Somewhere to Call Home:
Improving young people's access to affordable, safe and secure housing

centre point give homeless young people a future

Contents

Executive summary

Over the last few years, young people's access to affordable, safe and secure housing has been limited by factors that constrain development, reduce allocations and decrease affordability. However, young people continue to aspire to access affordable, safe and secure housing in the social rented sector. This is because it can act as a catalyst for them to follow their goals and live meaningful lives. This research explores the housing aspirations of young people with experiences of homelessness, and examines how young people can be supported to access social housing in England. In doing this, the research investigates the role of contemporary registered housing providers, the importance of preparing young people to live independently and approaches to unblocking housing pathways.

Key findings:

Young people's housing aspirations:

- *The young people participating in the research understood that social housing is the most affordable option on the market. This is despite the fact that, as a proportion of household income, rates of rent for this type of tenure have increased significantly in the preceding decades.[1]*

- *The young people valued the security and safety that social housing can provide. The previous or current complexity of their lives meant that they often hoped to access housing that was their own and wherein they would not have to engage in unwanted interactions with others or regularly move home.*

- *When no other options existed, many young people participating in the research sought to access the private rented sector. However, they were anxious about this tenure type as they often viewed it as unaffordable and insecure.*

- *The young people believed that a stable home could provide them with opportunities to develop. This proposition was often most evident in their career aspirations, wherein they viewed access to social housing as a means to think in the long term and begin considering what they wanted to do with their lives.*

- *Young people also viewed a stable home as an opportunity to begin building networks. They saw having a place of their own where they felt safe and secure as key in enabling them to build and/or maintain friendships, develop community relations and, in some circumstances, begin romantic and familial relationships.*

The role of Housing Providers:

- *Local Authority participants highlighted that a combination of issues, including high demand for services, economic crisis, aging housing stock, the importance of alternative priorities such as post-Grenfell safety requirements and diminished funding, had limited resources previously used to support young people to access adequate housing.*

- *Participants highlighted that some Local Authorities were increasingly rationing access to services. This was exemplified in cases of gatekeeping wherein guidance on intentionality and local connection acted as barriers to service provision.*

- *Like Local Authorities, Housing Associations were identified as struggling to cope with high demand for their services and economic problems such as rising inflation rates. This meant that some Housing Associations had become more risk averse, implementing stricter affordability assessments as a means of ensuring that tenants would not fall into arrears.*

- *Housing Association participants frequently likened themselves to anchor organisations that play roles in the social development of localities. This was often most evident in how Housing Associations saw the promotion of employment as a major facet of their role.*

Enabling young people to achieve their housing aspirations:

- Young people with experiences of homelessness often need support to prepare them to move into independent accommodation. Participants highlighted that this support should be empowering: aimed at building confidence and the capacity to engage in and complete tasks, such as budgeting and accessing services, when living independently.

- Participants spoke about the increasing commonality of pre-tenancy qualifications, highlighting that they were useful in enabling young people to demonstrate that they were good prospective tenants and that they could, in turn, improve access to social housing. However, it was highlighted that these qualifications could act as further barriers to young people living independently and were indicative of a lack of trust in members of this cohort.

- Participants identified that complicated Housing Benefit rules regularly block young people living in supported accommodation from gaining employment experiences. This is because they have their housing costs met through the Housing Benefit system and do not benefit from the work-supporting elements of Universal Credit like a smooth single taper rate.

- Participants discussed the value of hardship payments to address the unaffordability of living independently, and highlighted that the inadequacy of existing social security support for under 25s meant that such payments would have to continue.

- Stakeholders and young people highlighted that semi-regular floating support enabled young people to sustain tenancies and maintain an understanding of their entitlements while living independently. However, they argued that ideas of support should also constitute the promotion of employment and effective signposting to local health care provision.

Unblocking Pathways to Social Housing:

- Young single people experience a double disparity of reduced allocations and access to a limited pool of one-bedroom and studio social housing.

- Participants argued for improved governance of existing social housing stock by increasing the rate at which people moved through accommodation and repurposing existing stock to meet contemporary need. Furthermore, participants highlighted the value of organisations working together to develop ambitious targets aimed at housing young people with experiences of homelessness.

- Participants from housing providers, including two large Housing Associations, highlighted the need for a greater plurality of housing products that would fill gaps left by the private and social rented sectors.

