



# Home truths:

## An evidence and insight briefing from Citizens Advice Scotland

Quarter 4 2025-26

Everyone in Scotland should have a safe, secure and sustainable home. Evidence from across our network shows that households are facing increasing strain with many people unable to access affordable homes that are warm and safe. The rising costs of essentials like energy and food are set to deepen the harms people already face, and without urgent action, even more people will struggle to live with dignity.

More private renters needed advice from our network as people are struggling to access their rights



Rising costs and insufficient incomes are key drivers of debt and homelessness



Demand for homelessness advice continues to surge with costs for temporary accommodation making already difficult situations worse



From January to March 2026, the Citizens Advice network in Scotland:

Provided over **15,441 pieces of housing advice to over 6,400 people.**



Helped over **1,300 people in the private rented sector (PRS), a 15% increase** compared with the same period last year



Delivered **homelessness advice to more than 1,600 people, nearly a quarter higher** than the same period last year



Gave out **over 3,000 pieces of advice on rent arrears,** with average arrears across the rented sector over **£2,300**



## Private renters are struggling to access their rights

PRS advice is consistently the largest area of housing advice sought from our network, with **22% more advice provided this quarter** than the same period last year. Renters often experience **multiple and overlapping problems**, with repairs and rent issues accounting for most PRS advice queries.

These patterns highlight increased pressure within the sector and reinforce the need for **stronger protections and urgent policy attention**, particularly as the private rented sector expands and further regulations are introduced through the Housing (Scotland) Act.



### Zarah's experience

Zarah\* approached her local Citizens Advice Bureau (CAB) for advice after discovering at the end of her tenancy that her landlord did not lodge her deposit correctly and is refusing to return it. The landlord wants to charge Zarah for a ceiling repair due to a roof leak, despite her reporting the problem immediately. Zarah is anxious about losing her money and the prospect of having to take legal action to get her deposit back and enforce her rights.



### The CAS solution:

The Scottish Government must act to strengthen enforcement against bad practice, reinforced by mandatory training for landlords to ensure they are able to comply with their statutory responsibilities.

## More people are grappling with affordability pressures across all of the essentials

Affordability pressures are intensifying, with **more people seeking rent arrears advice from our network**. Between January and March 2026:



Over 3,000 pieces of advice on rent arrears were provided to around 1,200 people



Local authority (LA) tenants continue to be most likely to seek advice about rent-related debts, with 63% of rent arrears advice provided in relation to LA arrears



Average arrears across the rented sector rose to over £2,300, with LA rent arrears 11% higher than last year

Our evidence indicates **that those on the lowest incomes are struggling to afford even the cheapest social rents**, with arrears mounting. Debt has a devastating impact on people's physical and mental wellbeing.

**Housing affordability does not exist in a vacuum and wider increasing cost pressures are exacerbating the problem**, including the cost of energy, food and other essentials. This is being experienced even more intensely by people in rural and island areas with compounding issues including the reliance on cars for transport and oil for home heating.

Damp and mould are often symptoms of rising fuel poverty and unaffordable energy costs; **in this quarter our network gave out the highest amount of advice on damp and mould to-date**, 68% more than in Q1 this year when we revised our collection of damp and mould statistics.

This reflects not just seasonal pressures but the growing strain on households already struggling with high energy costs and fuel poverty. **Our evidence shows that thousands of people spent much of the winter unable to heat their homes**. When people cannot afford to keep their houses warm, damp and mould worsen, putting people's health at risk, often in unsafe conditions.



### **Nathan's experience**

Nathan\* recently approached his local CAB as he couldn't afford food for himself or his daughter. He is self-employed and his rent and his living costs have increased while his income has remained static. Nathan is experiencing significant financial hardship, affecting his family's wellbeing and stability.



### **The CAS solution:**

The Scottish Government must work with the UK Government to review and uplift Local Housing Allowance (LHA), and Awaab's Law must be implemented swiftly and effectively, supported with clear guidance, strong enforcement and a public awareness campaign.

## **The deep dive: homelessness continues to devastate people's lives**

This quarter we have seen a real surge in people seeking homelessness advice, **up by almost a quarter (24%) from this time last year**. This includes more people approaching us after becoming homeless. Amid the deepening housing emergency, homelessness prevention measures are failing, and this must be an immediate and core focus for the Scottish Government.

**Within this demand for homelessness advice, many people are encountering problems with homelessness assessments and temporary accommodation.** Our advisers report families and individuals being placed in temporary accommodation with little or no furnishings, causing great disruption and deepening poverty at an already vulnerable time. This is particularly true for those leaving prison.



### **Tom's experience**

Tom\* approached his local CAB after being left in immediate financial difficulty following his release from prison. He was placed in temporary homeless accommodation over 60 miles away from his hometown, with no clothes, furniture or money, and no criminal justice social worker to support him. With only a sofa and bed, Tom is struggling to make the flat a liveable space so his children can stay with him.



### Insight from Advisers: Tara's experience

Tara\* told us that some of the people she supports are being set back from the moment they leave prison. Being released without essentials undermines people's chance of rehabilitation and leaves them struggling to rebuild their lives.

**The cost of temporary accommodation is a major issue** that an increasing number of people are struggling with. This varies by area and is often significantly above comparative social rents and LHA rates. While these costs are covered for people receiving housing benefit, those in work or receiving partial social security are liable for all or some of the cost. This can be up to thousands of pounds every month, totally unaffordable for many people.

**The high cost of temporary accommodation is driving people into debt at one of the most vulnerable points in their lives, further compounding the multiple complex issues that people are facing.**



### Insights from advisers: Jan's experience

Jan\* told us that high temporary accommodation costs are placing considerable financial pressure on many households, particularly working lone parents. Families are struggling to manage everyday living costs during an already challenging period. Jan highlighted the wider systemic issue of rising household costs like food and energy outpacing income, leading to increased reliance on crisis support services.



### The CAS solution

The Scottish Government and local authorities should urgently review the cost of temporary accommodation and ensure it provides affordable, safe and dignified emergency housing for everyone who needs it.

\* All names have been changed

## About Citizens Advice Scotland

Citizens Advice Scotland (CAS) is the membership body that represents The Citizens Advice network, Scotland's leading advice charity. Advisers across all corners of the country work in Citizens Advice bureaux to provide free, impartial and confidential advice. [The Extra Help Unit](#) (EHU) is a statutory service supporting people and small businesses in vulnerable circumstances with energy and postal complaints across Great Britain. They also support heat network customers in Scotland. Each year our network helps hundreds of thousands of people, putting millions of pounds back in people's pockets. By looking at a person's complete circumstances, CAS has an unparalleled insight into the scale and complexity of what's happening in communities throughout Scotland.

### For more information please contact

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To see more of our work on housing, please visit  
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