ARGYLL & BUTE COUNCIL

Housing Need & Demand Assessment
Technical Supporting Paper 03

Core Output 1: Key Housing Market Drivers - Economic Trends

October 2025 update

Produced by:

HNDA Working Group
Argyll & Bute Council
Argyll House
Dunoon

localhousingstrategy@argyll-bute.gov.uk

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1. Introduction

To achieve “robust and credible” status, a Housing Need and Demand Assessment (HNDA) must satisfy all core outputs and processes as set out in the guidance published by the Centre for Housing Market Analysis (CHMA). This paper covers the economic element of Core Output 1, hence it focuses on “the key drivers of the local and national economy” (HNDA practitioners guide 2019). The key economic drivers that this paper addresses are namely, the gross added value (GVA) and the sectors which are most prevalent and most productive in the authority, an analysis of businesses and their levels of confidence, economic activity and inactivity, employment structures and patterns and finally strategic objectives and major Regional Transformational Opportunities. The analysis should reflect the data to be used in the CHMA’s online HNDA Tool and the choice of scenarios that have been agreed by the local housing market partnership to run the Tool. This will ultimately provide the calculation for new build requirements for affordable housing over a 5 and 10-year period.

The aim of this technical supporting paper is to focus on the contextual economic trends for Argyll and Bute and to provide a clear, evidence-based understanding of:

- Key economic factors and how these are driving the local housing market(s);
- The data and scenarios that will be used to run the CHMA’s HNDA Tool calculations;
- The key findings that can be used to inform the Local Housing Strategy and the Local Development Plan(s).

The paper collates the most current data available, and details of sources are outlined in Appendix 1. Please note that in some cases, business data relating to the year 2023 has been omitted as the sample size is too small to be reliable.

The economic picture of Argyll and Bute is constructed from a blend of qualitative and quantitative data.

The quantitative data was assembled from an assortment of local and national research. Labour market profiles and business statistics from NOMIS, statistical research in support of the Argyll and Bute Housing Summit, Skills Development Scotland data matrix, Highlands and Islands Enterprise Business Panel surveys, Scotland’s Census, Office of National Statistics business data and research to inform decisions on an Argyll and Bute business levy have all been used for analysis.

Often looking beyond hard data at more subtle local conditions requires the input of more qualitative information that has been subject to informed analysis and interpretation. To allow this more informed granular approach, research and policy papers have been used from a range of sources, including Argyll and Bute Council (Economic Strategy 2024 -2034; monthly economy updates, Housing Emergency papers and visitor levy research), Skills Development Scotland, Highlands and Islands Enterprise, and the Highlands and Islands Regional Economic Partnership.

2. The Argyll and Bute Economy – an overview

While the economy paper for the previous HNDA process was influenced by ongoing financial responses to government policies of financial contraction, the economy in 2025 is greatly influenced by shocks caused by global health, social, economic and political factors.

The COVID-19 pandemic with the associated lockdowns had severe effects on economies globally, nationally, regionally and locally, in particular affecting hospitality, food and tourism sectors. Emerging from this shock, economies were further impacted by the Russian invasion of Ukraine in 2022, and the ongoing war continues to deliver economic uncertainties. Additionally, uncertainties arising from the various implications of Brexit, political changes and international relationships have added further uncertainty to the global economy.

A notable example of this was volatility and greatly increased costs of energy, affecting people domestically as well as the business and industry sectors. Government support towards energy costs alleviated this to some extent but did reduce the ability of government to support other initiatives which could have brought other economic benefits.

The Scottish economy can be measured by Gross Domestic Product (GDP) figures, which between 2017 and 2020 remained fairly flat and consistent. However, during 2022 and into 2023 there had been a slight upturn in GDP figures relating to both the Scottish economy and the Argyll and Bute economy.

Figure 2.1 – Time series of GDP (£000 per head of population)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Argyll & Bute	24.3	24.3	24.7	26.5	26.8	28.5	26.5	28.3	30.3	33.1
Scotland	27.6	27.8	28.1	29.4	29.9	30.9	29.0	31.3	34.6	37.2

SOURCE: ONS LOCAL STATISTICS DATA 2025

Figure 2.2 shows that Argyll and Bute contributes to the Scottish economy commensurate with its size in terms of overall population and levels of economic activity. However, there is scope for growth and improvement, and this is reflected in the aims and proposals set out in the Argyll and Bute Economic Development Action Plan 2024-2034, which identifies four main strategic economic pillars of People, Planet, Place and Prosperity. Housing would have a key role in both supporting and proactively generating such growth and in particular is referenced within the Place pillar.

Figure 2.2: Argyll & Bute in relation to Scotland

	Argyll and Bute	Scotland	% of Scotland
Population	84,905	5,331,765	1.6%
Total Employed	41,193	2,587,707	1.6%

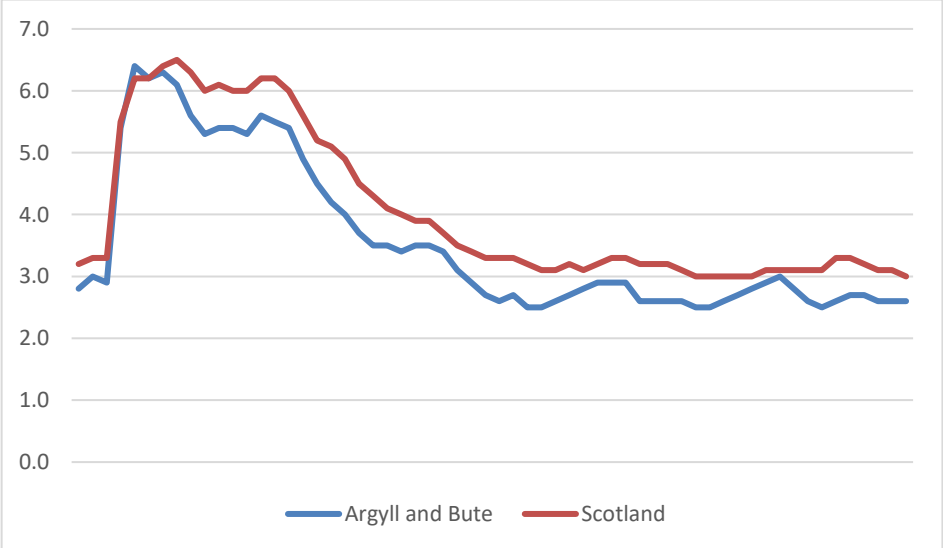
SOURCE: SCOTLAND'S CENSUS 2022, TABLES UV601

3. The Economic Impact of COVID-19

Economic performance can be measured in some degree by labour force trends and statistics. The economic shock of COVID-19 is perhaps illustrated by the high number of benefit claimants, both in Scotland as a whole and Argyll and Bute specifically. Since the peak figure of 3,300 claimants in Argyll and Bute as of May 2020, influenced greatly by the furlough scheme during the pandemic, the number of claimants has fallen to 1640, a fall of slightly less than 50%. For Scotland as a whole, the claimant count for the same period fell by 48%, showing that Argyll and Bute performs similarly to the whole country in this particular measure.

Figure 3.1 below clearly shows the impact of COVID-19 and the associated furlough scheme, and it is notable that national and regional patterns are very similar and showed comparable timescales in recovering to pre-pandemic levels.

FIGURE 3.1: Claimant count as % of residents age 16-64, Jan 2020 to Dec 2024



SOURCE: NOMIS, 2025

4. The relationship between housing and the economy

Housing and the economy are interlinked and can have both “upstream” and “downstream” influences on each other. National and international economic factors and labour market influences can lead to increased housing costs for householders, directly affecting their expenditure in the local economy. However, conversely, as house values increase people can feel wealthier and more prosperous and are often more willing to spend.

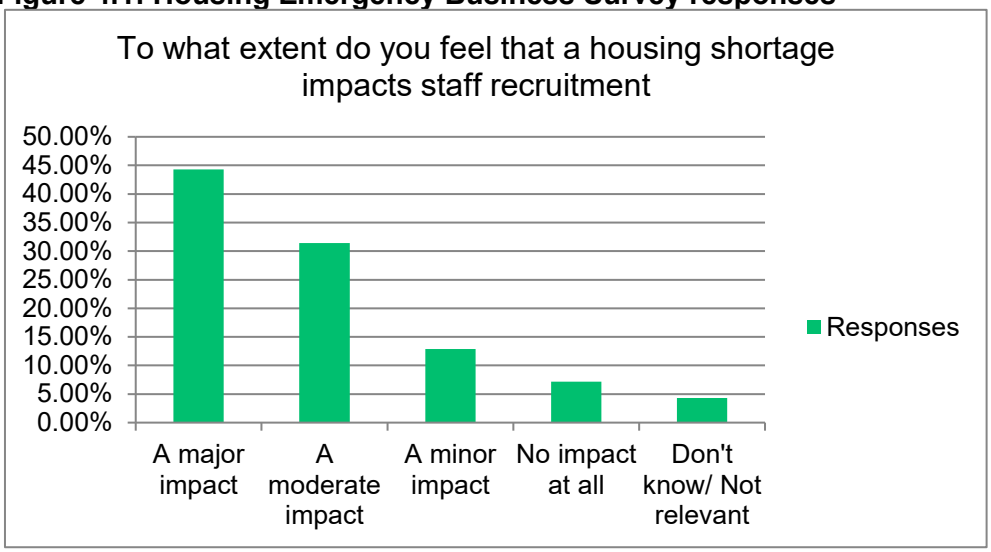
In 2023, recognising the systemic failure of housing in Argyll and Bute, the Council became the first local authority in Scotland to formally declare a Housing Emergency. Part of the response to this was to hold a Housing Emergency Summit involving a wide range of stakeholders including local businesses, suppliers and companies. In order to enable meaningful discussions during the Summit, extensive pre-work and pre-consultation was carried out and a critical part of this was a survey on housing issues circulated within the business and economic sectors of Argyll and Bute.

As part of this survey, questions were asked about the experiences of local businesses in attracting and retaining staff, and to what extent housing issues had an effect on this. Over 73% of businesses responding believed that attracting or retaining staff would be a moderate or major problem. Significantly, 75% believed that a lack of housing options would be a major or moderate factor in not being able to properly staff their business.

Critically, when asked further about this situation in the future, while 10% expected no change, 79% expected the situation to worsen. When then asked whether future staffing issues are likely to affect any plans to invest in the local area, 29% answered possibly while 54% answered definitely. Taken together, this evidences not only that current housing shortages are reducing business confidence, but that uncertainties about the future are further eroding this.

While many of the factors above are common to other rural areas in Scotland, the geography of Argyll and Bute does tend to exacerbate many of them. The 23 inhabited islands, extensive coastline, geographically isolated settlements extend travel times and make it more vital for local businesses to be able to attract workers who can live locally. Thus, the provision of housing to suit the workforce becomes a major concern for businesses in Argyll and Bute.

Figure 4.1: Housing Emergency Business Survey responses

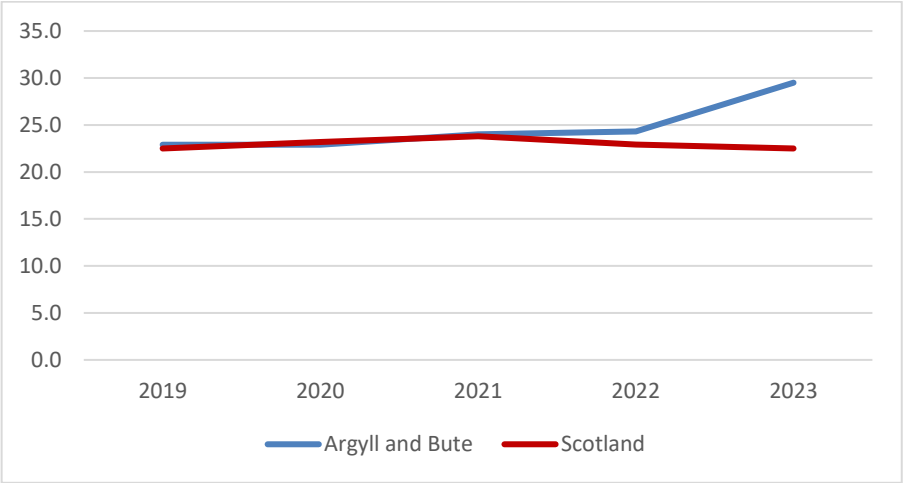


SOURCE – HOUSING EMERGENCY SUMMIT BUSINESS SURVEY 2023

5. Economic Inactivity

People who are economically inactive are defined as those who are not in employment but are not actively seeking employment. This can include students, early retirees or long-term sick, and they will not be claiming job seekers allowance. The graph below illustrates the percentage of people of working age (but not in work) who are economically inactive. The percentage of economically inactive in Argyll and Bute has increased markedly from the Scottish average, perhaps reflective of a higher rate of population above the working age than the Scottish average.