- Centrepoint's Independent Living and St Basil's Live and Work programmes are examples of innovative schemes that provide truly affordable housing options to young people who do not earn enough to rent privately and do not have sufficient priority to get social housing.
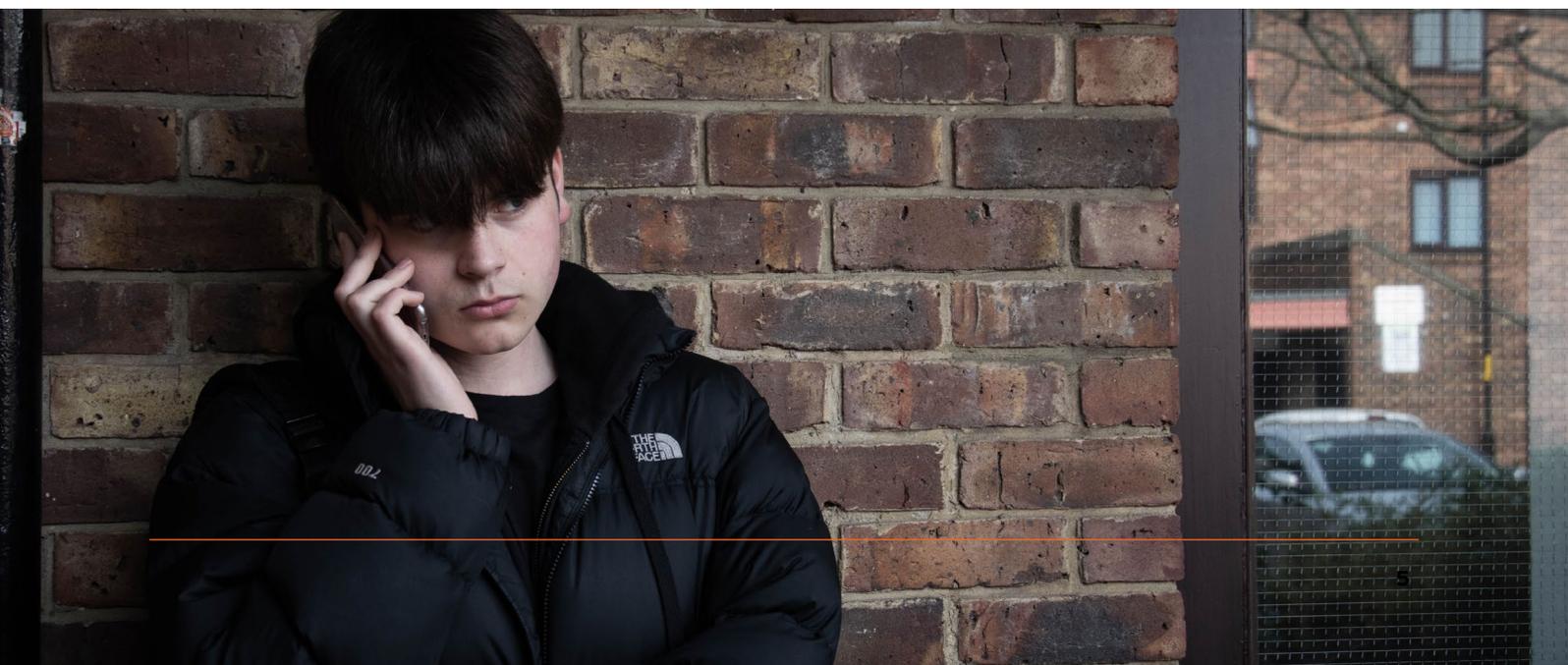
Recommendations:

For the Department for Work and Pensions

✓ *Make work pay in supported housing* – *equalising the taper rate for people in supported accommodation by decreasing the 65 per cent taper rate for Housing Benefit to 55 per cent, as well as increasing the applicable amount that young people can earn before losing their full Universal Credit allowance.*

✓ *Provide under 25s living independently with the same Universal Credit rate received by over 25s* - *The Universal Credit standard allowance for under 25s is over £16 less a week than that for over-25s. However, young people under 25 living independently experience the same issues and face the exact same living costs as someone over the age of 25.*

For the Department for Levelling Up, Housing and Communities

✓ *Incentivise the development of more social housing* – *Through an increase in grant rates for social housing via the Affordable Homes Programme, registered providers should be incentivised to create a more even split between market rent, affordable and social developments, as well as a greater supply of one bedroom and studio social housing.*

✓ *Empower organisations to develop innovative schemes such as Independent Living and Live and Work* – *As DLUHC has done with the Single Homelessness Accommodation Programme, the department could provide capital grant funding to organisations with experiences of working with underserved cohorts of people to develop innovative schemes aimed at housing homeless young people. Moreover, DLUHC could support organisations aiming to develop innovate schemes by implementing regulation that supports the time-limited nature of their housing provision.*

✓ *Improve guidance to address Local Authority gatekeeping* – *DLUHC should create clearer guidance detailing the statutory responsibilities of Local Authorities to prevent resource scarcity leading to gatekeeping.*

✓ *Improve homelessness prevention by increasing the Homelessness Prevention Grant* – *DLUHC should increase the Homelessness Prevention Grant available to Local Authorities so that they spend less time reacting to crisis, such as expending significant resources paying for temporary accommodation, and more time finding appropriate move on options for young people.*

For Local Authorities

✓ *Repurpose existing Local Authority housing stock* – *Local Authorities should maintain and use better data regarding the utilisation of existing stock, and work to provide greater incentives to enable those who are underutilising homes to move to smaller accommodation as a priority.*

✓ *Exempt all care leavers under 25 from paying Council tax* – *Local Authorities, as well as regional Government such as the Greater London Authority and Metro Mayors in cities like Manchester, should promote regional commitments to exempting care leavers under the age of 25 from paying council tax.*

