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Dear Chair

Thank you for the opportunity to give evidence to the Committee on 11 March as part of your inquiry into welfare policy in Scotland. Further to that session, I am writing to inform you that the Scottish Government has published a report on the links between Universal Credit and homelessness in Scotland. It follows from two reports on housing and social security published by the Scottish Government in May 2018 and January 2020 respectively and I have attached a copy of this report for your convenience.

While a variety of circumstances can contribute to homelessness, this report paints a stark picture of how people can be plunged into poverty by Universal Credit. Scottish Government analysis highlights how people can lose their homes due to problems with the five-week wait to receive the first payment of Universal Credit, in addition to the impact sanctions and deductions from payments. You will recall that during my oral evidence submission I identified increased use of sanctions and the five-week-wait for a first payment Universal Credit among the key flaws in the policy. The report also notes that Universal Credit has contributed towards tenants being forced into rent arrears and has been a key factor in relationship and mental health problems, all of which are reasons for people becoming homeless.

The impact of Universal Credit on homelessness has become increasingly important during the COVID-19 pandemic. The Universal Credit caseload has nearly doubled since the beginning of 2020, meaning more people than ever are at risk of being affected. While emergency measures have been taken to house rough sleepers, protect tenants from eviction, and provide further financial assistance to help those struggling to pay their rent, there is evidence that arrears have mounted, as have mental health and relational problems. In order to ensure that a meaningful social and economic recovery from the COVID-19 pandemic is possible, these issues, along with others, must be addressed by the UK Government as a matter of urgency.

I have repeatedly written to the UK Government, both prior to and during the COVID-19

pandemic, to call for these counterproductive policy elements to be addressed and I shall continue to do so until Universal Credit is made fit for purpose.

I hope that this letter and the [report](#) are helpful to you.

Please note that I am sending a copy of this letter to the Work and Pensions Committee.

Yours sincerely

A handwritten signature in black ink, appearing to read "Shirley-Anne". The signature is written in a cursive, flowing style.

**SHIRLEY-ANNE SOMERVILLE**