Figure 5.1 Economically inactive as a percentage of non-working people

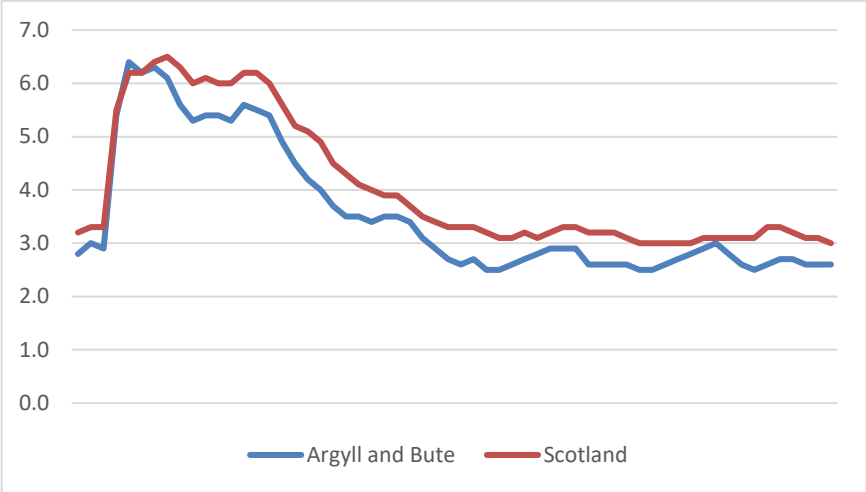


SOURCE – ONS LOCAL AREA STATISTICS 2024

Claimant counts

Claimant count percentages in Argyll and Bute are consistently less than the national average for Scotland but do follow similar trends on change.

Figure 5.2: Claimant count as % of residents age 16-64, Jan 2020 to Dec 2024



SOURCE: ONS SMALL AREA STATISTICS 2025

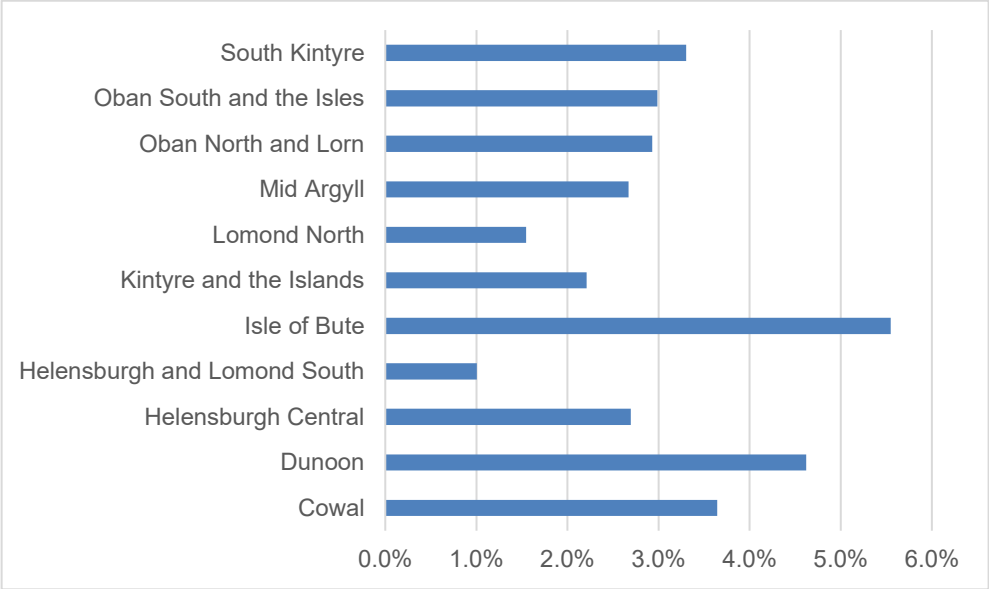
There is variation in claimant count levels between the electoral wards within Argyll and Bute, with Bute and Cowal/Dunoon currently showing the highest levels, and Helensburgh & Lomond showing the lowest. Taken overall, Argyll and Bute claimant count is lower than Scotland as a whole.

TABLE 5.3: Claimant count by Electoral Ward, March 2025 (number in brackets indicate change since February 2025)

Argyll and Bute Electoral Ward	Claimants aged 16-64	Claimants as a % of residents aged 16-64
Cowal	135 (+15)	3.6 (+0.2)
Dunoon	190 (0)	4.6 (+0.1)
Helensburgh Central	145 (0)	2.7 (-0.3)
Helensburgh & Lomond South	45 (0)	1.0
Isle of Bute	180 (-5)	5.5 (-0.2)
Kintyre and the Islands	80 (-5)	2.2
Lomond North	70 (+5)	1.5 (+0.5)
Mid Argyll	125 (0)	2.7 (-0.1)
Oban North and Lorn	180 (0)	2.9 (-0.1)
Oban South and the Isles	185 (-5)	3.0
South Kintyre	125 (-5)	3.3 (-0.5)
Argyll and Bute	1,460 (+10)	2.8
Scotland	110,990 (+855)	3.2

SOURCE: NOMIS 2025 **(NOMISWEB.CO.UK)** (FIGURES ARE ROUNDED TO NEAREST 5 AND PREVIOUS MONTH'S FIGURES CHECKED FOR ERRORS)

Table 5.4: claimant count as a percentage of working age population, by electoral ward, March 2025



SOURCE: NOMIS 2025

Disaggregating claimant numbers to age groups in Table 5.5 below shows that in the last five years there has been a larger overall reduction in claimant numbers than national averages. In particular, the reduction in claimant numbers in the 16 to 24 years age group is notable, suggesting that people in this age group are perhaps finding employment and education opportunities rather than claiming benefit.

Table 5.5: Changes in claimant numbers from 2021 to 2025

Area	16 - 24	25 - 49	50+	TOTAL
Argyll and Bute	-55.7%	-47.3%	-57.5%	-52.0%
Scotland	-50.5%	-46.6%	-53.5%	-49.0%

SOURCE: NOMIS/ONS 2026

Those figures, however, are skewed somewhat by a COVID-19 related peak in claimant numbers at both Council area and national levels. A four year time-series of claimant numbers still suggests a notable decrease in claimant numbers but not at such a stark level if 2021 data is included.

Table 5.6: Changes in claimant numbers from 2022 to 2025

Area	16 - 24	25 - 49	50+	TOTAL
Argyll and Bute	-14.0%	-9.9%	-24.8%	-15.1%
Scotland	2.6%	-12.9%	-22.9%	-12.9%

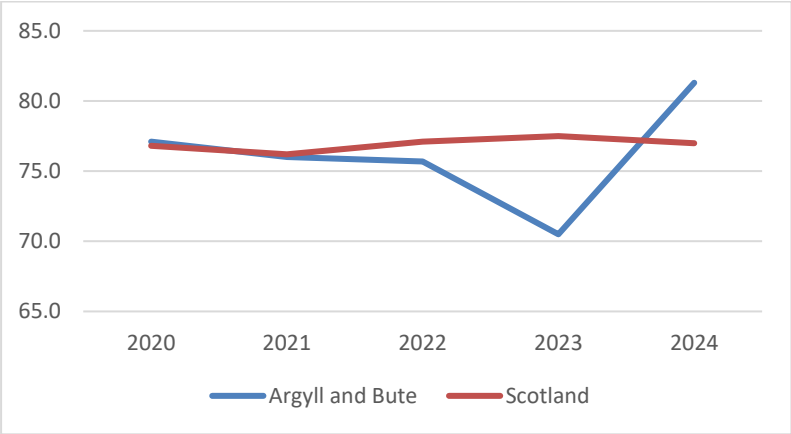
SOURCE: NOMIS/ONS 2026

Again, the reduction in claimant numbers in the 16 to 24 years age group is notable and in contrast to national figures, suggesting that people in this age group in Argyll and Bute are finding employment and education opportunities rather than claiming benefit.

6. Economic Activity

The economic activity trend is illustrated in figure 6.1, this shows that Argyll and Bute has a greater percentage of the population economically active than Scotland as a whole as of 2024. Preceding years show more fluctuation in these rates in Argyll and Bute than in Scotland as a whole. This could perhaps be attributed to the economic shock presented by the COVID-19 lockdowns and the particular effects of this on rural, often tourism based local economies.

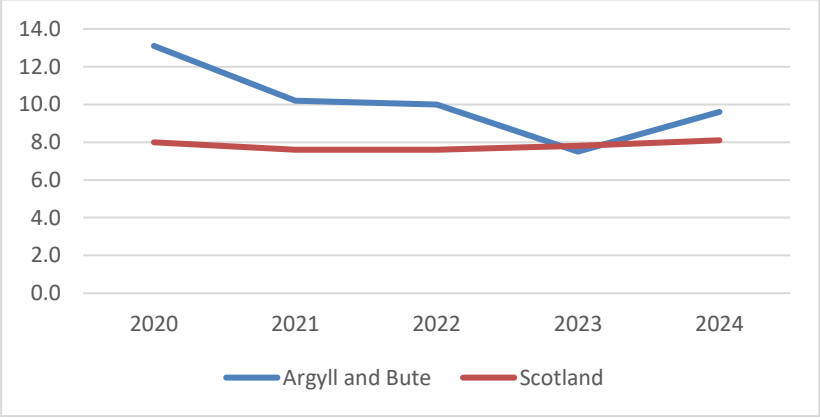
Figure 6.1: Economically active people in Argyll & Bute and Scotland 2020 to 2024 (% of 16-64 age group)



SOURCE: ONS ANNUAL POPULATION SURVEY 2025

It is noticeable that a similar trend in decline followed by upturn is also shown in the levels of self-employed people in Argyll and Bute between 2020 and 2024 (figure 6.2). Historically these levels have been higher in Argyll and Bute than the national average, however by 2023 the levels had fallen below the national average before increasing to above average in 2024.

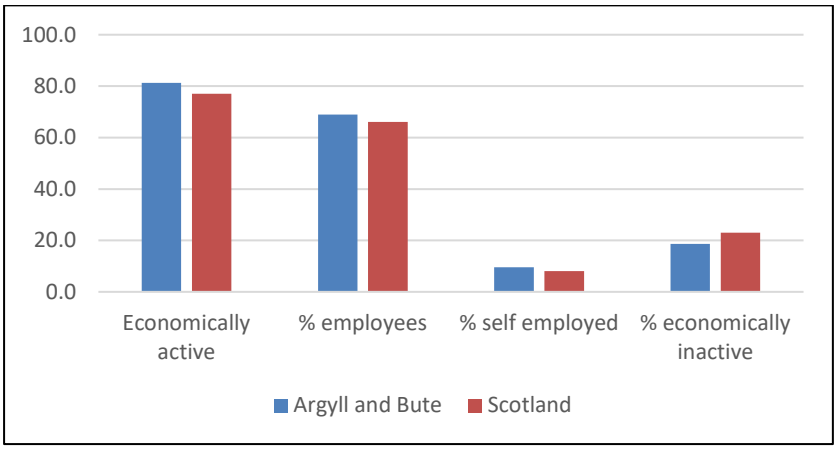
Figure 6.2: Percentage of self-employed people in Argyll and Bute and Scotland, 2020 to 2024



SOURCE: ONS ANNUAL POPULATION SURVEY 2025

Self-employed and small businesses are less resilient to economic shocks such as presented by the pandemic, which could be a causal factor in this decline and recovery. The significant uptick in numbers of economically active people between 2023 and 2024 is encouraging and indicates that confidence and resilience is returning. By this measure Argyll and Bute compares favourably with Scotland as a whole, as shown in figure 6.3 below.

Figure 6.3: Percentage of economically active in Argyll and Bute and Scotland 2024



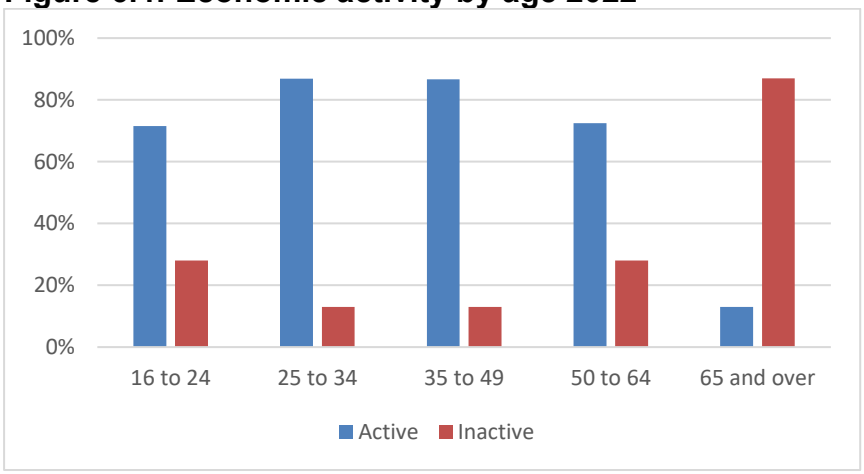
SOURCE: ONS ANNUAL POPULATION SURVEY 2025

Economic Activity by Age

Looking more closely at economic activity, a breakdown by age shows that the 16 to 24 year old cohort shows higher levels of economic inactivity than those age groups between 25 and 49 years. While this in part can be explained by that particular age group often being in further education, more granular detail suggests that 44% of students in Argyll and Bute are also economically active, either in full-time, part-time or self-employment.

The 50 to 64 age group also show higher levels of economic activity than those 25 to 49 age groups. It is likely that this figure is influenced by early retirees.

Figure 6.4: Economic activity by age 2022



SOURCE: NRS 2022 CENSUS DATA

Comparing economic activity in 2022 with similar measures in the 2011 census shows some variation across age groups over that time span. The 16-24 age group made up 8.0% of the total population over 16 years in 2011, and by 2022 this had reduced to 6.3%. The 35 to 49 age group had also decreased by this measure, while the age groups of 50-64 and over 65 years has increased in terms of those economically active as part of the population over 16 years. This would suggest that the younger age cohort has a reducing influence on the numbers of economically active people, and this is consistent with the trend towards an aging population in Argyll and Bute.

Figure 6.5: Economically active by age cohort, as a percentage of working age population, 2011 and 2022

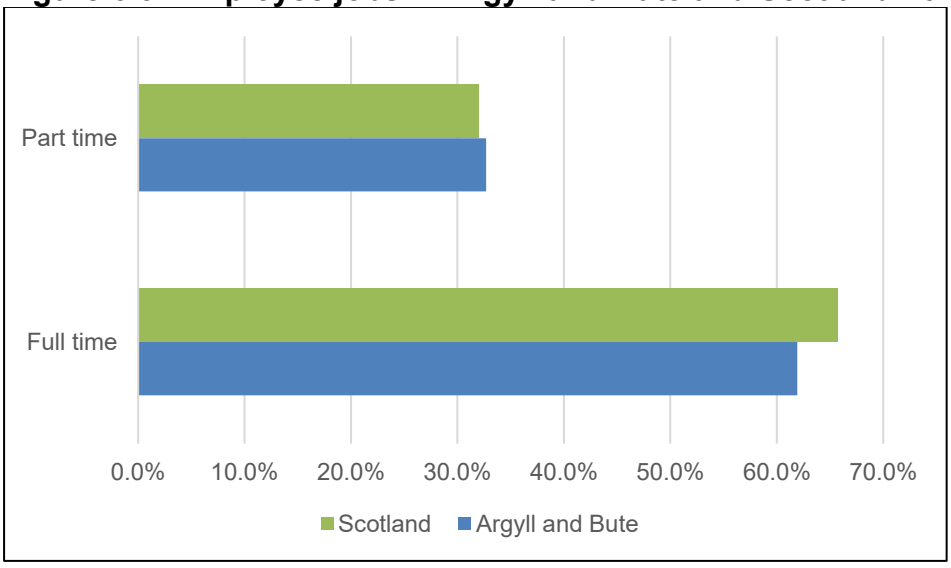
Census Year	16 to 24	25 to 34	35 to 49	50 to 64	65 +
2011	8.0%	9.6%	21.5%	19.0%	3.0%
2022	6.3%	9.5%	16.4%	21.3%	4.2%

SOURCE: NRS 2011 AND 2022 CENSUS DATA

Full time versus part time employment

Figure 6.6 demonstrates that in 2023, Argyll and Bute had less full-time employees than Scotland as a whole, which is consistent with the areas reputation as having a large proportion of part-time and seasonal employment.

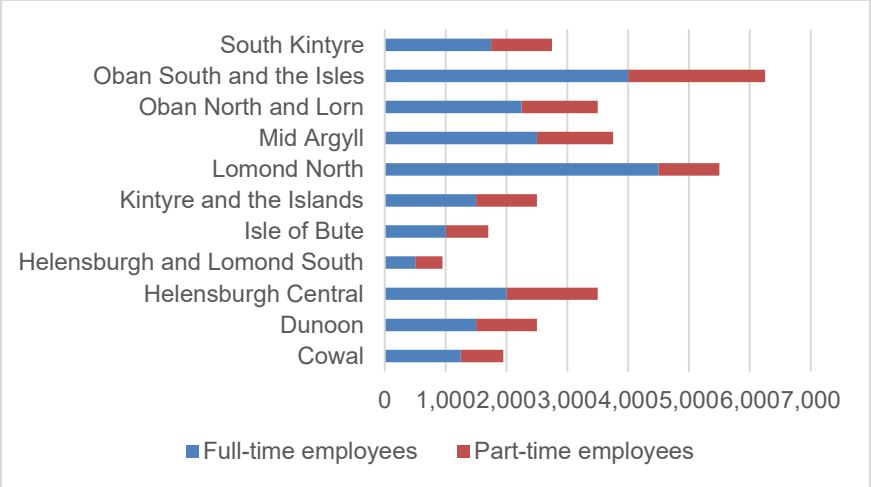
Figure 6.6: Employee jobs in Argyll and Bute and Scotland 2023



SOURCE: ONS BUSINESS REGISTER AND EMPLOYMENT SURVEY 2023

Across the Council area, by electoral ward, there are significant variations in the proportion of full time versus part time employment, as can be seen from figure 6.7, demonstrated by the variation between Oban South and the Isles, and North Lomond. Most of the wards have a high portion of their employees working in a part time capacity, this type of working pattern is likely to increase the need for low priced housing due to employees not being able to afford market priced properties, this issue will be explored further in the affordability paper.

Figure 6.7: Full time and part time employees by electoral ward

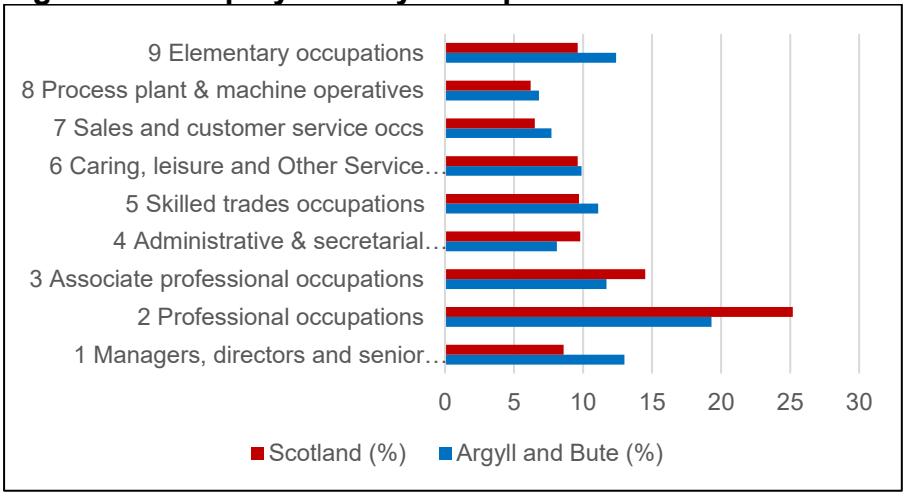


SOURCE: NOMIS 2025

7. Current occupational structure

Employment data for Argyll and Bute can be sourced from the ONS annual population survey. However, some 2023 datasets are too small for meaningful conclusions and are excluded from some findings. Figure 7.1 highlights that Argyll and Bute has significantly more people employed in skilled trade occupations (11.1%) than Scotland (9.7%), although this is a decrease from the previous Argyll and Bute figure of 14%. Other occupations that are more prevalent in Argyll and Bute are elementary occupations and caring, leisure and other service occupations. Argyll and Bute has considerably fewer people employed in professional occupations with only 19% compared to 25% in Scotland. This data suggests that employees in Argyll and Bute are more likely to be employed in low paid employment than employees across Scotland.

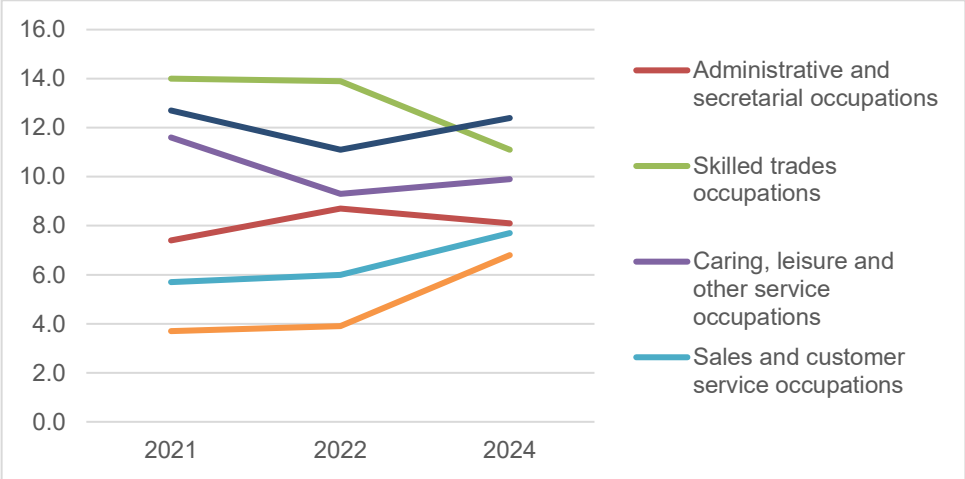
Figure 7.1: Employment by Occupation



SOURCE: ONS ANNUAL POPULATION SURVEY 2024

Trend data shows that the percentage of employees in Argyll and Bute in the professional sector has remained consistent since 2021. However as shown in graph 7.2 below, there is a downward trend in skilled trades and a general upward trend in lower paying jobs. This would suggest a general loss of skills, often valuable in housing developments, within Argyll and Bute.

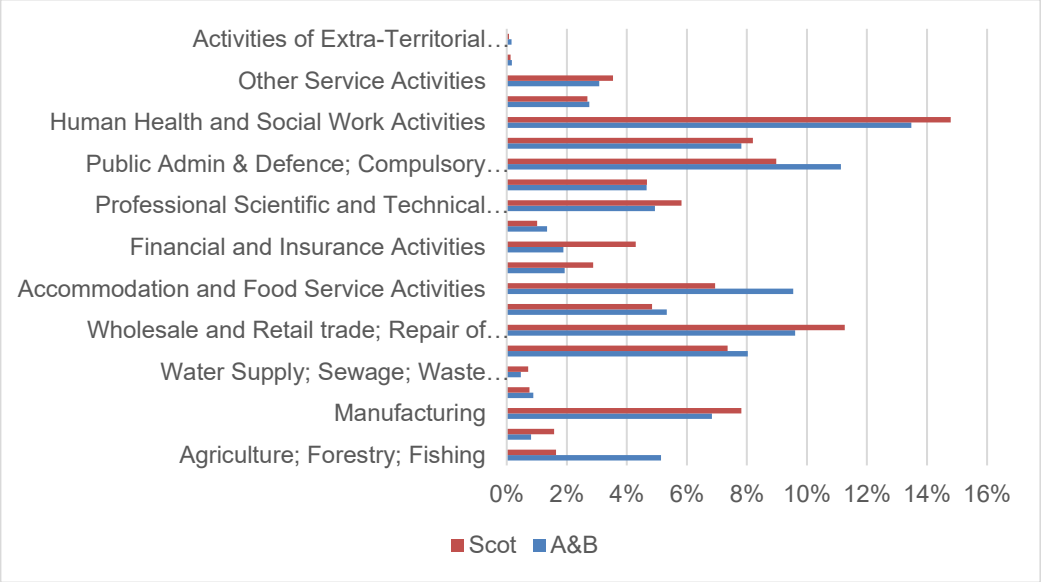
Figure 7.2: change in occupation in Argyll and Bute 2021 to 2024



SOURCE: ONS ANNUAL POPULATION SURVEY 2025

Looking more closely at specific employment sectors, Figure 7.3 shows that Argyll and Bute has significantly higher reliance on agriculture/fisheries, accommodation and food services and public administration. This is similar to findings for previous HNDA exercises but does further underline how fragile rural economies can be.

Figure 7.3: Employed by Sector 2022



SOURCE: CENSUS 2022

Observing employment in particular sectors over time demonstrates that employment sectors in Argyll and Bute have remained fairly stable. It should be noted that across the range of datasets forming part of this paper, 2023 data can be unreliable due to sample size and so is excluded from the table below.

In addition, the impact of COVID-19 and the volatility of energy and fuel costs resulting from the Ukraine war has certainly seemed to have an impact on certain sectors. This can be clearly seen in some industries in the 2021 figures, with agriculture and fishing showing a significant decrease in this year before subsequent recovery, explained by the various lockdown restrictions. Manufacturing also showed a similar level of decrease. A slight reverse of this can be seen in public admin and health levels, with an increase in 2021 that could be attributed to the increase in staff to implement the various health, furlough and economic support initiatives.

Manufacturing has seemed unable to recover in terms of employment numbers since the COVID-19 and Ukraine War economic shocks. Conversely, distribution, hotels and restaurants have shown a significant increase which would emphasise the importance of tourism and associated services to the Argyll and Bute economy. The Argyll Rural Growth Deal forecasts that tourism would be the key area of growth for the authority.

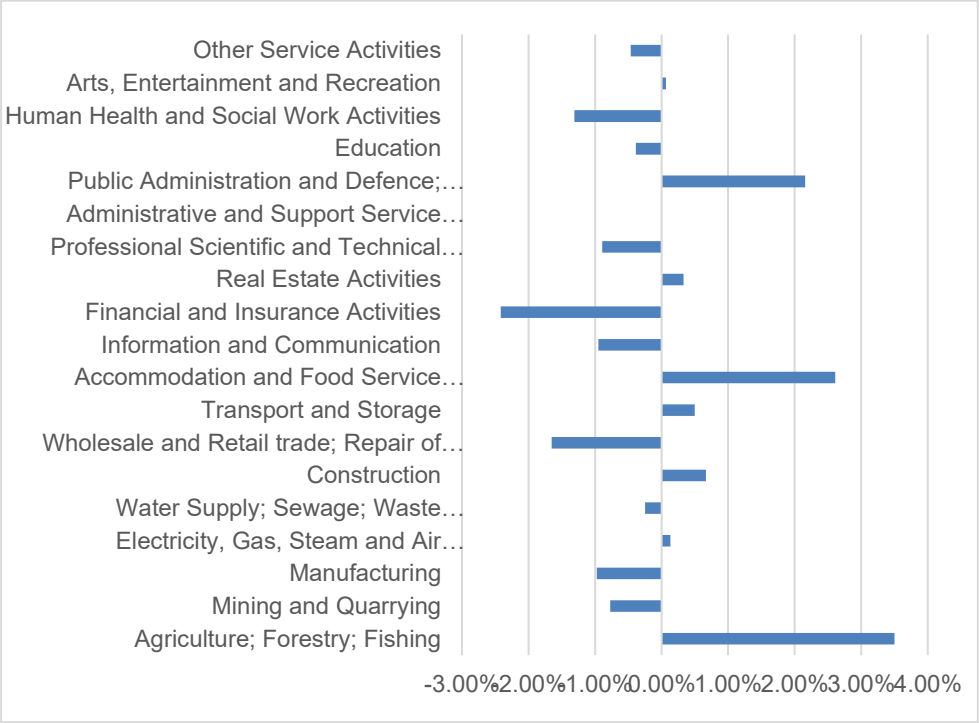
Figure 7.4: Argyll and Bute change in employment by sector 2020 to 2024

Industry sector	2020	%	2021	%	2022	%	2024	%
Agriculture and fishing	2,400	5.3%	1,300	3.1%	1,500	3.3%	2,000	4.31%
Energy and water	1,000	2.2%	1,400	3.3%	700	1.6%	1,200	2.59%
Manufacturing	4,200	9.2%	2,600	6.2%	2,800	6.2%	2,400	5.17%
Construction	2,800	6.1%	2,800	6.6%	3,000	6.7%	2,100	4.53%
Distribution, hotels & restaurants	7,300	16.0%	7,200	17.1%	8,400	18.6%	10,200	21.98%
Transport & Communication	2,600	5.7%	2,400	5.7%	2,800	6.2%	2,300	4.96%
Banking finance & insurance	6,600	14.4%	6,300	14.9%	7,500	16.6%	8,000	17.24%
Public admin education & health	14,500	31.7%	15,300	36.3%	14,700	32.6%	15,000	32.33%
Other services	4,300	9.4%	2,900	6.9%	3,700	8.2%	3,200	6.90%

SOURCE: ONS/NOMIS 2025

The variation between employment industries is illustrated in Figure 7.5 below, which shows the relatively heavy reliance on public sector employment, but also in accommodation and food services and agriculture, forestry and fishing. These latter two industries tend to have higher levels of small businesses or self-employment and are thus more vulnerable to the effects of the economic turmoil brought by the pandemic and Ukraine War due to a lack of financial reserves.

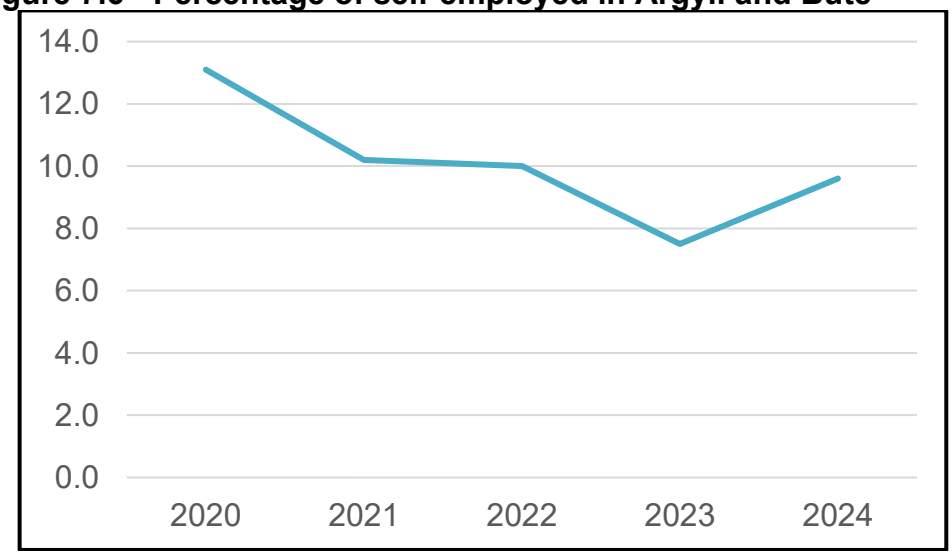
Figure 7.5: Percentage difference in occupations between Argyll and Bute and Scotland in 2024



SOURCE: ONS ANNUAL POPULATION SURVEY 2024

At 9.6%, Argyll and Bute has a considerably higher rate of self-employment compared to Scotland as a whole (8.1%). However, this had been subject to a decline following the pandemic, although a slight recovery is now being shown, as illustrated in figure 7.6 below.

Figure 7.6 - Percentage of self-employed in Argyll and Bute



SOURCE: ONS ANNUAL POPULATION SURVEY 2024

8. Gross Value Added and Industry

Gross Added Value (GVA) is a key measure of overall productivity performance and wealth creation, as well as an indicator of the economic well-being of an area. The latest figures show that Argyll and Bute's economy continues to perform less strongly than the Scottish average with the gap increasing in the years 2021 and 2022. However, generally GVA is increasing annually in Argyll and Bute, although at a lesser rate than Scotland as a whole.

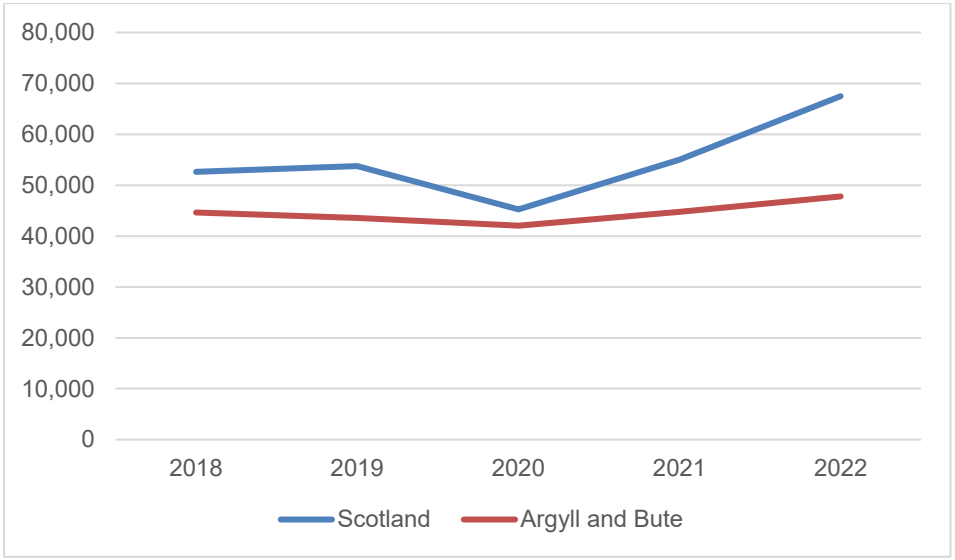
Figure 8.1: Trends of GVA (£ per head) in Argyll and Bute and Scotland, 2018 to 2022

	Scotland	Argyll and Bute	A&B as a % of Scotland
2018	**52,614**	**44,605**	84.78%
2019	**53,741**	**43,584**	81.10%
2020	**45,235**	**42,035**	92.93%
2021	**54,996**	**44,749**	81.37%
2022	**67,476**	**47,780**	70.81%

SOURCE: SCOTTISH ANNUAL BUSINESS STATISTICS, 2022 (PUBLISHED 2024)

The gap between Argyll and Bute's GVA and Scotland's can be seen pictorially in Figure 8.2. Prior to 2018, the gap between Scottish and Argyll and Bute GVAs was gradually narrowing, a trend that largely continued until 2020 before growing again.

Figure 8.2: Gross Value Added per head (£), Scotland and Argyll & Bute, 2018 - 2022

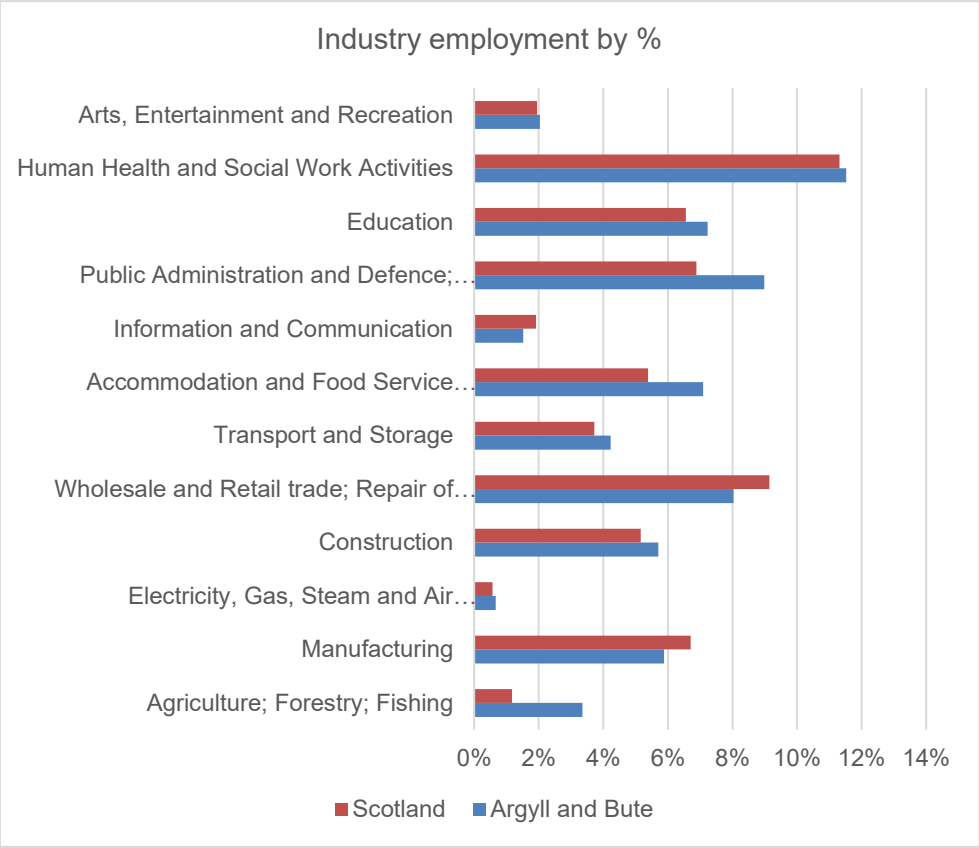


SOURCE: SCOTTISH ANNUAL BUSINESS STATISTICS, 2022, (PUBLISHED 2024)

Industry by sector

Argyll and Bute's economy is significantly more reliant, than Scotland as a whole, on agriculture, forestry and fishing; public administration and defence; accommodation and food; and real estate sectors. Conversely, Figure 8.3 shows the value of the authority's GVA is much less reliant on finance, retail trade, manufacturing and professional sectors than Scotland as a whole.