✓ *Address issues with local service capacity* – *While Local Authorities do not have powers to increase local public service capacity, they can work with organisations involved in supporting young people to mitigate for limitations in local care delivery by signposting to effective community support and lobbying for reductions in care provision thresholds.*

✓ *Ground move on support in confidence and capacity building* – *Local Authorities should work with supported accommodation, schools and social care to develop co-ordinated approaches to promoting confidence and capacity building before young people transition into independent accommodation.*

For Housing Associations

✓ *Housing Associations should remember their social purpose when applying affordability assessments for young people* – *While Housing Associations are within their rights to conduct affordability checks on potential tenants to assess whether they can afford their properties, this process must not be used to block those on the lowest income from accessing social housing.*

✓ *Develop understanding of Housing Associations as anchor organisations* – *Housing Associations should rightly view themselves as playing major roles in the wellbeing of the communities that they inhabit. This is why Housing Associations should follow the example of NHS Trusts and begin to view themselves as anchor organisations: understanding that their strategic and operational decisions will impact on the communities and individuals around them in terms of health and wellbeing, social and economic inequalities and environmental practices.*

✓ *Implement voluntary commitments for young people's social housing* – *Housing Associations should work with supported accommodation providers to develop commitments to housing young people with experiences of homelessness that go beyond their existing obligations. These commitments would enable young people to benefit from a per-year quota of housing stock for those who are ready to move on – offering them a direct pathway between their supported accommodation and an affordable, safe and secure home.*

For all Organisations involved in supporting young people to live independently

✓ *Promote greater focus on employment* – *Apart from those organisations limited by social security rules that reduce the capacity of young people to work, all organisations involved in supporting young people should view it as their responsibility to promote access to sustainable and meaningful employment.*

✓ *Develop preventative and community approaches to care provision* – *While services are stretched and young people's care needs are not being met, organisations including housing providers, social care providers, charities and community groups should work together to develop community-based preventative health care solutions to meet local need.*

Introduction

Centrepoint Databank statistics show that in 2022, more than 112,000 young people in England presented to their Local Authority requiring homelessness prevention and/or relief, an 8 per cent rise on 2021.[2] In London, the rate of youth homelessness has also risen: going from just over 15,000 to 18000 – a 20 per cent increase. These rate increases, however, are not reflected in the level of housing support allocated to members of this cohort. Assuming that the majority of young people experiencing/at risk of homelessness require temporary and/or permanent housing support, allocation rates for 16-25s have failed to meet demand. As of 2020-2021, for example, just 2 per cent of total Local Authority and 3.1 per cent of Housing Association social homes were let by young people, while only 17.3 per cent and 18.7 per cent of new general needs social housing was provided to members of this cohort.[3]

These data sets indicate that young people regularly experience the worst of the country's housing crisis. Unless afforded priority status by Local Authorities, young people are frequently locked out of England's already limited social housing sector. Issues such as England's limited social housing stock and constrained housing affordability, amongst others, impact on opportunities for young people to access genuinely affordable accommodation. This can mean that they have to turn to the often unaffordable private rented sector, remain in supported accommodation, live in temporary housing and/or risk homelessness.

Notwithstanding the multitude of issues that can reduce access to social housing, many 16-25 year olds with experiences of homelessness remain eager to access this tenure type. To these young people, the idea of social housing is not yet clouded by media images of damp and mould. Rather, they view it as an accommodation type defined by enduring notions of affordability, stability and security. Furthermore, young people view social housing as a catalyst. It is considered that the stability offered by this tenure provides them with the means to transcend formative experiences of disruption and, in turn, pursue goals such as employment. In this way, social housing is understood as a route to a better future: enabling young people to begin thinking about and pursuing their aspirations.

In this research project, we examine the housing aspirations of young people with experiences of homelessness and think about the ideas that ground them. Through this, we suggest that young people's housing goals are grounded in notions of affordability,

safety and security: enabling them to gain agency over their lives and, perhaps for the first time, consider their futures. Moreover, we explore the value that affordable, safe and secure housing can add to the lives of young people, investigating how this emerging stability can act as a basis for employment, community engagement and relationship building.

After this, we examine the role of contemporary housing providers in enabling young people with experiences of homelessness to pursue their housing aspirations. In doing this, we explore how Local Authorities and Housing Associations work to develop social housing and allocate tenancies, while also thinking about the wider role of these organisations in supporting communities and promoting social value. Furthermore, we consider types of support that prepare young people to live independently, and discuss how organisations should support members of this cohort once they are allocated to social housing.

Lastly, we investigate opportunities to address blockages in young people's housing pathways. As such, we explore social housing building and allocations, and consider the value of young person specific social housing targets. Finally, we touch on innovations in social housing, thinking specifically about how organisations in England are introducing new thinking to enable young people to access housing that adds value to their lives.

Methodology

The research explores young people's housing experiences and aspirations, positioning them against social housing governance and provision in England. To achieve this, the lived experiences and future goals of young people needed to be captured and explored, as well as the perspectives, strategies and governance procedures of regulators, Local Authorities and Housing Associations. This research was carried out between August 2022 and March 2023 and used the following methods:

A policy and literature review to develop wider understanding of the existing literature and evidence around social housing provision in England.

In-depth semi structured interviews and focus groups with 18 young people living in areas such as London, the East and West Midlands and Greater Manchester and 39 stakeholders from one Regional Government, six Local Authorities, seven Housing Associations and eight charities. Interviews and focus groups took place in-person, online and over the phone and lasted between 45 and 70 minutes, with participants discussing their lived experiences, national/ local policy contexts, routes for young people to access housing and the necessity of support. This sample of participants provided a range of varying and comparable experiences and perspectives due, in part, to the differing locations in which they resided and their divergent personal and professional experiences.

A national survey of 213 young people exploring their housing experiences and aspirations. These young people were recruited through Centrepoint services and partner organisations, as well as via other charities, Housing Associations and Local Authorities. In this way, the survey included experiences from individuals from organisations such as St Basils, Depaul and SLEAP, amongst others.

A young person's steering group consisting of three young people with experiences of homelessness and who had used Centrepoint services in the past. These young people helped to shape the research methodology and assisted with both the analysis of testimony and the development of recommendations. To achieve this, they took part in two, one hour research training sessions in which they learned about qualitative data analysis, research ethics and the validity and reliability of findings. Furthermore, they attended one ninety minute analysis session per month (four in total) wherein they discussed and examined segments of interviews and, in the later sessions, explored policy recommendations. This involvement from people with lived experience ensured that the research was grounded in and centred on topics and themes that were meaningful to young people living with homelessness.

Policy context

The state of the nation's social housing

2017's shocking Grenfell Tower tragedy generated renewed focus on the state of the nation's social housing. The impact of Grenfell, in exposing issues around accountability, tenant stigmatisation and the often unsatisfactory nature of our social housing stock, prompted calls to review the purpose of social tenancies and the nation's understanding of and attitudes towards the sector. The Government has, thus, engaged in subsequent reviews of social housing in England: publishing 2018's 'a new deal for social housing' Green Paper which sought to address imbalances in the 'relationship between residents and landlords'.[4] Moreover, in 2020 the Government published 'the charter for social housing residents' White Paper aiming to deliver 'transformational change' by promising that 'never again would the voices of residents go unheard'.[5]

In conducting both reviews, the then Ministry of Housing, Communities and Local Government (MHCLG) found that consumer and provider stakeholders wanted to recapture a vision of social housing as safe, decent, accountable and community-focused. For example, the MHCLG was told that social housing tenants felt like second class citizens rather than members of thriving communities, and that Government should promote their societal contributions. Moreover, the MHCLG was informed that the Decent Homes Standard did not reflect the contemporary concerns of residents. As such, the Standard needed to account for variables such as access to green space, building design and safety.

To attend to some of these issues, the Government has brought forward the Social Housing Regulation Bill. The bill, currently being passed through parliament, aims to hold providers to account for the services that they provide – setting out a regime of accountability through laws that enable the Social Housing Regulator to inspect properties, arrange emergency repairs and levy increased fines. Furthermore, the bill provides tenants with greater powers to complain and seek redress via the implementation of new tenant satisfaction measures and the power to request information about landlords.[6]

More recently, the bill has been amended to account for the tragic death of Awaab Ishak from a respiratory condition caused by mould in his Housing Association home. As such, the now Department for Levelling Up and Communities (DLUHC) – previously the MHCLG - has included Awaab's law to ensure that all social housing providers investigate and fix hazards, such as damp and mould, within a specified time period.

Access to social housing and the Benefits system

While reforms aiming to improve the nation's social housing stock are important, it is evident that young people are unlikely to benefit from their impact. In 2021, social housing accounted for 17.3 per cent of the nation's housing stock. This figure contrasts to that of 1979, where around one third of England's housing was 'council owned and managed'.[7] This disparity may be broadly attributable to policy decisions taken by successive governments that have either explicitly reduced stock, through forms of legislation like the 1980's Right to Buy scheme, or have implicitly stigmatised social tenancies via factors such as the decade's long promotion of home ownership. Accordingly, many young people assert that they are concerned that they will not be able to access social housing when needed.[8]

Alongside housing numbers, the quality of social housing also impacts on the experiences of young people. Decades of disinvestment in social housing have meant that, even when young people access social housing, they often live in unsuitable conditions where issues such as broken facilities decrease living standards. For example, research suggests that people aged 16-25 are more likely to live in overcrowded and less spacious conditions compared to individuals from other age groups.[9] Furthermore, it is argued that young people are less likely to have regular access to outside space and gardens: an outcome attributed to the growing number of young people living in small, high rise properties.

Access to and the quality of social housing for young people is also affected by aspects of the benefits system. Universal credit (UC) restrictions for under 25s mean that members of this population receive substantially less than older claimants: with single young people receiving £265.31 and those over 25, £334.91 a month. These discrepancies have been described as a 'grave injustice' by charities who also suggest that reduced UC puts young people in 'serious financial strain'.[10] This does not just mean that young people regularly find it difficult to access social housing, but indicates that those already in social tenancies are more at risk of food and energy insecurity. For example, Centrepoint's recent research into food insecurity found that young people's reduced UC income often forces them to make tough choices between buying food and paying their bills.[11]

Moreover, aspects of UC such as the five week wait, advance payments and direct payments impact on experiences of housing for young people. For example, new UC claimants must wait five weeks for their first payment, leaving them without income and at risk of being unable to pay rent and bills. In these circumstances, claimants may choose to receive an advance payment: a loan that covers their immediate support costs. However, advance payments are thought to leave claimants with the 'choice of hardship now or hardship later'.[12] Additionally, UC claimants now receive their benefits directly to their bank accounts: a mechanism aimed at promoting responsibility, particularly amongst those deemed to be long-term recipients.[13] Nevertheless, research suggests that the switch to direct payments negatively affects UC claimants who have encountered unexpected costs and/or who do not have budgeting experience.[14]

Young Peoples' Housing Experiences and aspirations

Notwithstanding the multitude of issues that can reduce access to social housing, many 16-25 year olds remain dependent on support from Local Authorities and Housing Associations. In 2016, for example, young people made up one fifth (22 per cent) of statutory homelessness application acceptances, while in the first three months of 2022 16-25 year olds accounted for 19 per cent.[15] This apparent need, however, is not reflected in social housing allocations data. In 2022, only 2 per cent of Local Authority social lets and 3.1 per cent of Housing Association social lets were allocated to young people,[16] while just 17.3 per cent and 18.7 per cent of new general needs social housing were provided to members of this cohort.[17]

Nevertheless, many young people aspire to accessing social housing: both as a means of moving away from 'abusive or disruptive home lives' and 'studying, training or working'.[18] Existing research shows that young people frequently conceive of housing as the basis upon which they may gain security and pursue opportunities.[19] These include opportunities to participate in education and start careers. This is because the stability that social housing, with its promise of secure tenancies, can provide is an important factor in enabling people to consider their futures and develop aspirations.[20] In this sense, young people's beliefs about housing may be viewed within an aspirational framework. This is because housing aspirations are interrelated with goals and ambitions for the future.

Findings and Discussion

1.1 Young people's housing aspirations: the importance of affordability

I guess once you kind of close the door, then you can make the inside as nice as you like. If you're permitted, and if you have the will to do it, then you can always do things to improve what it's like on the inside. You know, you can still make it your own like little sanctuary.

(Jade, London)

Political discourse often conflates aspirations for housing with the desire to access particular tenures. As such, constraints on young people's aspirations resulting in terms such as 'generation rent' or the promotion of aspirations for home ownership regularly dominate the political agenda.[21] This discourse is often useful in enabling the sector to understand the many challenges inherent within our national housing context. Terms such as 'generation rent' reflect systemic issues within England's housing strategy. For instance, 2021 DHLUC data shows that 16-25's are now less likely to access social housing than in previous generations. Similarly, the data highlights that 16-25's, as with the majority of the working age population, are now more likely to require private rental tenancies. These outcomes are often attributed to factors such as restrictive social housing allocations policies and limited housing stock, with figures showing that:

- **In 2021, only 18 per cent of new general needs social housing stock was allocated to young people aged 16-24.[22]**

- **Compared to huge increases in private development, in 2020-2021 only 5,955 additional homes for social rent were developed.[23] This is despite the fact that there are around 1.15 million households on local authority waiting lists.**

Young people taking part in the research also reflected on these issues, citing the priority need system and waiting lists as constraining opportunities to access social housing. For example, participants suggested that those without experiences of being looked after by their local authority would have to wait for long periods of time before they are allocated to social tenures:

Currently, there isn't enough social housing. I know in Islington, they have upwards of I think it is 10,000 people on their home search, but only highest priority get housed a year.

(Care Leavers Focus Group)

These experiences suggest that young people are affected by national guidelines regarding housing access and local decisions about housing allocations and development. In this way, many young people taking part in the research felt frustrated at the lack of accessible opportunities and were resigned to accessing the private rented sector.

However, despite understanding the pressures on social housing in England, young people regularly spoke about their aspirations to access this tenure type. In doing this, participants articulated that they understood that social housing is and always has been affordable for those in need" and that it benefited those who received "a minimum wage" or types of social security such as UC (Care Leavers Focus Group). This supposition is demonstrated in recent Government decisions regarding rates of social rent, with a 1 per cent nominal rent cut having been applied between 2015-16 and 2019-20. Yet, it is clear that, despite this cut, rates of social rents have increased over time: accounting for around 2/3rds of market rates in 2019 as opposed to 50 per cent in 1979.[24] It is, therefore, debateable whether participant's beliefs about the affordability of social rented tenures mirror reality: with the Joseph Rowntree Foundation emphasising that this growing unaffordability reflects the decline of housing subsidies in England.[25]

This evidence suggests that supply side issues and rising rents do not inevitably constrain demand for social housing from young people. Rather, young people often remain wedded to the belief that social housing represents the most affordable option in the market – with many participants highlighting that alternative tenures were unaffordable and that, if they accepted private rental accommodation, they might lose their priority status. In this way, young people participating in the research frequently indicated that they wanted to live in social housing. For example, more than 50 per cent of young people taking part in our national survey emphasised that they would like to live in social housing in their local area.

However, analysis of interview data shows that this desire for social housing often means that young people are living in supported and/or temporary accommodation for longer than they might have done otherwise. Moreover, for those participants living in Local Authority areas with significantly restricted social housing stock or who have limited priority, aspirations to access social tenures can be superseded by pragmatic assessments of what is realistic. General needs social housing stock in England has fallen since 2021, with just over fourteen thousand units lost to right to buy and supported housing re-appropriation.[26] These factors, as well as limited development of new social housing, may mean that young people growing up in constituencies with already restricted stock and/ or who have limited priority can face ever increasing pressures to access the private rented sector:

We've not got any. We can't find any Council properties, the majority of people in Warwickshire are in private rented properties. And they're not the cheapest. They're like, 500 - 600 pound a month.

(Care Leavers Focus Group)

1.2 Young people's housing aspirations: the need for security and safety

In addition to issues around housing supply and affordability, analysis shows that notions of security and safety affect young people's housing aspirations. Participants indicated that experiences of housing instability and/or co-habitation meant that they often aspired to access tenancies that were both enduring (i.e., not fixed term contracts lasting 5 years or less) and in which they did not have to share communal/ living space with others. In doing this, they articulated that opportunities to access social housing could act as catalysts for emerging power and agency.

The lives of many young people with experiences of homelessness are frequently dominated by an intrinsic powerlessness. Evidence from our national survey suggests that young people often move house on multiple occasions before living independently – with 21 per cent stating that they had moved home three times and 14 per cent four times.[27] Accordingly, stakeholder participants articulated that young people with experiences of homelessness often feel like their childhoods have been "disjointed" and that they are "on their own" when trying to cope with and manage aspects of their lives (NHP group interview). Therefore, housing sustainability may be viewed as a key factor when young people make decisions about

where and how they might live. This is evidenced in data provided by our national survey showing that the majority of young people taking part wanted a stable home (72 per cent) and a secure tenancy (71.15 per cent). Moreover, it is demonstrated in participant testimony wherein housing stability is conceived of as a means to think about the future:

So I was trying to deal with the problems that I'm currently going through, worried about if I'll ever be homeless again, or is this going to work out? Will I eventually get my own place so I can be stable? So it was all over the place.

(Michael, London)

Similarly, experiences of co-habitation regularly inform the development of young people's housing aspirations. Experiences of sharing spaces with others and engaging in unwanted interactions were cited as important variables in delineating ambitions for future-housing. Participants suggested that prior experiences of supported accommodation, for example, had been informed by requirements to share communal space with others, as well as the fear of one's personal space being invaded:

I look back on it now and I think how did I even survive? I was paying, like, over 200 pounds a week for a room and a bathroom that I shared with about 17 different people, 10-15 of those being men. And I shared a kitchen where half the kitchen didn't even function and you couldn't keep any of your belongings in the kitchen because they'd be stolen or the cleaner would throw it away.

(Catherine, London)

Such experiences demonstrate that housing aspirations can be grounded by perceived insecurity. Deficits in housing sustainability and not feeling safe when living in accommodation may, therefore, be viewed as formative experiences, encouraging young people to aspire for accommodation in which they are not obliged to move regularly and participate in unwelcome interactions. This proposition is supported by data from our national survey wherein 84 per cent of participants stated that 'feeling safe' in independent accommodation was very important to them. Such findings highlight that many young people hope for greater control over aspects of their lives: with the security and safety of independent accommodation enabling them to think about and pursue intersecting goals and ambitions.

Thus, while the pursuit of social housing may be challenging for many young people, it is clear that the affordability, security and safety it can provide may

enable them to begin working towards better and more meaningful futures. The agency that these factors promote often contrasts with previous experiences of types of accommodation wherein young people's capacity to make decisions about their lives has been severely restricted. For instance, participants suggested that experiences of supported accommodation can act as points of contrast against which their contemporary and/or future lives are compared:

I was 17. But in my eyes, I wasn't 17. Like, I was working a full time job. I just went to work and came home. I was an adult in my eyes. And I still do think that I was an adult in that sort of situation. But you're not treated like an adult, you're treated, you're treated as something that is less than that. Not like a child but something that is less than an adult, like you're desperate and you get what you're given sort of thing.

(Catherine, London)

The desire for affordable, secure and safe accommodation may, therefore, be viewed as a representation of a wider aspiration for external agency. Every young person interviewed for this project framed their future aspirations around having the freedom to choose how they lived their lives. They wanted to move away from experiences of housing wherein they felt unable to "make their flat nice" or get to "know the neighbours" and, instead, attain accommodation that enabled them to decide how they spent their time, energy and money (Care Leavers Focus Group). This is because affordable, safe and secure accommodation can provide young people with opportunities to think beyond the day-to-day and start planning for their future.

1.3 The value of a home: promoting employment

I think it's the first step towards self-independence, having your own flat. For me, it was just learning how to be an adult. Like it was very important for me to have it because there was, like, no drama or nothing. It was my little safe spot, I guess. Yeah, I think everything starts with just a roof under your head.

(Alex, London)

Affordable, secure and safe accommodation can act as a basis from which arises future housing-related aspirations. Analysis of interviews shows that these factors act as rungs on a ladder, giving young people with experiences of homelessness time and space to both think about their futures and successfully pursue aspirations. This is because stable accommodation can enable them to transcend the near constant pursuit of survival and, instead, consider their longer-term plans and ambitions:

(Having) a stable place so that I'm not kind of changing my address all the time with work and stuff. Because that was another thing with living at home where we lived, because the transport links were as bad as they were, I was struggling to get a job, which kind of furthered the fact that I couldn't move out because I couldn't afford to.

(Ava, Yorkshire)

Participants asserted that affordable, secure and safe accommodation enables young people to begin thinking about employment. This is because access to this type of accommodation can allow them to expend energy on attaining apprenticeships, work experiences and getting on the career ladder, rather than thinking about overly complicated social security regulations. For example, young people living in supported housing are often required to comply with complex regulations demarcating how they receive UC and Housing Benefit (HB). These residents have their housing costs met through the HB system, meaning they do not fully benefit from the work-supporting elements of UC like a smooth single taper rate. Accordingly, once these residents earn enough to taper off from their UC, they experience a steep cliff edge as the HB rules see their income deducted at a faster rate. For example:

- **A young person living in supported accommodation and earning up to £111.32 a week will get full HB. This works out to about 11 hours at the National Living Wage (£9.50ph) or 12 hours at the £7.70 National Minimum Wage.**

- **However, a young person earning more than £111.32 a week will be taken off UC and their income will then be calculated under HB rules. This is because their UC will be 'tapered' to nil due to their higher earnings. Once income is assessed under HB rules, any earnings above a young person's applicable amount, minus a £5 disregard, are tapered at a higher rate of 65 per cent. Under the HB rules, the higher 65 per cent taper is applied on any income above £66.05, rather than at the point at which they come off UC. This leads to a cliff edge where more of their benefit is withdrawn at a faster rate than someone claiming UC for both their living and housing costs.**

Accordingly, stakeholders argue that young people living in supported accommodation are not incentivised to consider their futures and enter into potentially meaningful employment:

So it will be for example, 400 pound a month, all in, regardless of whether you are claiming benefits or whether you are working. Working is a big barrier. It's a huge barrier for us because how benefits work and Housing Benefit being paid directly to us. When people get into work, their Housing Benefits stops. In supported accommodation, their rent is very high, they just can't afford to pay it on their own. So they can't really get into work without their rent shooting through the roof to like an unaffordable amount.

(Young People's Homelessness Organisation, Derbyshire)

This evidence suggests that the earning capacity of young people living in supported housing is limited. Complex and restrictive social security regulations mean that these young people are frequently unable to build savings and develop sustainable careers. As such, they often have to initiate processes of finding work and building savings after they move into their own independent accommodation.

Stakeholder participants emphasised that this sudden change in circumstances can impact on the capacity of young people to sustain their tenancies. In doing this, they argued that young people who have lived in supported accommodation are not used to finding and participating in regular employment. Thus, without extended employment related support while living independently, young people are likely to struggle with rent, bills and paying for essentials, particularly at times of economic crisis such as those that promote rises in inflation.

Despite experiencing significant constraints on their capacity to work before moving into independent accommodation, young people living in social housing regularly access meaningful employment. Participant testimony shows that affordable, secure and safe accommodation can enable young people to begin thinking about their futures – with the stability afforded by a social tenure "giving me the chance to explore my options" and "build what I want to build" (Michael, London). This proposition is supported by data from our national survey. Of those taking part, 62 per cent stated that a stable and secure home would enable them to get on the job ladder and build a career. Moreover, it is reflected in participant testimony showing that the provision of social housing can empower young people to take ownership of the places in which they live: promoting the capacity to transform homes into spaces from where they can pursue goals and negotiate career pathways:

I think it's just, I'm on my own, and it's quiet. It's just like I can work. Because part of my job is working at home, just editing stuff. So it's quite important to have that workspace. I don't have a desk in my bedroom, I have it in my living room. Just like so I can just proper concentrate. It just lets me focus quite a bit. I mean, quite a lot.

(Alex, London)

1.4 The value of a home: building networks of support and developing relationships

Similarly, participants purported that access to independent accommodation can enable young people to develop social resources and build networks of support. As discussed, many young people struggle to access sustained accommodation while experiencing homelessness. This instability is often characterised by high levels of transience as young people frequently have to move between types of temporary and supported housing, thereby limiting their capacity to make and sustain friendships. Moreover, participants indicated that perceived restrictions on independence, privacy and security experienced while living in supported accommodation meant that they were often unable, or indeed unwilling, to maintain existing friendships with peers living externally. These experiences indicate that young people experiencing homelessness can struggle to build social resources from which they can access support and build resilience:

Not a lot of the young people have a huge amount of support. So having things like overnight guests restrictions and having to take down people's information before you go in. It feels like policing. Do you know what I mean? Like writing down all your friends' names and information before they go into your bedroom. It's just weird. And it just felt really embarrassing and unnatural, and it limits your support as well.

(Jade, London)

Participants, therefore, highlighted that their experiences of temporary and supported housing were often characterised by a distinct sense of isolation. In doing this, they suggested that the transience of their experiences and/or perceived restrictions on their capacity to socialise meant that they felt like they "had to do everything" themselves and that they didn't have "anyone that (they) could actually go back to" outside of relevant services and agencies (Michael, London). Moreover, stakeholder participants stated that these feelings of isolation had increased as a result of the pandemic, with young people "unable to go to their families and friends" for significant periods of time. Accordingly, young people asserted that they often "felt trapped" in their accommodation as they were "spending a lot of time alone." (Michael, London & Jade, London).

By contrast, young people emphasised that the freedom afforded by living in an affordable, safe and secure home meant that they could begin to form and maintain bonds with friends, neighbours and community assets. It was asserted that affordable, safe and secure housing enables young people to make decisions about the people with whom they spend their time. This emerging agency, thus, promotes the capacity to build networks of support with friends and neighbours and, in certain cases, allows young people to begin thinking about how they can contribute to their communities. In this way, affordable, safe and secure housing can be a foundation for nascent relationship-building, providing young people with greater access to social support and a means of harnessing community assets such as sports and social clubs.

However, some participants indicated that affordable and safe housing alone wasn't enough to promote access to social support resources. While having the freedom to host friends and make connections with neighbours and community assets was considered useful, it was also suggested that rising inflation, stagnant wage growth and restrictive welfare regulations meant that young people often had to make tough choices about how and when they socialised. Furthermore, it was argued that changes in rates of rent, both social and private, may force young people with experiences of homelessness to sacrifice social behaviours and activities at the expense of paying rent and affording necessitates:

Like having to sacrifice maybe going out for a meal with your friends or even having that extra little 10 pound in your back pocket so, you know, just in case something goes wrong, you've got that 10 pound that can help you get through that. Now you're having to go, right I can't put that aside because now my rent has gone up.

(Care Leavers Focus Group)

Finally, participants highlighted that, prior to moving into independent accommodation, young people frequently struggle to maintain and/or create familial and romantic relationships. In some cases, these difficulties were caused by the isolating effect of having to move 'out of area' to access support from services. For instance, it was suggested that moving across boroughs or regions can promote distance between young people and their families and partners, while also making it difficult to form new connections due to the unfamiliarity of their surroundings.

Moreover, it was stressed that young people who are moved out of area to access accommodation are likely to experience diminished access to familial support. This supposition was particularly evident in cases of young pregnant women and mothers with experiences of domestic violence who, as a result of a lack of suitable supported accommodation for mothers and babies, were moved to temporary accommodation in localities with which they were not familiar. In this way, these mothers experienced diminished access to networks of familial support: with young women/mothers not living close enough to their families to receive assistance:

For young mums, it must be really scary. If you've got no network and no support. And, you know, you're out on a limb somewhere in a B&B. It must be really lonely and emotionally traumatic.

(Housing Association, Nottinghamshire)

In other cases, however, these difficulties were triggered by perceived or indeed explicit restrictions on enacting relationships while living in supported/temporary accommodation or sofa-surfing. For example, it was argued that homeless young people are often discouraged from sharing accommodation provided by services with partners due to safeguarding concerns. Moreover, it was suggested that young people's capacity to share spaces owned by service providers, friends or family can be constrained by a perceived lack of privacy:

Our relationship really got a lot stronger (when I moved into independent accommodation). Because one of the issues I had living at home was I couldn't have anyone over. Because it equals chaos to the routine that my youngest sister had, like she loves meeting new people, she loves having people around. But it's the aftermath of that, where she's that kind of excited. And all worked up that when people leave, that's when her behaviour goes downhill. And that's when everything gets kind of really tough and really stressful for everyone. So I couldn't really have people as well with not having my own bedroom as well. Kind of it made (my girlfriend) feel a bit uncomfortable that my sister would walk in and out.

(Ava, Yorkshire)

These experiences highlight that the freedom of independent accommodation can act as a counterpoint to the relatively constrained environments in which young people with experiences of homelessness often initially live. The young people interviewed, thus, emphasised that they viewed affordable, safe and secure accommodation, in areas they knew and wherein they could decide who they shared space with, as catalysts for the development of both supportive and romantic relationships.

2.1 The role of Local authorities: assessing need and rationing services

The provision of social housing has changed dramatically in recent decades. Not only has the rate of development fallen considerably, but the extent to which different types of providers play a role in delivering social tenures has also transformed. Local Authorities are no longer the major provider of social housing in England. Rather, