice as many BME people assessed as being homeless or at risk of homelessness in 2021/22 (n=2,786) than there were in 2002/03 (n=1,245) (see Figure 4). This means the proportion of assessments of homelessness that involve BME people have tripled from 3% to 10% in that time period.

In comparison, white applicants for homelessness assistance who have been assessed as homeless or as threatened with homelessness have declined from 35,370 (89%) in 2002/03 to 24,462 (85%) in 2021/22. However, since the number of 'Not known or Refused' has decreased from 8% (n= 3,011) in 2002/03 to 6% (n= 1,634) in 2021/22, there will be some variation within these figures.

Table 2 highlights that there has been an acute increase in the proportion of BME people who have been assessed as homeless or at risk of homelessness in recent years. For example, between the 2017/18 and 2021/22 financial years, the volume of Asian people who have passed this assessment has risen by 41 percentage points, in comparison to the volume of white Scottish people passing decreasing by 9 percentage points.

**TABLE 2: Number of people assessed as homeless or at risk of homelessness by ethnicity between 2017/18 and 2021/22**

All Assessed as Homeless	2017-2018	2021-22	Difference [count]	Difference [%]
White: Scottish	23,195	21,008	-2,187	-9
White: Other British	1,860	2,026	166	9
White: Irish	93	197	104	112
White: Other	713	769	56	8
White: Polish	475	462	-13	-3
<b>Total White:</b>	<b>26,336</b>	<b>24,462</b>	<b>-1,874</b>	<b>-7</b>
African	325	330	5	2
Caribbean or Black	137	110	-24	-18
Asian, Asian Scottish or Asian British	358	504	146	41
Mixed or Multiple Ethnic Groups	80	88	8	10
Other Ethnic Group	1,118	1,754	636	57
<b>Total BME:</b>	<b>2,015</b>	<b>2,786</b>	<b>771</b>	<b>38</b>
Not known or Refused	1,035	1,634	599	58
<b>Total:</b>	<b>29,386</b>	<b>28,882</b>	<b>-504</b>	<b>-2</b>

Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

As we do not have access to the 2022 Scottish Census results yet, analysis of the proportionality of BME groups' representation within the statistics should be treated with caution. At the last census in 2011, BME people made up 4% of Scotland's population.<sup>10</sup> Given that BME people made up 10% of both applications for homelessness assistance and homelessness assessments in 2021/22, they are disproportionately represented in this data.

These figures are stark; however, it is important to note that the applications and assessment data does not take into account immigration status. The risk of destitution and homelessness will vary if you are a European Economic Area

<sup>10</sup> National Records of Scotland (2019). [Scotland's Census: Ethnicity, Identity, Language and Religion](#)

(EEA) migrant,<sup>11</sup> non-EU migrant, a UK national, or a refugee,<sup>12</sup> as these groups have different welfare entitlements and restrictions that can increase the risk of destitution for some more than others should they fall into financial difficulties (see Table 3). As a result of the UK leaving the EU, applicants for welfare from these countries face different circumstances to previous years.

**TABLE 3: Welfare entitlement by immigration status**

Immigration Status	Welfare Entitlements
Refugee	Refugees can apply for all UK welfare and services if they are eligible.
European Economic Area (EEA)	<p>To access most welfare, a person will need to prove they have one of the following:</p> <p><b>British citizenship</b> – for example, dual nationality</p> <p><b>Indefinite leave to remain or settled status</b> from the EU Settlement Scheme – This means a person gained settled status through demonstrating 5 years' continuous residence in the UK</p> <p><b>Limited leave to remain</b>, with the right to claim public funds</p> <p><b>Pre-settled status</b> from the EU Settlement Scheme and a 'right to reside' in the UK – This is granted to applicants not able to demonstrate 5 years' continuous residence in the UK and is valid for 5 years</p> <p>The EU Settlement Scheme asks a person to prove the following:</p> <p><b>Habitual Residence</b> – the UK, Ireland, Channel Islands or Isle of Man is their main home and they plan to stay</p> <p><b>Right to Reside</b> – depends to things like a person's work, family and personal situation</p> <p>Each right to reside category has different eligibility criteria, rights and entitlements. For instance, jobseekers are not entitled to Universal Credit or Housing Benefit</p> <p>Your right to reside category determines whether you need to satisfy the habitual residence part of the habitual residence test e.g. workers do not, jobseekers do</p> <p>The type of welfare you are applying for will determine what you need to prove e.g. for income-based</p>

<sup>11</sup> An EU national along with those from Iceland, Liechtenstein and Norway. Swiss nationals also follow the same application for settled status in the UK as EEA nationals due to their being part of the single market.

<sup>12</sup> In line with the UK legal system, refugee refers to people who have been given leave to remain in the UK. More broadly, asylum seeker refers to anyone who is seeking refugee status or humanitarian protection.



	Jobseeker's Allowance you need to prove you have resided in the Common Travel Area for 3 months
<b>Non-EU</b>	<p>Depends on immigration status:</p> <p><b>Indefinite leave to remain</b> – a person with this status can apply for all UK benefits and services if eligible (unless a 'maintenance undertaking' was made at application – see below)</p> <p><b>'No Recourse to Public Funds' (NRPF) is a condition of stay</b> – Means they have no entitlement to public funds e.g. Universal Credit, local authority housing or homelessness services. Applying for welfare could breach conditions of stay. This can apply to different categories of migrant including:</p> <ul style="list-style-type: none"> <li>▪ <b>Those where a 'maintenance undertaking' was made on application</b> – This means a friend or family member said they would support the person during their time in the UK</li> <li>▪ <b>Those who do not have permission to stay in the UK</b> – For instance, refused Asylum Seekers or undocumented migrants. Where the person is considered to have entered the UK without a visa or their visa expired, and no extension was applied for</li> </ul> <p>Local authorities have a duty to safeguard the welfare of some vulnerable groups. When vulnerable people have NRPF, this includes providing accommodation and financial support</p>

This is only a brief summary, for more detailed information on welfare entitlements by immigration status in Scotland see: [Citizens Advice](#).

It needs to be highlighted that the process for EEA nationals to receive welfare is complicated with room for discretion in the outcome decided. Further, the Housing Benefit (Habitual Residence) Amendment Regulations 2014 meant EEA nationals who were jobseekers were no longer entitled to housing benefit.<sup>13</sup> This is still the case; EEA jobseekers who resided in the UK before 1 January 2021 but had not found employment by then have fewer rights and entitlements than workers.<sup>14</sup> A consultation from the Social Security Advisory

<sup>13</sup> House of Commons Library (2015). [Measures to limit migrants' access to benefits](#)

<sup>14</sup> Chartered Institute of Housing (2022). [European \(EEA\) Workers & Self-Employed People | Housing Rights Information \(England & Wales\) \(housing-rights.info\)](#)

Committee (SSAC) found there were considerable concerns that this would lead to an increase in homelessness amongst EEA nationals.<sup>15</sup>

No Recourse to Public Funds restricts migrants' access to welfare benefits and services, including social housing. Without a safety net to access public funds, the likelihood of homelessness and destitution is heightened. Scottish Government's 'Ending Destitution Together 2021-2024' strategy aims to improve support for accommodation, advice and advocacy for people with No Recourse to Public Funds who are facing destitution.<sup>16</sup> This will take the form of improved and increased community-based accommodation provision and holistic support to meet the needs of those not entitled to local authority homelessness services.

As well as welfare entitlement, other conditions attached to immigration status can also increase the risk of homelessness. For instance, when granted refugee status, if a person has been living in accommodation for asylum seekers, they have to move.<sup>17</sup> Scottish Government noted that in 2021/22 Glasgow recorded the largest numerical increase in homeless households compared to the previous year. It is partly attributed to the larger number of applications from those granted refugee status or leave to remain that Glasgow received compared to other local authorities.<sup>18</sup> The UK Home Office does not capture the numbers of people who have an NRP condition applied to them or monitor how many people with an NRP condition are in the UK at any one time.<sup>19</sup> Consequently, official statistics will be an underestimation of the real level of homelessness amongst BME people in Scotland. These issues highlight how immigration status can impact the official homelessness statistics and why it is important to include this in the analysis.

CRER have previously called for the immigration status of applicants for homelessness assistance to be reported along with their ethnicity to allow further disaggregation of these statistics.<sup>20</sup> In the latest Scottish Government report 'Ending Homelessness Together: Annual report to the Scottish Parliament', they discuss a review of homelessness data collection. This review will "consider gaps in the homelessness evidence base and assess the

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<sup>15</sup> SSAC (2014). [The Housing Benefit \(Habitual Residence\) Amendment Regulations 2014 \(S.I. 2014 No. 539\)](#)

<sup>16</sup> Scottish Government and COSLA (2021). [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#)

<sup>17</sup> Citizens Advice (2019). [After you get refugee status](#)

<sup>18</sup> Scottish Government (2022). [Homelessness in Scotland: 2021/22](#)

<sup>19</sup> Scottish Government and COSLA (2021). [Ending Destitution Together: A Strategy to Improve Support for People with No Recourse to Public Funds Living in Scotland 2021-2024](#)

<sup>20</sup> CRER (2017). [Racial Equality and Homelessness: A Briefing from the Coalition for Racial Equality and Rights](#)

feasibility of collecting enhanced information on equalities.”<sup>21</sup> The Scottish Government had previously pledged a similar review in the 2020 iteration of this report<sup>22</sup> and so we can see that there has been very little progress in making changes to the way equalities data is collected in recent years. However, a recent consultation on improving Scotland’s equality evidence base does plan to make improvements to the collection of homelessness data by 2025.<sup>23</sup>

As we have shown here, the data captured and published at present does not give a detailed enough breakdown of homelessness by ethnicity. It is clear that BME people are over-represented in the Scottish statutory homelessness statistics, and research by the homelessness charity Crisis noted that there was an over-representation of BME British citizens in the UK homelessness population in recent years.<sup>24</sup> Yet, without Scottish data including known immigration status we cannot determine if this is the case now. Subsequently, we call again for the Scottish Government to incorporate immigration status and ethnicity when analysing homelessness applications and assessment outcome data. This would help identify any groups particularly at risk of homelessness and allow resources to be allocated more effectively.

**Recommendation 1:** Homelessness statistics need to be fully disaggregated by ethnicity and immigration status.

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<sup>21</sup> Scottish Government (2022). [Ending Homelessness Together: Annual report to the Scottish Parliament October 2022 \(www.gov.scot\)](https://www.gov.scot/publications/ending-homelessness-together-annual-report-2022/pages/1-to-30.aspx)

<sup>22</sup> Scottish Government (2020). [Ending homelessness together: updated action plan - October 2020](https://www.gov.scot/publications/ending-homelessness-together-updated-action-plan-2020/pages/1-to-30.aspx)

<sup>23</sup> Equality evidence strategy 2023 to 2025: consultation paper (2022). [Equality Evidence Strategy 2023-25: Consultation Paper \(www.gov.scot\)](https://www.gov.scot/publications/equality-evidence-strategy-2023-25-consultation-paper/pages/1-to-30.aspx)

<sup>24</sup> Jones, A. and Please, N. (2010). [A Review of Single Homelessness in the UK 2000-2010](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/200000/a-review-of-single-homelessness-in-the-uk-2000-2010.pdf)

## Reasons for Homelessness

Recent publicly available research on BME people's homelessness in Scotland is sparse, and where it is present it is generally briefly mentioned or focuses on recent migrants and not UK-born and long-term resident populations. It has also been suggested that homelessness amongst BME people who are UK-born and long-term resident populations in the UK is largely similar to the reasons for homelessness amongst the general population, albeit with some distinctions between different ethnic groups.<sup>25</sup> Therefore, while not exhaustive, this section explores various reasons for BME homelessness, using both Scottish and UK research and statistics. Specifically, it examines poverty, overcrowding, and relationship breakdown and domestic abuse.

It is important to highlight that reasons for homelessness vary and are often multifaceted. While reasons for homelessness are presented as separate in this report, this is only for clarity as in reality there will often be a range of reasons that intersect and contribute to homelessness outwith those mentioned in this briefing.

### Poverty

Homelessness is often linked with poverty and social exclusion. People have been classed as socially excluded if they experience a series of problems such as unemployment, discrimination, low incomes, poor housing, family breakdown and more. More recently, there has been a focus on socio-economic disadvantage. Since 2018, the Fairer Scotland Duty has placed responsibility on public bodies to actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage when making strategic decisions.<sup>26</sup> People who have been classed as having socio-economic disadvantage live on a low income compared to others in Scotland, with little or no accumulated wealth, leading to greater material deprivation and restricting the ability to access basic goods and services.<sup>27</sup> Socio-economic disadvantage is closely correlated with poverty.

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<sup>25</sup> McNaughton Nicolls, C. and Quilgars, D. (2009). Homelessness Amongst Minority Ethnic Groups. In Fitzpatrick, S. Quilgars, D. Pleace, N. eds. *Homelessness in the UK: Problems and solutions*. UK: Chartered Institute of Housing. pp. 73-88.

<sup>26</sup> Scottish Government (2021). [The Fairer Scotland Duty Guidance for Public Bodies](#)

<sup>27</sup> Scottish Government (2018). [The Fairer Scotland Duty: Interim Guidance for Public Bodies](#)

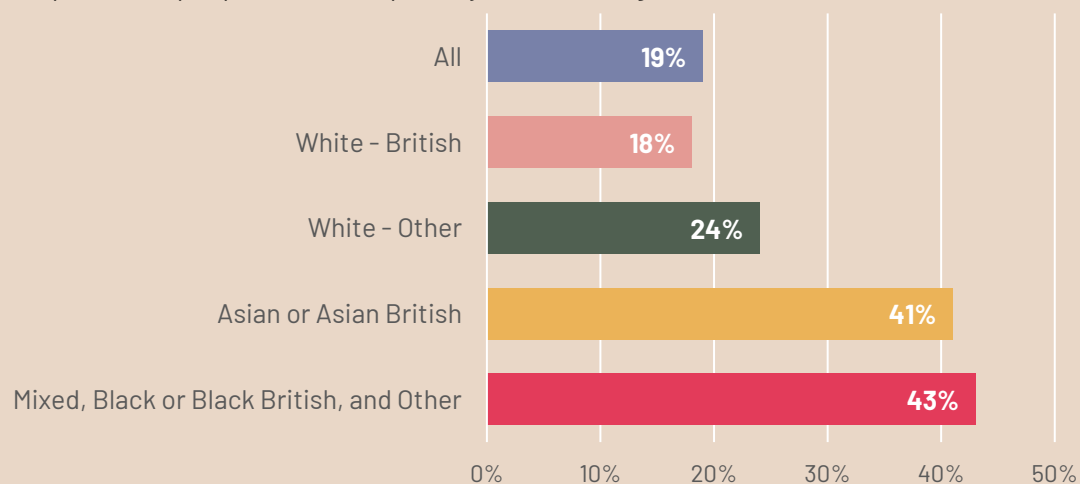
In Scotland, BME people are more likely to be in poverty than white people,<sup>28</sup> which has been linked to the higher rates of homelessness in some ethnic groups.<sup>29, 30</sup>

In our Ethnicity and Poverty in Scotland 2020 paper, we documented the key drivers of poverty for BME people in Scotland.<sup>31</sup> These included disadvantages in the labour market and the tendency to reside in the private rented sector, where housing costs are higher.

In the Poverty and Income Inequality 2017-20 report,<sup>32</sup> using five-year averages between 2015-2020, data showed that 41% of Asian or Asian British people and 43% of Mixed, Black or Black British and Other people were in relative poverty after housing costs. In comparison, when looking at relative poverty rates for those classed as white-Other and white-British, the proportions were 24% and 18% respectively (see Figure 5). More recent statistics also show similar numbers of those in relative poverty but are unreliable due to the data collection being disrupted as a result of COVID-19 lockdown rules.<sup>33</sup>

**FIGURE 5: Relative poverty (below 60% of UK median income in the same year) by ethnicity – five-year average 2017-2020 (%)**

Proportion of people in relative poverty after housing costs, Scotland 2015-20



Source: Family Resources Survey

Source: Scottish Government (2021). [Poverty and Income Inequality in Scotland 2017-20](#)

<sup>28</sup> Equality and Human Rights Commission (2018). [EHRC Is Scotland Fairer report](#)

<sup>29</sup> O'Neil, M. Gerstein Pineau, M. Kendall-Taylor, N. Volmert, D. Stevens, A. (2017). [Finding a Better Frame How to Create More Effective Messages on Homelessness in the United Kingdom](#)

<sup>30</sup> Watts, B. Johnsen, S. Sosenko, F. (2015). [Youth Homelessness in the UK: A Review for The OVO Foundation](#)

<sup>31</sup> CRER (2020). [CRER Ethnicity and Poverty in Scotland 2020 \(squarespace.com\)](#)

<sup>32</sup> Scottish Government (2021). [Poverty and Income Inequality in Scotland in 2017-20](#)

<sup>33</sup> Scottish Government (2022). [Poverty and Income Inequality in Scotland 2018-21](#)



Figure 5 highlights that BME people are twice as likely to be in relative poverty after housing costs as white British people.

BME people's higher likelihood of living in relative poverty can result in being at higher risk of falling into rent arrears which can lead to eviction and homelessness. Linked, this has been especially exacerbated after years of COVID-19, as the economic impact of this crisis has only brought more financial stress and pressures to people not able to keep up with rent payments, and therefore those that are already in or at risk of poverty. This is evident in recent statistics for rent arrears. The Scottish Housing Regulator (SHR) reported that arrears for social housing tenants had risen from approximately £147 million in March 2020<sup>34</sup> to £164 million in May 2022.<sup>35</sup>

While it is harder to get a measure of rent arrears in the private rented sector, we know that 34% of people living in this sector in 2017-2020 were living in relative poverty after housing costs.<sup>36</sup> Despite the private rented sector being smaller than the owner-occupied sector, nearly one in four (24%) people in relative poverty were living in the private rented sector. In general, BME people in Scotland are more likely to reside in the private rented sector.<sup>37</sup>

There is currently a limited ban on evictions until at least 30 September 2023, depending on the reason for eviction and tenancy type.<sup>38</sup> However, landlords can still serve notice and start proceedings against tenants, many of whom will be facing rent arrears. 2021/22 has seen an increase in the number of people becoming homeless from private rented tenancies from 11% in 2020/21 to 15%.<sup>39</sup>

Alongside being more likely to reside in the private rented sector, BME people also mostly reside in some of the most expensive Broad Rental Market Areas (BRMAs) for people who require Local Housing Allowance (LHA) to cover their housing costs. LHA was calculated in a way to give people access to the bottom 30% of homes in each BRMA. Yet, with a freeze on LHA rates between 2016 and 2020, almost all the BRMAs where the majority of BME people in Scotland reside have a shortfall between LHA rates and housing costs at the 30<sup>th</sup>

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<sup>34</sup> SHR (2020). [April Dashboard](#)

<sup>35</sup> SHR (2022). [Quarterly dashboard report 2021-22 - Quarter 4](#)

<sup>36</sup> Poverty and Inequality Commission (2022). [Final Cost of Living advice to Scottish Government](#)

<sup>37</sup> Scottish Government (2020). [Scottish Household Survey 2019: annual report](#)

<sup>38</sup> Scottish Government (2022). [Cost of Living \(Tenant Protection\) \(Scotland\) Act 2022 \(legislation.gov.uk\)](#)

<sup>39</sup> Scottish Government (2022). [Homelessness in Scotland: 2021 to 2022](#)

percentile.<sup>40</sup> This means LHA only goes so far to support housing costs for low-income households and BME people who rely on LHA in almost all of the BRMAs could be disadvantaged and are more likely to be at an enhanced risk of poverty.

It was noted by Shelter England that BME households appeared to be more in need of “a functioning LHA system to help them to avoid or get relief from homelessness”.<sup>41</sup> While similar analysis is not available in Scotland, this along with the higher number of BME people residing in the private rented sector, could help explain some of the disparity in the percentage of BME and white British people in relative poverty after housing costs.

It is acknowledged that LHA rates were uprated for one year in April 2020 to match the 30<sup>th</sup> percentile of local rents in response to COVID-19, however, the rates were refrozen for 2021/22 and will continue to be frozen for 2022/23, resulting in housing benefit not keeping pace with inflation.<sup>42</sup>

In the UK Government’s equality analysis for the uprating of LHA, it was noted that BME groups were more likely to have a shortfall between private rented sector housing support and actual rents. Subsequently, it was thought that a slightly higher proportion of BME households would benefit from the uprating.<sup>43</sup> However, this equally means that as the rates have not been kept at a level that meets the 30<sup>th</sup> percentile of local rents, BME people are again disproportionately disadvantaged.

Issues with maintaining housing costs have appeared within the UK literature on BME homelessness. For instance, in a study exploring BME students’ experiences of homelessness in London, most became homeless because they had problems making rent/mortgage payments.<sup>44</sup> With the current cost of living crisis and soaring food and energy prices, students are finding it harder to cover these costs alongside paying rent.<sup>45</sup>

A recent report by the Joseph Rowntree Foundation has found that structural racism in the housing market has been exacerbated by COVID-19, leading to

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<sup>40</sup> More details can be found at: [Minority Ethnic Communities and Housing in Scotland - Room for Improvement?](#)

<sup>41</sup> Shelter England (2020). [LHA Impact Assessment: The effects of the reforms since 2011](#)

<sup>42</sup> Scottish Government (2022). [Local Housing Allowance Rates: 2022-23](#)

<sup>43</sup> UK Government (2020). [Equality Analysis for uprating Local Housing Allowance rates to the 30th percentile of local rents](#)

<sup>44</sup> Mulrenan, P. Atkins, J. Cox, S. (2018). ‘I get up in the night to cry’: The impact of homelessness on higher education students in London, UK. *Critical Social Policy*. 38(1), 143-154.

<sup>45</sup> Higher Education Policy Institute (2022). [Could universities do more to end homelessness?](#)

worse outcomes for BME people.<sup>46</sup> Their analysis shows that in Britain, more than a quarter of BME working adults spend over a third of their income on housing compared to just over 1 in 10 white workers. BME workers are overrepresented in sectors with lower paid and more precarious work – where redundancies during the pandemic have been concentrated – meaning they are even less likely to have access to affordable homes. Additionally, poverty has been cited in previous research as a key factor contributing to BME homelessness, as it means BME people have fewer resources with which they can draw upon should they experience financial or personal difficulties; issues with housing are compounded by a lack of a financial safety net.<sup>47</sup>

Heriot-Watt University are undertaking a project on homelessness amongst BME communities in the UK. The research so far suggests that there are many contributing factors to the disproportionate levels of homelessness for BME groups, including poverty levels and employment patterns.<sup>48</sup> It is also looking into the link between BME homelessness and racial discrimination, which can heighten levels of poverty, or the chances of being a renter rather than an owner, in turn increasing exposure to homelessness. Outwith this research, and despite Scottish Government acknowledging that further research needs to be done to understand experiences of racism in social housing in 2021,<sup>49</sup> little progress has been made to understand this issue and the ways in which it affects BME people's housing decisions.

Within Scotland, Shelter Scotland and Heriot-Watt University are currently conducting research to fill a gap in knowledge and evidence around minority ethnic communities and homelessness.<sup>50</sup> The research will look at the housing needs of BME communities at key transition points and will seek to inform work on the Scottish Government's strategy for ending homelessness.

This research comes after a decade of very little investigation into the disproportionate risk of homelessness for minority ethnic groups, particularly within Scotland, and the topic requires yet further exploration.

This section, and our previous paper on poverty and ethnicity,<sup>51</sup> have highlighted that BME groups face unique disadvantages in Scotland that increase their risk of destitution and homelessness. However, this is not well

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<sup>46</sup> Joseph Rowntree Foundation (2021). [What's causing structural racism in housing? | JRF](#)

<sup>47</sup> Crown (2005). [Causes of Homelessness Amongst Ethnic Minority Populations](#)

<sup>48</sup> Heriot Watt University (2022). [Homelessness Amongst Black and Minoritised Ethnic Communities in the UK](#)

<sup>49</sup> Scottish Government (2021). [Housing needs of minority ethnic groups: Evidence review \(www.gov.scot\)](#)

<sup>50</sup> Alongside project partners CEMVO. See: [Shelter Scotland | abrdn Financial Fairness Trust](#)

<sup>51</sup> CRER, Ethnicity and Poverty in Scotland (2020). [Ethnicity and Poverty in Scotland 2020](#)

documented in existing research and data. For instance, the Poverty and Income Inequality 2015-20 statistics are presented in five-year averages for ethnicity due to small sample sizes which means we cannot monitor annual trends.<sup>52</sup> The lack of robust and precise data reduces our abilities to tackle BME poverty as we cannot know the scale of the problem.

Specific disadvantages also require specific solutions. General anti-poverty measures demonstrate a lack of understanding of the structural inequalities that minority ethnic communities face and they are not enough to tackle the disproportionate levels of BME poverty. Tackling these poverty levels will require focused and nuanced anti-poverty measures.

The continuing economic impacts of COVID-19, alongside the current cost of living crisis, will further hamper meaningful relief efforts on income and housing for BME populations and the responses to any future crises.

**Recommendation 2:** To remove income-related barriers to sustainable housing for BME people, anti-poverty policy needs to be effectively targeted; the availability of disaggregated data to evidence the causes and nature of poverty in BME communities must be improved to support this.

## Overcrowding

Overcrowding is an indicator of housing pressure and unmet need.<sup>53</sup> It negatively impacts on quality of life and has been identified as contributing to family breakdown where a member of the household becomes homeless as a result.<sup>54</sup> A small Scottish Government funded research project in Glasgow in 2004 found that overcrowding was a particular issue for some minority ethnic groups, and the subsequent lack of privacy could exacerbate conflicts within the family.<sup>55</sup>

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<sup>52</sup> Scottish Government (2021). [Poverty and Income Inequality in Scotland 2017-20](#)

<sup>53</sup> Fitzpatrick, S. Pawson, H. Bramley, G. Watts, B. Wood, J. Stephens, M. Blenkinsopp, J. (2019). [The Homelessness Monitor: Scotland 2019](#)

<sup>54</sup> Netto, G. Sosenko, F. Bramley, G. (2011). [Poverty and ethnicity in Scotland](#)

<sup>55</sup> Scottish Government and Communities Scotland (2004). [Minority ethnic homelessness in Glasgow: experiences of service users \(webarchive.org.uk\)](#)

The importance of tackling overcrowding is recognised in national policy. Principle 5 of the Scottish Government’s vision for housing for the next 17 years includes:

“Rooms are the right size for their purpose and the size of the household. The space in the home can be configured flexibly to meet the household’s needs”.<sup>56</sup>

Yet, we are far from this vision for BME people. In 2016, the Equality and Human Rights Commission reported that in Scotland “if you are born into an ethnic minority family today you are nearly four times more likely to be in an overcrowded household and up to twice as likely to be living in poverty and experiencing unemployment”.<sup>57</sup> Furthermore, previous research conducted in 2005 in England for the Office of the Deputy Prime Minister (ODPM) stated that overcrowding was a main factor contributing to homelessness across various minority ethnic groups.<sup>58</sup>

The Department for Levelling Up, Housing and Communities published a report in 2022 to outline their study exploring overcrowding in South Asian households.<sup>59</sup> The study was conducted to provide a strong evidence base for a more nuanced picture of overcrowding among those of South Asian background in England. It noted that while there were a variety of reasons that resulted in overcrowding, the key factors were systemic and related to the availability of suitable and affordable housing. Overcrowding occurred when issues such as personal circumstances or an attachment to area coincided with local housing issues which were structural in nature. These included:

- An insufficient supply of suitable and affordable properties
- A lack of family-sized homes with three or more bedrooms
- A lack of social housing which resulted in lengthy waiting lists<sup>60</sup>

While this study relates specifically to England, these issues can be seen in similar scenarios in Scotland, where Scottish housing stock may not fit the needs and requirements of some BME people, thus leading to greater risks of overcrowding.

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<sup>56</sup> Scottish Government (2019). [Housing to 2040: a conversation](#)

<sup>57</sup> Equality and Human Rights Commission (2016). [Healing a divided Britain: the need for a comprehensive race equality strategy](#)

<sup>58</sup> Crown (2005). [Causes of Homelessness Amongst Ethnic Minority Populations](#)

<sup>59</sup> DLUHC (2022). [Overcrowding in South Asian households: a qualitative report - GOV.UK \(www.gov.uk\)](#)

<sup>60</sup> Ibid.



Table 4 notes the general number of rooms<sup>61</sup> there should be in a property to the number of people living there:

**TABLE 4: Number of rooms in a property by number of people**

Number of rooms	Number of people
1 Room	2 people
2 Rooms	3 people
3 Rooms	5 people
4 Rooms	7.5 people
5 Rooms +	2 people per room

Source: Shelter Scotland (no date). [Overcrowding](#)

There are also rules around sharing bedrooms and the space required. Children under one and rooms under 50 square feet are not included in the calculation, and children over one and under 10 years of age equal half. Further, if two people of a different sex have to sleep in the same room, the accommodation will be overcrowded if they are not married, in a civil partnership or living together, or one or both are over 10 years of age.<sup>62</sup>

Figure 6 uses data from the 2011 Census in Scotland to show how many rooms (defined as household spaces with usual residents) were available in relation to how many people resided within the household by ethnicity.<sup>63</sup> From this we can ascertain that BME people were more likely to live in overcrowded accommodation than white Scottish/British people.<sup>64</sup> People in the white: Scottish and white: Other categories were the least likely to reside in overcrowded accommodation (8% and 6% respectively), whereas white: Polish (30%) and Bangladeshi and African (28% for both) households were the most likely to be in overcrowded accommodation.

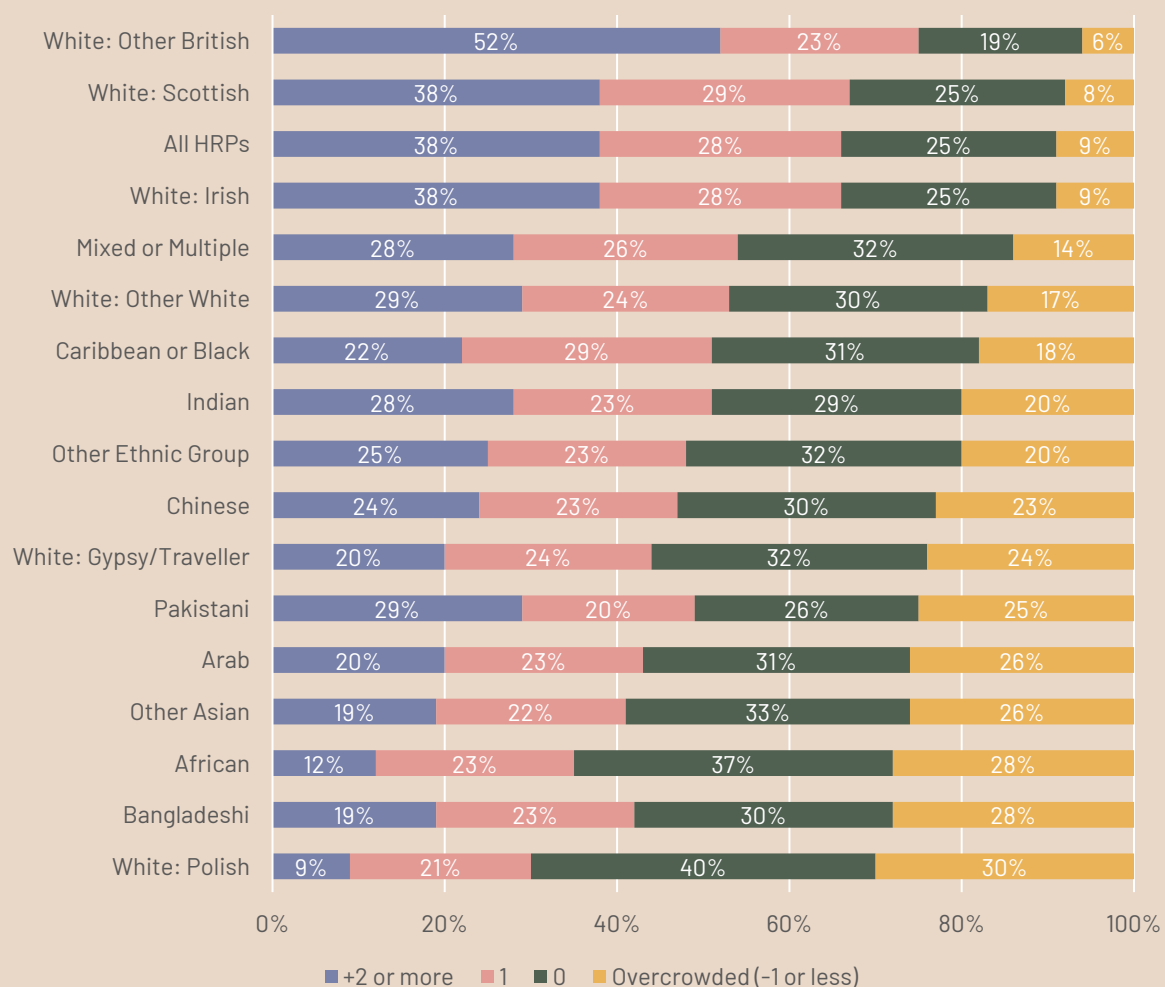
<sup>61</sup> Living rooms and bedrooms but not bathrooms and kitchens.

<sup>62</sup> Shelter Scotland (no date). [Overcrowding](#)

<sup>63</sup> For information on occupancy ratings are calculated, see [Occupancy Rating](#)

<sup>64</sup> Scottish Government (2015). [Census 2011 equality results: analysis part two](#)

**FIGURE 6: Ethnic Group of Household Reference Person (HRP) by Occupancy Rating, Scotland 2011 [%]**



Source: Scottish Government (2015). [Census 2011 equality results: analysis part two](#)

Low incomes, household sizes, access to sufficiently sized housing, and ability to access such housing have been highlighted as factors in BME households experiencing disproportionate levels of overcrowding.<sup>65</sup> The Race Equality Foundation's 2010 briefing paper found that regardless of household size, overcrowding appeared to be higher for BME households, implying that higher overcrowding rates for these households were more related to poverty and poor housing than to family size.<sup>66</sup>

Regarding low incomes, as noted in the Poverty and Income Inequality 2017-20 statistics,<sup>67</sup> BME people are more likely to be in relative poverty before and

<sup>65</sup> Jones, A. (2010). [Black and minority ethnic communities' experience of overcrowding](#)

<sup>66</sup> Ibid.

<sup>67</sup> Scottish Government (2022). [Poverty and Income Inequality in Scotland in 2017-20](#)

after housing costs, and so it is possible that this feeds into BME people also being more likely to be in overcrowded accommodation.

Previous research on BME homelessness conducted in the early 2000s in Scotland has highlighted the issue of providing appropriately sized properties for larger families.<sup>68</sup> Using 2011 census data, it was highlighted by the Scottish Government that certain BME groups are more likely than white Scottish people to have three or more dependent children.<sup>69 70</sup> This means there can be a shortage of suitable properties available to these families, as using the above guide on number of rooms to number of people, a household with two parents/guardians and three children over the age of 10 would need four bedrooms (or three bedrooms and a living room). However, access to large properties in Scotland is limited, and Table 5 highlights the number of bedrooms by tenure reported in the 2019 Scottish Household Survey:

**TABLE 5: Number of bedrooms by tenure 2019 [%]**

Number of bedrooms	Owner Occupier	Private Rent	Social Rent	Other	All
1 bedroom	5	24	27	14	13
2 bedrooms	28	49	45	27	35
3 bedrooms	43	21	25	40	36
4+ bedrooms	24	6	3	18	17
Base	6780	1240	2440	120	10580

Scottish Government (2020). [Scottish Household Survey - Table 3.6d: Housing characteristics by tenure - Number of bedrooms \(Scotland, 2019\)](#)

Respondents in social rented housing and private rented housing were the least likely to have accommodation that contained three or more bedrooms, and the average number of bedrooms in both these sectors was two. As certain ethnic groups are more likely than white Scottish people to have over three dependent children, this means there could be a shortage of housing in these tenures that would be suitable for their needs.

<sup>68</sup> Netto, G. Fancy, C. Pawson, H. Lomax, D. Singh, S. Power, S. (2004). [Black and Minority Ethnic Communities and Homelessness in Scotland](#)

<sup>69</sup> Scottish Government (2019). [Every Child Every Chance, First Year Progress Report 2018-19, Annex C](#)

<sup>70</sup> Dependent children are classed as those aged from 0 to 15 years of age.

Additionally, Appendix 1 highlights household composition by ethnicity using data from the 2011 Census. From this table the African and Asian, Asian Scottish or Asian British categories had higher percentages of being in an “other household type” with dependent children and in another scenario not detailed by the table. As the bulk of that table discusses one family (i.e. married, civil partnership or cohabitating couple with or without dependent children) or single person households, it will be within these percentages that multi-generational households will be recorded. In total, all BME categories, with the exception of Caribbean or Black, had higher percentages in these categories than the white category. This suggests that there are more cases of multi-generational households within the majority of BME groups, however, without further data (i.e. numbers and ages of people in households) it is not possible to examine this further. However, this suggestion would align with the 2005 research from the ODPM which has highlighted that South Asian households are often extended vertically and horizontally, with three generations often under one roof, which can often contribute to overcrowding.<sup>71</sup>

Essentially, more people in the household equates to more rooms needed to avoid overcrowding. Given that BME people are more likely to reside in the private rented sector and in larger households, the lack of availability of larger properties in this tenure could lead to a greater risk of overcrowding. Lack of sufficient housing stock can also limit the choice of areas where social rented housing is accessible and desirable, thus restricting access to more affordable tenure types. To respond to this demand, there should be affordable larger housing built and available for those that require it.

In the research from the ODPM it was also noted that amongst South Asian populations the desire to live in multigenerational households was changing, with greater numbers wanting to move and form nuclear households. However, this research found that poverty, suitable housing shortages and discrimination were some aspects preventing this.<sup>72</sup> This acknowledges the intersection of various issues culminating in overcrowding. Despite this research, looking at the extent to which particular minority ethnic groups want to live in multi-generational households and the extent to which this is a positive choice or a mechanism for addressing various aspects of disadvantage (including protection from racism) is not well studied, particularly in Scotland.

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<sup>71</sup> Crown (2005). [Causes of Homelessness Amongst Ethnic Minority Populations](#)

<sup>72</sup> Crown. (2005). [Causes of Homelessness Amongst Ethnic Minority Populations](#)

Another issue that has arisen in recent years is the new associated health risks with overcrowding due to the COVID-19 pandemic. The prevalence of overcrowding for BME families means that they are more vulnerable to the spread of COVID-19 within the household. Social distancing, self-isolation and shielding are much more difficult to practice in overcrowded households and therefore there is an increased opportunity for the transmission of COVID-19 within the household.<sup>73</sup> For example, Roma households in Glasgow are disproportionately affected by the issues of overcrowding and therefore are more vulnerable to the spread of the virus.<sup>74</sup>

In the absence of Scottish based research, a UK-wide survey illustrated that BME people are more likely than white people to live with someone (including children) who may be vulnerable to COVID-19 due to a disability or health condition.<sup>75</sup> BME people are more likely to live in multigenerational households, meaning there is a higher risk of transmission between younger and older generations; the latter of whom are more likely to have underlying health conditions and higher mortality rates. It is not the existence of these multigenerational households that is making COVID-19 more easily transmissible, but rather the conditions in which these households live mean that difficulty with social distancing and isolating has more negative consequences.

Along with being at a higher risk of homelessness due to the pressures of overcrowding (e.g. relationship breakdown and intergenerational conflict), depending on the severity of the overcrowding the accommodation may be unreasonable to occupy. This means people in this situation would be entitled to apply for statutory homelessness assistance despite not being classed as roofless.<sup>76</sup> However, it has been recognised that some may not see themselves as being homeless in this way.<sup>77</sup>

Stemming from this, many people in overcrowded accommodation could be classed as 'hidden' homeless. This is where people who would be homeless in line with statutory measures of homelessness are not represented in the statistics. This can include people who have not approached their local

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<sup>73</sup> Runnymede Trust. (2020). [Over-Exposed and Under-Protected: The Devastating impact of COVID-19 on Black and Minority Ethnic Communities in Great Britain](#)

<sup>74</sup> Romano Lav. (2020). [Coronavirus \(COVID019\) and Roma Communities in Scotland](#)

<sup>75</sup> Runnymede Trust. . (2020). [Over-Exposed and Under-Protected: The Devastating impact of COVID-19 on Black and Minority Ethnic Communities in Great Britain](#)

<sup>76</sup> Shelter Scotland (no date). [Overcrowding](#)

<sup>77</sup> Netto, G. Fancy, C. Pawson, H. Lomax, D. Singh, S. Power, S. (2004). [Black and Minority Ethnic Communities and Homelessness in Scotland](#)

authority for assistance and those who have been turned away. It includes people who are staying with friends ('sofa-surfing') and those living in overcrowded conditions. People who do not recognise themselves as homeless are less likely to contact homelessness services as they do not see the services as relevant to their circumstances, and so are less likely to access support.<sup>78</sup> BME people are one of the groups that Shelter Scotland have identified as being at risk of 'hidden' homelessness due to over-representation in poor quality housing, along with difficulty gaining information due to lack of familiarity with the system or lack of flexibility in the way services are provided.<sup>79</sup>

Research from 2004 highlighted that a lack of reliable data disaggregated by ethnicity, a lack of information on the condition of BME people's housing stock and lack of understanding of the extent of overcrowding can also be issues with raising awareness of BME people's housing needs.<sup>80</sup> While this section has attempted to outline possible reasons for overcrowding in BME households in Scotland, much of this data is outdated and many of these issues require much more detailed research. Therefore, unfortunately this call from almost 20 years ago remains relevant today.

**Recommendation 3:** The Scottish Government must resource targeted interventions to address BME overcrowding, supported by reliable and robust data.

## Relationship Breakdown and Domestic Abuse

Another notable factor that appears in research as a contributor to BME homelessness is relationship breakdown and domestic abuse.

When making a homelessness application, applicants are asked what the main reason for their homelessness is. In 2021/22, 13% of BME applicants (n=445) and 14% of white applicants (n=4,120) stated they had to leave due to a violent or abusive dispute in the household, in comparison with 13% of BME

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<sup>78</sup> Netto, G. (2006). [Research on the provision and use of homelessness services in Scotland by Black and Minority Ethnic communities in Scotland](#)

<sup>79</sup> Shelter Scotland (2018). [Topic Briefing: Hidden homelessness](#)

<sup>80</sup> Netto, G. Fancy, C. Pawson, H. Lomax, D. Singh, S. Power, S. (2004). [Black and Minority Ethnic Communities and Homelessness in Scotland](#)



applicants (n=460) and 22% of white applicants (n=6,570) leaving due to a non-violent dispute within the household or relationship breakdown.

When examining disaggregated categories of ethnicity with violent abuse as the main reason for homelessness in the Scottish Government homelessness statistics, there is significant variation between different BME groups (see Table 5).<sup>81</sup>

**TABLE 6: ‘Violent or abusive’ dispute as the main reason for an application to a Scottish local authority for main applicants 2021/22 [count and % by ethnicity]**

Ethnicity	Count	Percentage
African	65	16
Caribbean or Black	20	15
Asian, Asian Scottish or Asian British	155	24
Mixed or multiple ethnic groups	20	18
Other ethnic group	185	8
White: Scottish	3,380	13
White: Other British	420	17
White: Irish	45	19
White: Other	185	17
White: Polish	90	16

Source: Scottish Government (2022). [Homelessness in Scotland: 2021/22 equalities tables](#)

Specifically, 24% of Asian, Asian Scottish or Asian British applicants gave violent disputes within the household as their reason for homelessness.

From correspondence with the Scottish Government we know that in 2019/20, 80% of the applications that listed violent disputes within the household as their reason for homelessness came from female main applicants.<sup>82</sup> Previous research conducted in 2005 in England for the ODPM found that relationship breakdown connected to domestic abuse was reported more as a reason for

<sup>81</sup> Scottish Government (2020). [Homelessness in Scotland: 2019 to 2020 – equalities breakdown](#)

<sup>82</sup> Gender breakdown of reasons for homelessness by ethnicity was obtained via private correspondence with the Scottish Government

homelessness by South Asian participants than Black Caribbean and Black African participants (although there were higher numbers of South Asian people within the sample which could influence the higher levels of reporting).<sup>83</sup>

In this study, it was noted that domestic abuse in South Asian communities that contributed towards participants' homelessness appeared in the following forms:

- Abuse towards a woman from her husband and his extended family
- Abuse towards a woman from her parents

In total, 11 of the 29 South Asian households that were interviewed (mainly young women with children) became homeless due to domestic abuse from their spouse and/or their extended family. Out of these six were Pakistani, four were Indian and one was Bangladeshi. It was noted in this research that while there are some important differences between these communities in England, there seemed to be a greater degree of "cultural tolerance of what, for contemporary western agencies, would constitute domestic violence". The report later outlined the following reasons for this in some South Asian populations:

- The prevalence of traditional gender roles and women largely being in the domestic sphere
- Women being perceived as having less "worth" than men because they are temporary members of the family since they will marry into another and leave to stay with that family
- Extended family being central to personal and social life in South Asian cultures where it is normal for newly married women to live with their husbands' extended family and the expectation to take care of them can lead to abuse

It does need to be stressed that these scenarios and attitudes will not be the case for all South Asian families and communities and may only be present in certain extreme traditionalist households. Furthermore, this report was from 2005 and so it is possible that the attitudes and behaviours documented have shifted since then. The report also acknowledged that the latter point has been changing with some of the younger generations setting up their own households after marriage. Additionally, extended families could also be

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<sup>83</sup> Crown (2005). [Causes of Homelessness Amongst Ethnic Minority Populations](#)

sources of support and informal networks protecting many South Asian women from becoming homeless.

Relationship or family breakdown outwith domestic abuse occurring was also reported in this study across certain minority ethnic groups. For instance, in relation to young Black Caribbean women, many became homeless when they were pregnant and parents/relatives/friends were no longer able or willing to house them. It was noted in the research in England that this was the most common cause of homelessness in this community, and it was linked to overcrowding, conflicts due to the pregnancy, and difficulties having an infant in the household.

Further, it was highlighted that for some Black African households, relationship breakdown was sometimes due to difficulties migrating and adapting to a different culture, as it came with different gender roles and expectations leading to changes within relationships. Related to this, it has also been observed in other research conducted in Scotland that 'cultural conflict' between young BME people and their older family members due to changing values has also resulted in larger numbers of younger people becoming homeless.<sup>84</sup>

Within the Scottish context, a small Scottish Government funded study in Glasgow in 2004 found that domestic abuse, relationship breakdown, conflict with in-laws and between children and parents were the most significant causes of BME homelessness.<sup>85</sup> This study ran parallel to Netto et al's (2004) study on BME homelessness in Scotland for the Scottish Executive.<sup>86</sup> In this study, interviews took place with eight women from Chinese, Indian, Sri Lankan, Pakistani and South African backgrounds who were homeless after escaping domestic abuse. Of these eight, four were of Pakistani ethnicity, the remainder were from Chinese, Indian, Sri Lankan, and South African backgrounds. One of these women was born in the UK, with the others having resided in the UK from 18 months to nine years.

For four of the women, marital breakdown was the main factor which contributed to homelessness. All of these cases included physical abuse to them and their children, verbal abuse and emotional abuse.

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<sup>84</sup> Netto, G. Fancy, C. Pawson, H. Lomax, D. Singh, S. Power, S. (2004). [Black and Minority Ethnic Communities and Homelessness in Scotland](#)

<sup>85</sup> Scottish Government (2004). [Minority ethnic homelessness in Glasgow: experiences of service users](#)

<sup>86</sup> Netto, G. Fancy, C. Pawson, H. Lomax, D. Singh, S. Power, S. (2004). [Black and Minority Ethnic Communities and Homelessness in Scotland](#)

In the case of three women of Pakistani origin who had unhappy marital relationships, their relationship with their mother-in-law was a significant factor. This was because of the control their mother-in-law had over their lives and their loss of freedom - they reported situations such as being forced to take up sewing to bring in money or not being allowed to go out. In research with support agencies, it was noted that, along with spousal abuse, abuse from extended family also arose. Further, it was found that women often lacked support from their family or community, and in some communities, domestic abuse was perceived as acceptable. This aligns with the findings of the ODPM research.

More recently, a 2008 report from the Race Equality Foundation noted that “The position of BME<sup>87</sup> women escaping domestic abuse is exacerbated by barriers to reporting abuse, which also include protecting family honour and normalising and accepting violence”.<sup>88</sup> This suggests we need to have more concentrated efforts to deconstruct stigma around reporting domestic abuse and divorce, along with more targeted campaigns to highlight what is abusive behaviour.

BME victims of domestic abuse are also less likely to be aware of different services and housing options that are available to them. Research conducted in 2008 on the housing needs of BME women in England found that there is a significant need for improved consultation with the BME women’s sector.<sup>89</sup> A lack of knowledge of services available to them prevents women from feeling they have the means to escape abuse.

Other barriers to reporting abuse often involve language issues. For women and girls whose first language is not English, many services can only be accessed with an interpreter which comes with many concerns. When reporting domestic abuse, women will need to engage with someone they trust and oftentimes interpreters are male, making it difficult to discuss intimate issues. There are also issues around confidentiality and the fact that many languages/dialects are not available from interpreting services.<sup>90</sup> Even when services are then accessed, there are cultural sensitivities which may not

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<sup>87</sup> Black, minority ethnic and refugee

<sup>88</sup> Gill, A. and Banga, B. (2008). [Black, minority ethnic and refugee women, domestic violence and access to housing.](#)

<sup>89</sup> Ibid.

<sup>90</sup> Sahelia social enterprise (no date). <https://www.access2safety.co.uk/about/>

be considered or understood, along with prejudices around marital background.

Scottish Women's Aid and the Chartered Institute of Housing published a good practice guide for social landlords in 2019 to demonstrate how to support women experiencing domestic abuse, including supporting women with NRPF.<sup>91</sup> In 2020, they reported that only a minority of social landlords had implemented the guidance. In their report, they also called for the Scottish Government to review specialist refuge provision and develop this to include specific provision for BME women and women with NRPF.<sup>92</sup>

While Scotland's national homelessness strategy does consider the impact of domestic abuse on women's homelessness, there is a lack of consideration for how BME women, specifically South Asian women, are affected by domestic abuse.<sup>93</sup> Outside of the national strategy, there are groups in Scotland providing support specifically to BME women fleeing domestic abuse.<sup>94</sup> This comes in different forms including specialized language support, helplines and workshops. Yet these services are often limited to certain geographical areas such as cities, meaning they are not easily available to more isolated BME women seeking support. Alongside this, funds are limited and resources not as readily available as mainstream services. For BME women to be able to access services, they need to be widely available and accessible.

Furthermore, given the prevalence of stigma around those who experience domestic abuse trying to leave, while the figures given by the Scottish Government for Asian, Asian Scottish or Asian British people accessing homelessness support due to this reason are stark, the reality may be much higher across all groups. Women in general have also been identified as being more likely to experience 'hidden' homelessness, further obscuring the numbers of recorded incidents.<sup>95</sup>

Underreporting was especially pertinent with the COVID-19 crisis. It was noted in research by the Scottish Government that during Phase 3 of lockdown, two organisations which support BME victims of domestic abuse reported a

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<sup>91</sup> Scottish Women's Aid and Chartered Institute of Housing (2019). [Domestic abuse guidance for social landlords](#)

<sup>92</sup> Scottish Women's Aid and Chartered Institute of Housing (2020). [Improving Housing Outcomes for Women and Children Experiencing Domestic Abuse Report](#)

<sup>93</sup> Scottish Government (2020). [Supporting documents - Ending homelessness together: updated action plan - October 2020](#) and Scottish Government (2022). [Ending homelessness together: annual report 2022](#)

<sup>94</sup> For example: Amina Muslim Women Resources Centre [AMINA - Muslim Women's Resource Centre](#), Sahelia social enterprise, [Access2safety](#)

<sup>95</sup> Shelter Scotland (2018). [Topic Briefing: Hidden homelessness](#)

decrease in contact from women who were experiencing honour-based abuse and/or enforced servitude from extended family members.<sup>96</sup> This raised concerns that they were unable to make contact with these services since perpetrators could be at home more (e.g. due to redundancy, furlough, working from home, etc.).

If we are to tackle this issue effectively, there is a need for more contemporary research on relationship breakdown and domestic abuse amongst BME people at the Scottish level. We also need to develop targeted campaigns, with involvement from government and relevant organisations, to deconstruct the stigma of reporting domestic abuse.

**Recommendation 4:** Working in partnership with homelessness services and organisations working directly with BME women experiencing domestic abuse, Scottish Government should undertake a programme of work to investigate and address the high proportion of women from Asian Scottish or Asian British backgrounds becoming homeless due to domestic abuse.

**Recommendation 5:** Existing specialised services must be supported with additional resources and they must be made available to BME women fleeing domestic abuse. Mainstream services must also have improved capacity for dealing with the needs of minority ethnic women.

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<sup>96</sup> Scottish Government (2020). [Coronavirus \(COVID-19\): domestic abuse and other forms of violence against women and girls during Phases 1, 2 and 3 of Scotland's route map \(22 May to 11 August 2020\)](#)



## Conclusion

Homelessness creates negative impacts on people's physical, mental and emotional wellbeing.

We have seen in this report that BME people are disproportionately represented within the Scottish homelessness statistics. Yet, when investigating why this is the case there is a lack of contemporary research and data. Where research does mention ethnicity, it is often only in passing or is largely focused on recent migrants and not UK-born and long-term resident populations. Even the Scottish Government statistics do not differentiate between immigration status and ethnicity, despite different immigration statuses equalling different levels and ease of access to safety nets from destitution.

Current Scottish Government homelessness strategy pledges to improve data on people with protected characteristics, including ethnicity, and plans to use this to inform policies going forward.<sup>97</sup> We are calling for the breakdown of homelessness statistics by immigration status and for full disaggregation by ethnicity.

Factors that contribute to BME groups experiencing homelessness are varied. An array of issues with housing lead BME people to be more likely to experience poverty, which is a common cause of homelessness. Not only does overcrowding foster intergenerational conflict, leading some into homelessness, but it also has the potential for long term social consequences, including worsening the health outcomes of BME people in any future pandemic. Domestic abuse can also leave BME women vulnerable to homelessness.

We urgently need reliable and up to date evidence on these causes of homelessness for BME people and on the experiences of homelessness within minority ethnic groups. Negative outcomes for BME people in relation to poverty, overcrowding, housing and homelessness pre-existed COVID-19 and, in many ways, have now been exacerbated. It is clear, now more than ever, that more work needs to be done to improve our knowledge in this area.

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<sup>97</sup> Scottish Government (2020). [Ending Homelessness Together: Updated action plan, October 2020](https://www.gov.scot/publications/ending-homelessness-together/updated-action-plan/2020-10-20/pages/100_to_109.aspx) ([www.gov.scot](https://www.gov.scot))

A 2021 review of the housing needs of minority ethnic groups called for further research to be conducted into a number of different areas concerning BME people and housing outcomes.<sup>98</sup> Despite homelessness being a key area of focus in the review, there are no recommendations that consider further research in this area to understand the key reasons for homelessness amongst BME groups. There needs to be research conducted into these reasons, including the high proportion of women from Asian British backgrounds becoming homeless due to domestic abuse.

Racial disparities in housing have existed for decades and they are a contributing factor to higher contemporary homelessness rates for BME people in Scotland. This report has made a number of recommendations needed to better understand and tackle this issue. For example, more research into the causes of homelessness amongst BME groups, the collection and availability of disaggregated data, and crucially, better resourcing for support services that have a focus on the causes of homelessness for BME people. Immediate and comprehensive action is needed to tackle the varied and pervasive issue of BME people disproportionately facing homelessness.

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<sup>98</sup> Scottish Government (2021). [Housing needs of minority ethnic groups: Evidence review \(www.gov.scot\)](https://www.gov.scot/housing-needs-minority-ethnic-groups-evidence-review)

## Appendix 1: Household type by ethnicity

Household Type		White	Mixed or multiple ethnic groups	Asian, Asian Scottish or Asian British	African	Caribbean or Black	Other ethnic groups
One person household	Aged 65 and over	13.5	4.4	2.7	1.1	3.9	2.6
	Aged under 65	21.3	34.8	22.6	39.4	48.9	31.8
One family household	All aged 65 and over	7.7	1.6	1.5	0.2	1.1	1.0
	Married couple: No children	12.6	9.0	9.7	5.1	5.5	9.7
	Married couple: With dependent children	13.2	13.3	27.3	19.0	13.4	30.6
	Married couple: All children non-dependent	5.9	2.0	4.7	0.9	1.6	3.1
	Same-sex civil partnership couple	0.1	0.2	0.1	0.0	0.1	0.0
	Cohabiting couple: No children	5.0	8.5	2.8	2.3	4.0	2.5
	Cohabiting couple: With dependent children	3.7	3.7	1.6	2.6	3.5	1.5
	Cohabiting couple: All children non-dependent	0.5	0.2	0.1	0.0	0.2	0.1
	Lone parent: With dependent children	7.2	7.6	5.3	13.1	10.2	4.6
	Lone parent: All children non-dependent	4.0	1.6	2.2	1.6	2.1	1.9
Other household types	With dependent children	1.5	1.8	5.7	3.5	1.4	2.5
	All full-time students	0.7	5.1	7.2	4.2	1.8	4.3
	All aged 65 and over	0.2	0.0	0.1	0.0	0.0	0.0
	Other	2.8	6.1	6.6	6.8	2.3	3.6
Total		100.0	100.0	100.0	100.0	100.0	100.0

Source: National Records of Scotland (2014). [Table DC1201SC - Household composition by ethnic group of Household Reference Person \(HRP: All households\)](#)

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