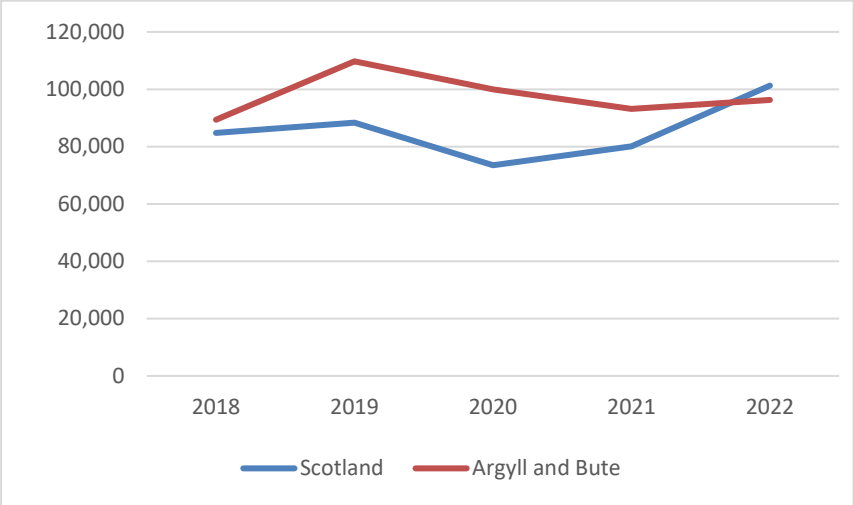
Figure 8.3: Employment by industry as a percentage of workforce



SOURCE: SCOTLAND'S CENSUS 2022

When we drill down into these sectors it is apparent that Argyll and Bute's GVA is significantly more dependent on the food and drinks manufacturing sector than Scotland as a whole, which is depicted in figure 8.4. As can be seen, the GVA from this sector has remained more constant in Argyll and Bute than in Scotland, following the turmoil as a result of COVID-19.

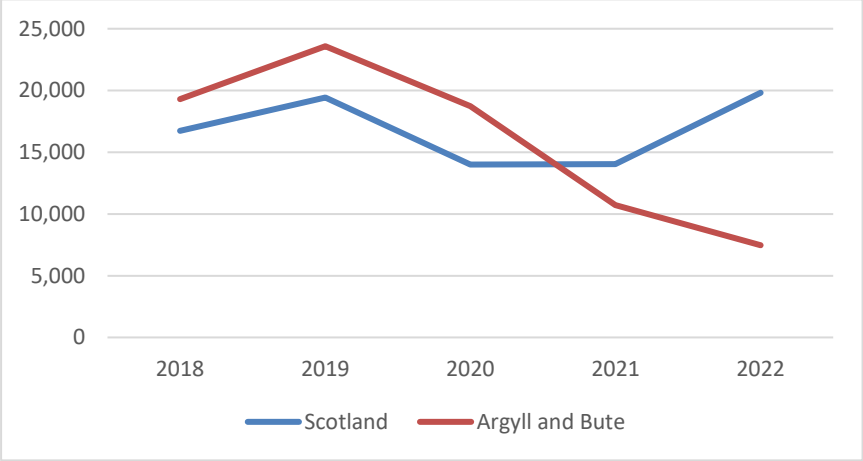
Figure 8.4: Gross Value Added per head of population from the Food and Drinks Manufacturing Sector



SOURCE: ONS ANNUAL BUSINESS SURVEY, PUBLISHED 2024

In the food and drink service sector, GVA levels in Argyll and Bute have declined following the pandemic and are yet (as of 2022) to show the uplift experienced elsewhere in Scotland. However, it should be noted that the GVA levels in this sector are still in excess of the levels shown for the preceding five year period.

Figure 8.5: GVA of Food and beverage services

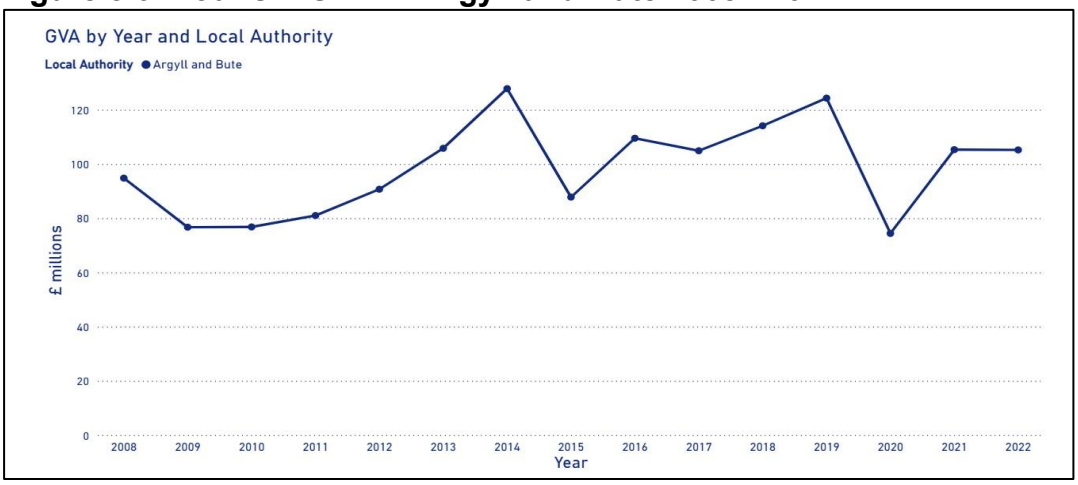


SOURCE: SCOTTISH ANNUAL BUSINESS STATISTICS, 2018 TO 2022, (PUBLISHED 2024)

As a recent historical trend, the value added to the local economy from the accommodation and food services sector has declined from 2008 to 2017. This was then followed by a significant uplift until 2020 when another decline started, possibly in step with the COVID-19 pandemic, the associated lockdowns and the subsequent rise of staycations. Therefore, this element of tourism in Argyll and Bute is less valuable than it has been previously to the areas' economy.

Tourism can be closely linked to the food and drink service sector and has generally has also shown fluctuations in terms of the contribution to the local economy. Again, a sharp dip as a result of the pandemic in 2020 was experienced, as can be seen in the table below.

Figure 8.6: Tourism GVA in Argyll and Bute 2008 - 2022

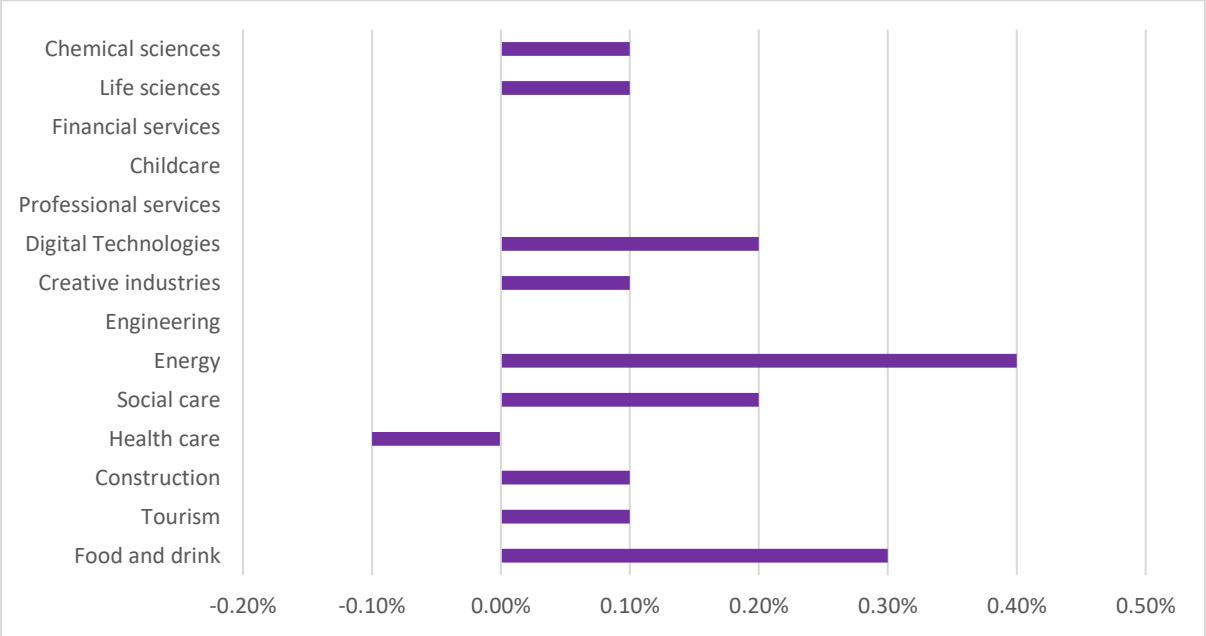


SOURCE: SCOTTISH TOURISM OBSERVATORY 2025

Future GVA forecasts

Predicted GVA growth is highlighted in table 8.7 below, using data published by Skills Development Scotland. The prediction is that the sectors contributing most to GVA in the local authority area will remain to be tourism (8.5%), food and drink (9.3%), construction (5%) and healthcare (4.6%) while financial services, childcare, professional services and engineering show no change. However, focussing on growth, the main sectors predicted for GVA growth are energy (0.4% increase to 3.5%), food and drink (0.3% increase to 9.3%) and social care (0.2% increase to 3.5%). This is reflective of the increased drive to net zero and energy resilience, the ageing population and the consistent attraction of Argyll and Bute as a tourist destination.

FIGURE 8.7: Predicted GVA growth by industry 2024 – 2034 (%)



SOURCE: SDS REGIONAL SKILLS ASSESSMENT – ARGYLL & BUTE COUNCIL AREA 2024

9. Business Enterprises

When we assess GVA per head of population it appears that Argyll and Bute's economic climate is less buoyant than Scotland as a whole. On the other hand, if the economic outlook takes into account the thriving business enterprises in the area a more positive economic outlook can be seen with table 9.1 showing the authority had 3,860 business enterprises in 2024.

The table also highlights that Argyll and Bute performs well in relation to business enterprises, as the percentage of business enterprises in Argyll and Bute accounts for 2.6% of Scotland's total while the area only makes up 1.6% of Scotland's population.

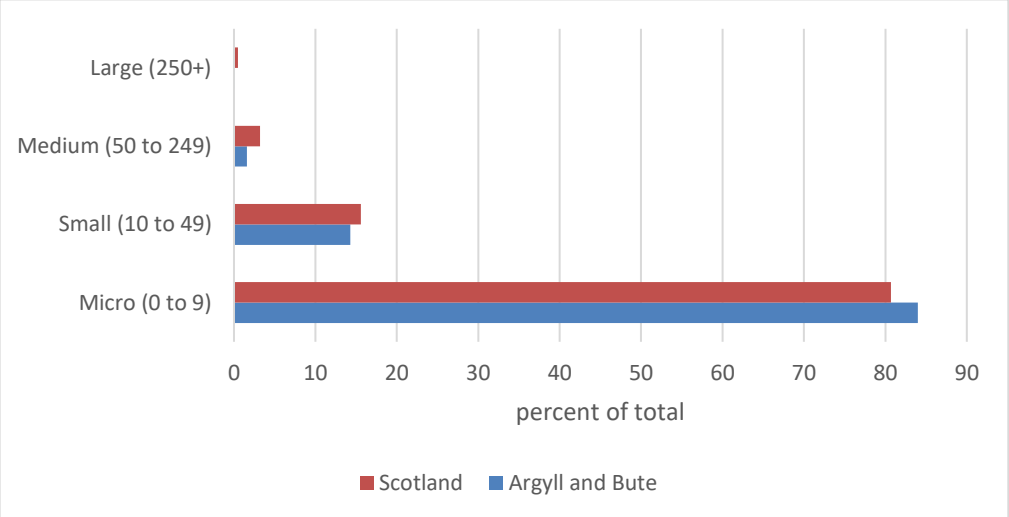
TABLE 9.1 Businesses in Argyll and Bute.

	Argyll and Bute	Scotland	% of Scotland
Population mid-year estimates 2022	87,920	5,447,700	1.6%
Total Business Enterprises 2024	3,860	172,255	2.25%

SOURCE: ONS INTER DEPARTMENTAL BUSINESS REGISTER 2024

Micro businesses are the most prevalent type of business in both the authority (84%) and the nation (80%) as can be seen in Figure 9.2. The figures quoted below are based of VAT and PAYE registered businesses, and observational opinions suggest that the number of micro businesses, which often fall below VAT and PAYE thresholds, will in all likelihood be higher than indicated. However, no official figures are available to verify this.

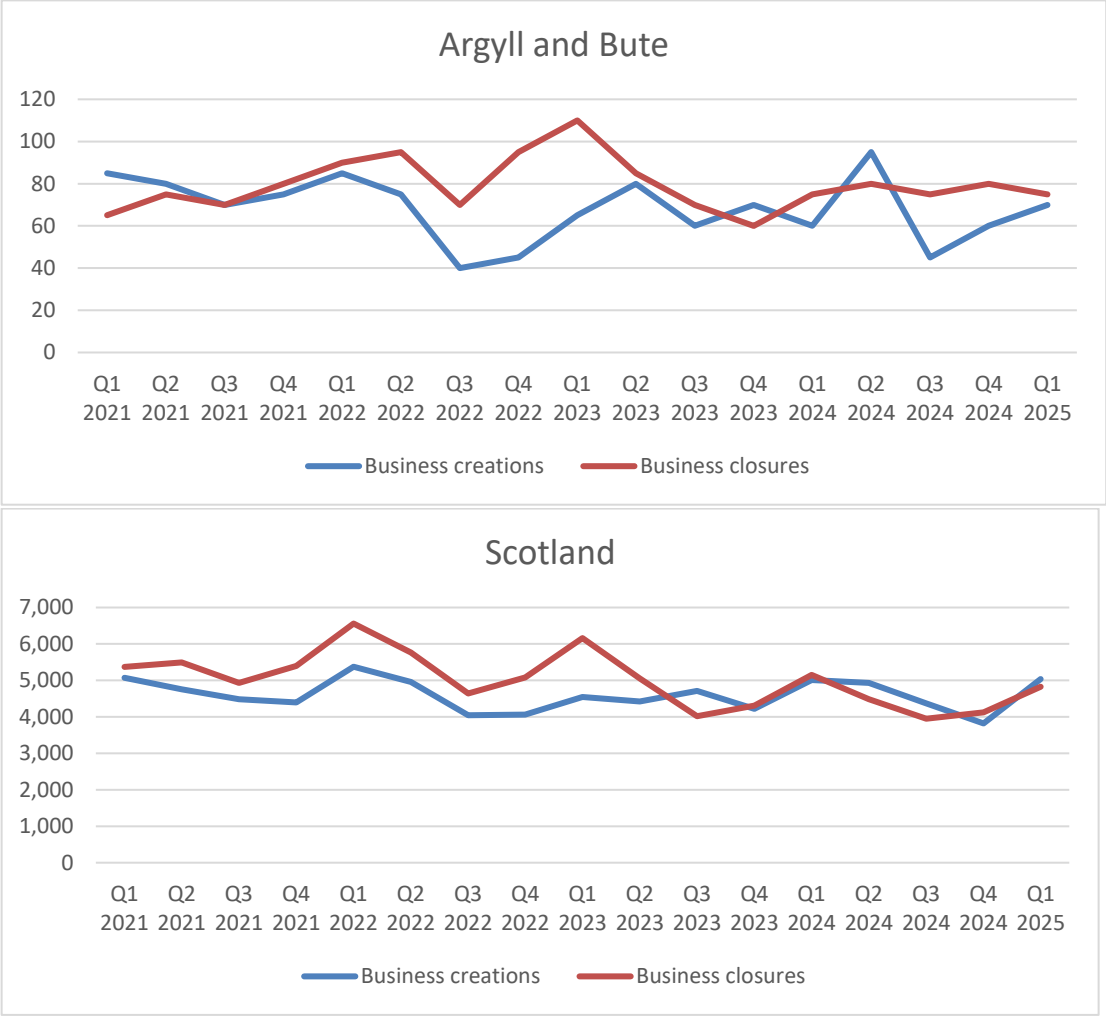
Figure 9.2: Size of businesses in Argyll and Bute and Scotland, 2025



SOURCE: ONS UK BUSINESS COUNTS 2025

Business start-ups and closures in Argyll and Bute have been subject to peaks and troughs following the pandemic and other economic uncertainties since 2021. As can be seen in figure 9.3 below, while the pattern of business creations vs closures is broadly similar to the national pattern, it nevertheless shows more volatility with higher peaks and lower troughs. This in all likelihood relates to the relative high numbers of smaller businesses and their tendency to struggle in difficult trading and operational conditions.

Figure 9.3: Business births and closures in Argyll & Bute and Scotland



SOURCE: ONS BUSINESS COUNTS 2025

Argyll and Bute Business Gateway provided support in 2024/25 to 152 start-up businesses with a total shared turnover of £6.06M, creating 173 jobs. Additionally, the Business Gateway administers the UK Government Shared Prosperity Fund, offering support to 165 businesses resulting in a turnover increase within these businesses of 43%. The main sectors supported by Business Gateway were Food and Drink (99 businesses supported), Creative Industries (78), Construction Trade & Engineering (56), Tourism (48) and Health and Wellbeing (47).

Number and size of Business enterprises in Administrative Areas

The prevalence of small businesses is variable in the Council administrative areas, and this is demonstrated by table 9.4 which shows the number of businesses in the Council's administrative areas. Helensburgh and Lomond has comparatively the least density of businesses enterprises, with 22 per 1000 head of population. In contrast, Oban, Lorn and the Isles has the highest density with 79 business enterprises per 1000 population. Being adjacent to the central belt and the Greater Glasgow conurbation, the assumptions drawn from this are that the Helensburgh and Lomond population commute or work outside the authority, whereas in Oban, Lorn and the Isles, with a more isolated geography, the tendency is for employment to be more local, with a higher proportion of smaller businesses.

Table 9.4: Number and Percentage of Businesses 2025 in Council administrative areas.

Area	Number	Number of businesses per 1000 head of population	Number of micro/small businesses per 1000 head of population
Oban, Lorn and the Isles	1,290	79	79
Mid-Argyll, Kintyre and the Islands	1,160	57	57
Helensburgh and Lomond	520	23	22
Bute and Cowal	770	51	51
Argyll and Bute	**3,860**	**45**	**45**

SOURCE: UK BUSINESS COUNTS AND NATIONAL RECORDS FOR SCOTLAND 2024 - SMALL AREA POPULATION ESTIMATES (SAPE)

This is further evidenced when looking at the changes in numbers of micro to medium businesses in each administrative area over a period of time. Oban, Lorn and the Isles administrative area saw the largest increase in business numbers between 2020 and 2024, with an overall increase of 6.5%. This again contrasts with Helensburgh and Lomond which actually saw a fall of 4.4% over the same period of time, illustrating again the influence of larger employers and proximity to the Greater Glasgow conurbation.

Table 9.5: Small to medium enterprises by administrative area

Area	No. of businesses 2020	No. of businesses 2024	% change
Oban, Lorn and the Isles	1,225	1,305	6.5%
Mid-Argyll and Kintyre	1,140	1,150	0.9%
Helensburgh and Lomond	680	650	-4.4%
Bute and Cowal	750	770	2.7%

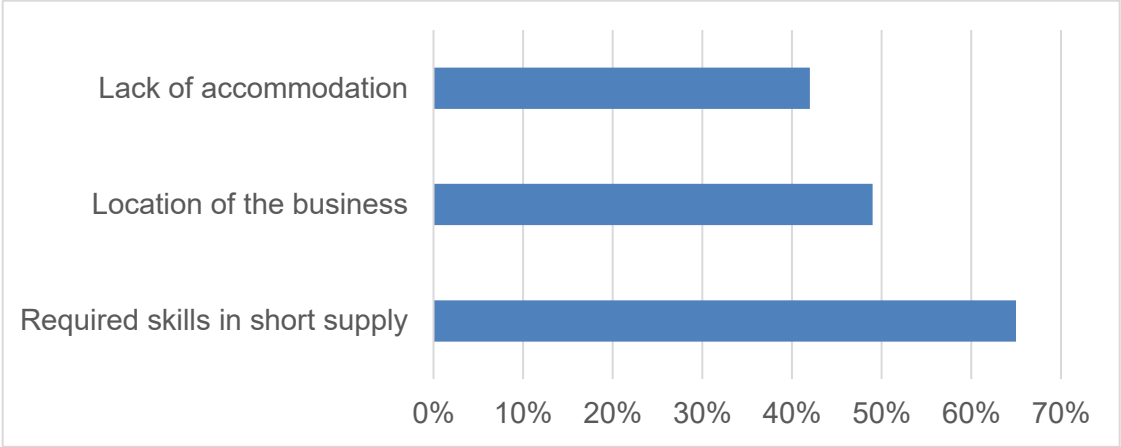
SOURCE: UK BUSINESS COUNTS AND NATIONAL RECORDS FOR SCOTLAND 2024 - SMALL AREA POPULATION ESTIMATES (SAPE)

Business confidence

In their Business Panel Survey of 2024, Highlands and Islands Enterprise (HIE) sought the views of businesses on a variety of topics and received 1,013 responses. The survey reported that only 44% of businesses were confident in the economic outlook in Scotland – the lowest reported level since 2022 and considerably lower than the 72% reported in 2019 as part of the last HNDA process. This is reflected in a strong demand for business support, with 87 small business development grants given out by Business gateway between June 2023 and March 2025. The food and drink sector showed a particular reduction in business confidence. This perhaps reflects the challenges in business operation brought by COVID-19, the Ukraine war, the full effects of Brexit and other global business shocks.

In terms of growth, 47% of business stated that they were striving for growth, which would likely lead to an increase in staffing. Only 14% were looking to downsize with 36% content with their current level of operation. However, 47% also identified a skills gap leading to challenges in recruiting and retaining staff, with 42% of respondents identifying a lack of accommodation as a major factor in getting skilled staff. This level of concern regarding accommodation was higher in some key sectors that influence the Argyll and Bute economy, tourism (61%), accommodation and food services (55%) and island-based businesses (52%).

Figure 9.6: Top three barriers to getting skilled staff



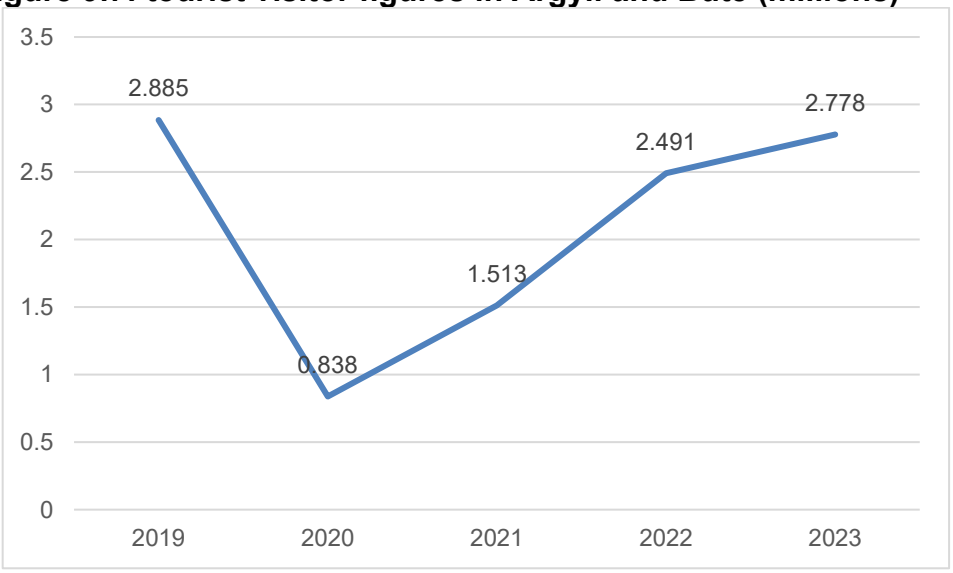
SOURCE: HIE BUSINESS PANEL SURVEY 2024

Food and drink growth sector businesses showed less business confidence with 59% stating that they planned no growth, being particularly concerned about their finances and potentially accessing financial support such as loans, credit and overdrafts. Accommodation and food services highlighted issues with a lack of skilled permanent and temporary staff with accommodation being an issue of concern. In response to upcoming staff cost increases, they were more likely to be planning in increase their prices or reducing staff numbers.

Tourism

Tourism is simultaneously a strong part of Argyll and Bute's GVA figures and an area of identified growth. Badly affected by the COVID19 lockdowns and restrictions, there has nevertheless been a good recovery in visitor numbers as highlighted in figure 9.7 below.

Figure 9.7: tourist visitor figures in Argyll and Bute (millions)

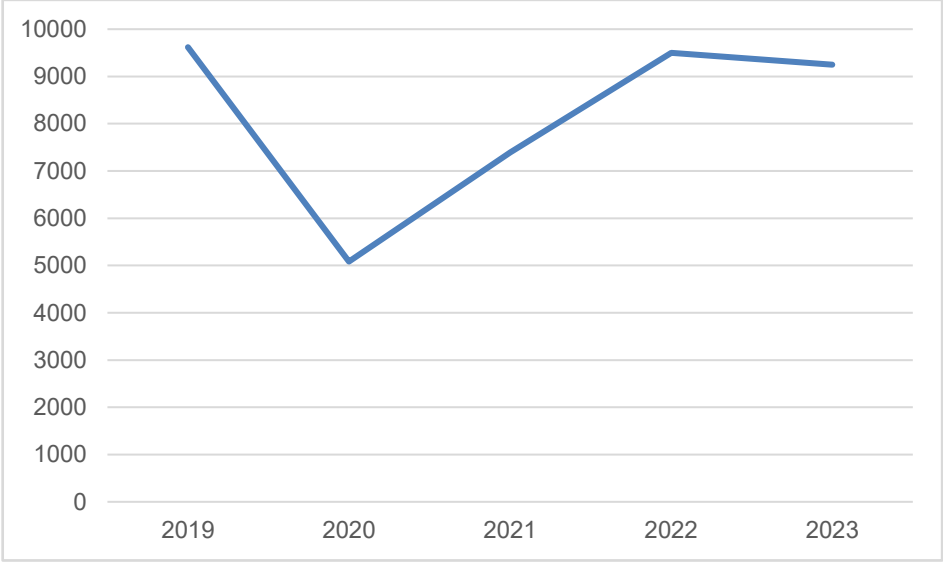


SOURCE: STEAM VISITOR LEVY REPORT 2023

Tourism is a major employer in Argyll and Bute, and the employment numbers in the sector show a similar fluctuation to the tourist figure numbers, although the employee numbers have dipped in 2022-2023, perhaps showing that the sector is still facing a degree of uncertainty.

Table and Figure 9.8: FTE equivalent in Tourism, 2019 to 2023

	2019	2020	2021	2022	2023
Full time employee equivalent	9,618	5,083	7,396	9,496	9,249
Change from previous year	1.90%	-47%	46%	28%	-2.60%



SOURCE: STEAM VISITOR LEVY REPORT 2023

10. Regional Transformational Opportunities

The Highlands and Islands Regional Economic Strategy 2025-2035, recently published by the Highlands and Islands Regional Economic Partnership (HIREP), recognises that the region is in a unique position with an abundance of natural and infrastructure assets that are critical to achieving Scotland's climate ambitions and supporting the transition to clean, green sources of energy. It also recognises that transformational change and action will be necessary to ensure that economic and social benefits are captured for people, communities and businesses in all parts of the region.

The strategy outlines nine Regional Transformational Opportunities (RTOs), some of which were identified as potential 'game changers' in research undertaken in 2019 on behalf of the Convention of the Highlands and Islands (COHI). The RTOs are defined as opportunities that will deliver clear and substantial shifts and major cross cutting impacts at scale, rather than more localised and incremental changes.

Six of the nine RTOs have been looked at in greater detail in a specific report, and these are: offshore wind, green hydrogen, marine energy, space, marine biotechnology and processing, and life sciences, digital health and social care. The study does not cover all activity in the region. For example, opportunities associated with evolving our more established sectors of food and drink, tourism, and the creative industries are outwith the parameters set (such as the expansion of the Machrihanish Dunes resort in Kintyre and distillery developments across the region).

The report describes these RTOs collectively and individually for the period 2025 to 2040. The scale of investment in the economies of the Highlands and Islands over this timescale is estimated within the report and, while aspirational, the figure for Argyll and Bute is £10.48bn (adjusted to account for current status, likelihood etc). This is a significant figure over the 15 year period and has implications for housing, population, job opportunities and a wide range of other factors.

Figure 10.1: modelled impact of RTO in Argyll and Bute

Area	Projects	Total investment (£)	FTE Job Years (DCI)	Est Direct GVA (£)	Est Indirect/ Induced GVA	Operational employment	Share of total investment	Share of population (MYE 2022)
Highland	110	£29.54bn	42,225.2	£11.09bn	£9.42bn	8,361.1	41%	48%
Argyll and Bute	49	£10.47bn	9,675.4	£4.28bn	£3.63bn	1,147.0	15%	18%
Orkney	28	£9.45bn	8,551.9	£4.58bn	£3.52bn	561.6	13%	4%
Moray	24	£8.91bn	6,002.6	£3.86bn	£3.31bn	797.7	13%	19%
Shetland	19	£7.48bn	7,079.3	£3.38bn	£2.86bn	757.7	11%	5%
Na h-Eileanan Siar	20	£5.41bn	5,807.3	£2.31bn	£1.93bn	1,124.7	8%	5%
North Ayrshire (Arran & Cumbrae)	1	£5.3mn	18.5	£1.7mn	£1.4mn	11.7	>1%	1%
Total Highlands and Islands	**251**	**£71.28bn**	**79,360.2**	**£29.48bn**	**£24.67bn**	**12,761.3**	**-**	**-**

SOURCE: HIGHLANDS & ISLANDS REGIONAL ECONOMIC STRATEGY 2025-35

The report estimates that by 2040 an additional 1,150 workers will have moved into the Argyll and Bute area to deliver the projects. Modelling suggests that this will bring a demand for 1,150 homes, but in a more immediate timeframe it is estimated to require 500 homes in the next five-year period.

Figure 10.2: Estimated temporary and operational uplift in the Highlands and Islands (%s based on working age population) from RTO project pipeline

Area	2040 All ages	2040 Working age	Temporary increase in working age population during peak construction	Temporary increase in working age population during peak construction (%)	Long-term increase in working age population based on operational employment requirement	Long-term increase in working age population based on operational employment requirement (%)
Scotland	**5,574,675**	**3,475,498**	**-**	**-**	**-**	
Highlands & Islands	***474,829***	***272,768***	***16,270***	***+6.0%***	***12,760***	***+4.7%***
Argyll & Bute	74,873	41,400	2,000	+4.8%	1,150	+2.8%
Highland	234,050	136,454	9,260	+6.8%	8,360	+6.1%
Moray	93,560	54,039	890	+1.7%	800	+1.5%
Na h-Eileanan Siar	23,065	12,430	940	+7.6%	1,120	+9.0%
Orkney Islands	21,948	12,312	1,800	+14.6%	560	+4.6%
Shetland Islands	21,884	13,003	1,370	+10.5%	760	+5.8%
Arran & Cumbrae	*5,449*	*3,130*	*10*	*+0.3%*	*10*	*+0.4%*

SOURCE: HIGHLANDS AND ISLANDS REGIONAL ECONOMIC STRATEGY 2025-2035

11. Rural Growth Deal

The Rural Growth Deal is a £70M, ten year programme of investment in the economy of Argyll and Bute by the Scottish and UK Government, the Council and partners. The Full Deal Agreement was finalised and signed in March 2025 with delivery scheduled for 2024/25 to 2034/35. A suite of projects across the Council area will deliver economic benefits through tourism, developing a low carbon economy, housing for workers, STEM Hubs (South and North), skills development and training and marine aquaculture.

The RGD will create opportunities for people living in Argyll and Bute and attract future investment by increasing productivity, growing the working-age population, addressing key infrastructure and skills gaps and delivering a more inclusive economy. The programme aims to:

- Deliver at least 300 additional jobs
- Create 6,500 sq.m. of new business space
- Deliver training opportunities to over 6,000 students and individuals
- Support local businesses to thrive
- Construct new housing and worker accommodation to help address the local housing emergency
- Generate over 70,000 additional visitors to the area per annum

12. Energy sector

The RTOs have identified the energy sector as a key area of economic opportunity and impact in Argyll and Bute, although it should be noted that this does not necessarily translate into projects on the ground, as external factors and the potential for changed government policy has to be considered. However, the potential for renewable energy generation, and a programme of infrastructure improvements by major energy supply companies have implications not just for the economy of Argyll and Bute, but across a range of topics including housing, transport and planning.

The report on Regional Transformational Opportunities highlights the potential in particular of the renewable energy sector and how this may contribute to the economy in the medium term. In addition, the upgrading and renewal of infrastructure by energy companies brings a temporary change to local populations and added demand for accommodation in the local area. As a demonstration of a collaborative approach, Argyll and Bute Council are in full dialogue with Scottish and Southern Energy Networks at a strategic and Officer level, to maximise mutual opportunities and to discuss legacies that may be left for potential housing and community benefit.

13. MOD/ HMNB Clyde

HMNB Clyde is a major employer and economic driver within the local authority area with over 6,000 people employed between Faslane and Coulport, and recent expansion plans have been developed. Figures show that 90% of the civilian workers and contractors in the base are Scottish taxpayers, with a significant number likely to come from the local area. Therefore, a Strategic Delivery and Development Framework (SDDF) is established between the Council and HMNB Clyde to achieve maximum benefit for the base and the wider community as a consequence of the proposals for increasing the naval presence at Faslane.

A key issue in relation to the economy and housing was the implementation of the Future Accommodation Model (FAM), which the MOD piloted from September 2019 to March 2023. The FAM pilot has now ended, and a review of the evidence was undertaken, with anecdotal evidence suggesting that service personnel were not necessarily looking for secured accommodation in the Argyll and Bute area.

However, since the FAM pilot, the MOD have announced major infrastructure works including improving and expanding the supply of housing to support the forthcoming increase in personnel. This includes planning approval for 639 single-living accommodation units with estimates in the planning application highlighted that around 300 of the bed spaces will be used for trainees who will be based at the site to undergo training.

Through the SDDF, there will be ongoing engagement to allow the economic impacts and housing needs associated with this expansion to be monitored.

14. Income

As shown in table 13.1 below, Argyll and Bute remains a low wage economy with the gross weekly pay 7% lower than Scotland as a whole. However, examination of the figures showing gross disposable household income shows a more encouraging figure with the Argyll and Bute figure very close to the Scottish average.

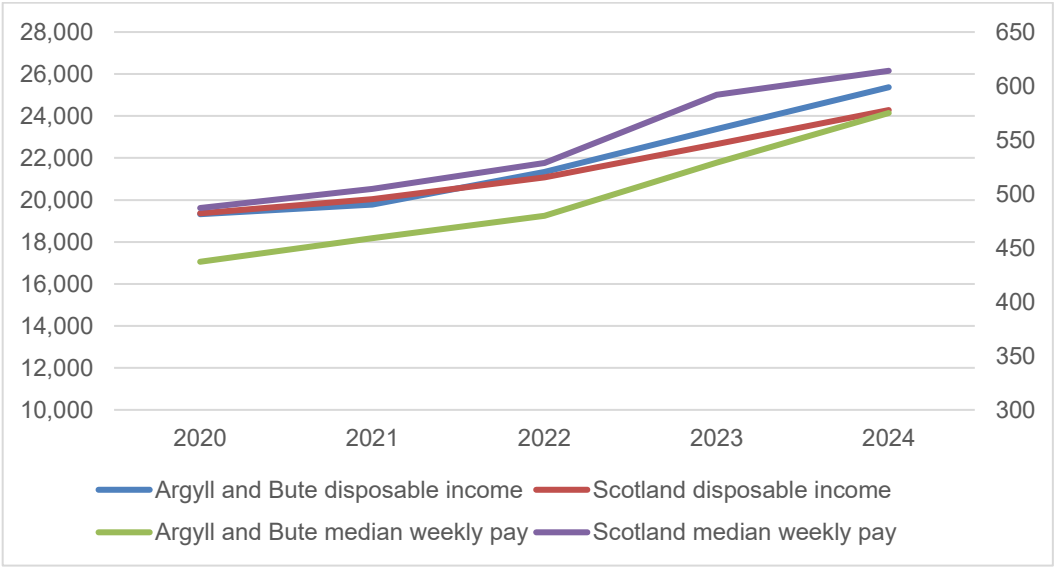
Table 13.1: income data, Argyll & Bute in relation to Scotland

	Argyll and Bute	Scotland	Comparison with Scotland
Gross weekly pay 2024	£573	£614	-7%
Gross Disposable Household Income	£20,701	£20,854	-1%

SOURCE: ONS SMALL AREA STATISTICS 2025

The chart below illustrates gross disposable household income and gross median weekly pay and show that while levels are slightly lower than Scotland as a whole, the rate of change is broadly similar between Argyll and Bute and the national rate.

Figure 13.2: take home pay and disposable income, Scotland and Argyll & Bute



SOURCE: ONS LABOUR MARKET STATISTICS 2025

15. Deprivation and disadvantage

Based on the SIMD 2020, thirteen out of the Council area's 125 data zones were identified as being amongst the 20% most overall deprived data zones in Scotland. This places it at 17th in the overall ranking of Scotland's local authorities, and it is similarly placed 17th when looking at the ranking of 10% SIMD data.

These thirteen datazones all located in the towns of Rothesay, Dunoon, Campbeltown, Helensburgh and Oban. None of Argyll and Bute's rural data zones fall into the 20% most overall deprived datazones in Scotland. All of these data zones are located in the area's towns, however, deprivation can, and does, occur elsewhere. Because the SIMD identifies concentrations of deprivation, smaller pockets and instances of individual deprivation are not picked up by the index.

In 2022, Highlands and Islands Enterprise published a report on Rural and Regional Disadvantage in the Highlands and Islands. This study identified a number of areas where the Highlands and Islands shows a range of distinct features of disadvantage, with sparsely populated areas associated with high and increasing dependency ratios. Although GVA per head is increasing in the Highlands and Islands, this is uneven and growing at a lower-than-average rate, compared with other rural regions. There is higher economic participation and lower unemployment but lower skilled employment and lower than average wages.

There are significant additional costs of living and doing business in remote rural areas (particularly transport costs and fuel costs). There are also the additional challenges which are likely to constrain growth of relatively poor and worsening access to services, housing affordability and availability, poor broadband and mobile connectivity and poor transport links – road, rail, air, and ferries. Connectivity to the islands is particularly challenging.

The report further addresses the challenges facing young people, stating that; "The attraction and retention of young people is essential to support population growth and sustain communities across the region. HIE's 2018 research on Young People and the Highlands and Islands: Maximising Opportunities, found that increasingly, young people are keen to remain, return or move to the Highlands and Islands. However, most respondents felt that compromises were necessary to do so, particularly for those living in more remote and rural communities. High-quality, well paid job opportunities with good career progression prospects, affordable housing and a lower cost of living were seen as the most critical factors that need to be in place to enable young people to live, work and study in the region."

16. Argyll and Bute's Economic Strategy 2024 to 2034

The Councils' Economic Strategy covers the period from 2024 to 2034, is ambitious and aspires to grow the economy. It follows a collaborative approach to interventions to ensure that the greatest impact for the benefit of the economy

can be achieved and is therefore supportive of a partnership approach to delivering economic benefits for the population of Argyll and Bute. Key sectors identified include tourism, food and drink and clean energy production with the increasing importance of private sector investment and SMEs in the local economy creating employment opportunities and retaining wealth in our communities. It is founded on four pillars:

People: Addressing the continuing decline in our economically active population, improving workforce skills and attracting key workers, promoting equal access to education opportunity, and supporting job opportunities in emerging and new industries.

Place: Investing in our towns, rural and remote rural communities, including our islands and peninsulas, to attract new people and businesses, pursuing external funding opportunities, investing in critical economic infrastructure such as housing, land for business development, reuse of land and buildings for community benefit, digital connectivity and transport (principally roads, ports and ferries). Housing and the Housing Emergency are specifically referenced in the Place pillar.

Planet: Delivering net zero and improving our biodiversity by supporting the sustainable growth of clean energy production (i.e. hydro, solar, wind and biomass), woodland, peat and marine habitat restoration, encouraging green industries to develop in our area, nature-based solutions and community ownership.

Prosperity: Creating higher wage opportunities, seizing opportunities in the net-zero economy, improving productivity and innovation through increasing business efficiency including the use of digital technology, empowering communities through ownership and wealth creation, sustaining public services, promoting the marine and green economies, enabling the sustainable growth of key sectors such as food and drink together with revitalising the tourism and hospitality sectors and supporting the growth of the creative industries.

The Economic Strategy Action Plan, 2025 – 2028 identifies six overarching key outcomes:

1. Increase the rate of economic activity for the 16-64 cohort to **76%** (i.e. an increase of **360** individuals).
2. Grow the Argyll and Bute workforce by **600** individuals.
3. Secure a **5%** uplift in place-based investment.
4. Increase in turnover by **30%** and increase in job creation by **26%** for all supported businesses.
5. Deliver **20** key worker homes.
6. Retention of **60** FTEs and the creation of **30** FTEs.

The collaborative approach identifies key partners and amongst these is the Community Planning Partnership and their development of the Argyll and Bute Local Outcome Improvement Plan.

Local Outcome Improvement Plan 2024 - 2034

The Community Empowerment (Scotland) Act 2015 states that certain key public organisations must work together in Community Planning Partnerships (CPPs) to improve outcomes for people who use their services. It further states that each CPP must produce a Local Outcomes Improvement Plan that should:

- Show, using clear evidence, that the needs, circumstances and aspirations of its local communities are well understood.
- Aim to tackle causes of inequalities rather than consequences.
- Use preventative approaches.

A consultation run by the CPP in 2023, which involved around 2,000 people in Argyll and Bute, identified the following three main themes:

1. Transport Infrastructure
2. Housing
3. Community Wellbeing

While the Outcome Improvement Plan focusses on Argyll and Bute as a whole, looking more closely at the consultation responses shows that housing was identified as the main concern in the Council administrative areas of Oban, Lorn and the Isles, and Mid-Argyll, Kintyre and the Isles. Although still a priority concern, it was less so in the Bute and Cowal, and Helensburgh and Lomond, areas.

Outcome 2 aims to improve housing by:

- Working in effective partnerships to ensure that everyone living and working in Argyll and Bute has access to affordable, warm homes of the right size, in the right place with access to the services, amenities and economic opportunities that communities need to thrive
- Ensuring that plans and policies are informed by communities' needs and aspirations, especially those facing the greatest inequalities in housing related outcomes
- Working with partners and communities to ensure that everyone has the ability to have a say in shaping what housing looks like for their place
- Reviewing partners' land and property assets to ensure resources are used effectively to support the provision of housing for key workers and others
- Working together to identify opportunities for the prevention of homelessness through early intervention

17. Implications for HNDA inputs and scenarios

The data and analysis in this paper would suggest an economy which is recovering from post-COVID and other economic shocks, at a rate that is generally equivalent with national averages. The economy remains focussed to a large extent on small businesses, this being typical of more rural and island authorities. Support from HIE is resulting in a higher than average rate of new

business creations, increasing salary levels (and in particular disposable income levels), and GVA is increasing albeit at a slower than average rate.

A number of potential future large infrastructure and economic opportunities are identified, and the economic potential of these is supported by the Council's Economic Strategy, Local Outcome Improvement Plan, and regular meetings and partnership working between the Council, businesses and housing providers. The economy is therefore fairly buoyant after a period of volatility, and the role of housing in contributing to the economy and workforce is increasingly recognised as being vital. Survey work carried out by economic development partners has regularly identified a lack of housing choice as being a major contributor to business uncertainty at small to medium business level. Taken together with the larger regional opportunities and infrastructure improvements, it is clear that the existing levels of housing stock are likely to be pressurised leading to fewer and more expensive opportunities for existing residents.

The general need then for housing to support economic growth is a wide measure. However, taken together with more granular detail in other technical papers, such as Demographic Trends and Housing Affordability, it is possible to more closely define housing needs at Housing Market Area levels. The collated data from this paper and other technical papers would support the adoption of a growth scenario in all HMAs for input into the HNDA tool.

18. Influence on Local Housing Strategy and Development Plan

A number of the trends and issues identified will affect future planning of housing provision and land supply, as highlighted in the following table

	Key issues identified
Economic issues affecting the local housing market	GVA is increasing in Argyll and Bute, but at a slower rate than in Scotland as a whole.
	Post-COVID volatility in the economy has reduced confidence in businesses.
	The percentage of new business creations in 2024 was 50% greater than the national average.
	Argyll and Bute has a higher percentage of economically active people than the national average.
	Average take home pay is lower than the Scottish average but levels of disposable income are on a par, and increasing at a rate consistent with the national figure.
	Housing issues are identified as a key challenge in recruiting and retaining staff.
	The proposed Regional Transformational Opportunities will potentially bring pressure on housing availability.

19. Conclusion

A consistent theme throughout this paper has been the economic shock of COVID19 and the subsequent recovery of the economy, coupled with additional global factors such as the Ukraine War and the full effects of Brexit. Figures show that for most topics, the economy seems to have recovered almost to pre-pandemic levels.
The Council's Economic Strategy 2024 – 2027 lists a number of achievable SMART objectives all of which will directly contribute to community wealth building and economic growth. It highlights the need for a collaborative approach to ensure the best outcomes are achieved for the wider community within available resources. Additionally, the Community Planning Partnership have published an Outcome Improvement Plan that identifies housing as one of three main areas of action. Taken together, these high-level strategies clearly show the link between the economy and housing.

This economy/housing link was a key theme that emerged from the Argyll Housing Emergency Summit and subsequent Action Plan. Of particular note for this paper would be the aim to improve the supply of workforce homes, to increase the supply of market homes and to increase the level of skills within the community to enable local people to find good employment opportunities.

Argyll and Bute has a lower rate of economically inactive people, and benefit claimants, than Scotland as a whole. More people are economically active than the national average, and there is a higher level of self-employed people. Generally, GVA is increasing, albeit at a slower rate than the national average. However, this is counter-balanced by the higher pro-rata levels of businesses.

The economy shows a higher than average reliance on the food and drink, energy and tourism sectors for employment but these are all showing varying levels of growth. One notable issue is the lower level of business confidence than in previous years, with the lack of suitable housing cited as a major barrier to recruiting and retaining skilled staff.

Taken together the various factors outlined in this paper would suggest an economy that is showing recovery from the pandemic that is in some facets better than the national average, but that is still delicate and prone to a lack of confidence. It can be construed through the Housing Emergency Summit and the business research by HIE that housing will continue to play a critical role in the development of the Argyll and Bute economy.

Appendix 1 - Sources

Sources are referenced when used in this Report. A comprehensive list of all sources used is given below.

Data Sources

1. Scotland's Census 2022
2. NOMIS openweb data
3. Office of National Statistics – Small Area Statistics; Annual Population Survey; Gross Domestic Household Income; UK Business Counts 2025; Business Register and Employment Survey.
4. National Registers of Scotland – census and Small Area Population data
5. Skills Development Scotland – Regional Skills Assessment and data matrix
6. Highlands and Islands Enterprise – Regional Economic Strategy 2025 – 2035; Business Panel Survey 2024
7. Scottish Government – Index of Scottish Multiple Indices of Deprivation 2020v2
8. Steam Report For 2012-2023 – FINAL. Argyll and Bute Council: Global Tourism Solutions (UK) Ltd

Research Sources

9. Argyll and Bute Economic Strategy 2024 – 2034 and associated Economic Strategy Action Plan 2024 - 2027
10. Highlands and Islands Enterprise – Regional Economic Strategy 2025 – 2035; Business Panel Survey 2024
11. Argyll and Bute Council – Housing Emergency Report; Rural Growth Deal; Economic Strategy 2024 – 2027
12. Community Planning Partnership – Argyll and Bute Outcome Improvement Plan
13. Scottish Tourism Observatory
14. HIE – Enabling the Next Generation
15. Skills Development Scotland – Economy, People and Skills
16. HIE – Rural and Regional Disadvantage in the Highlands and Islands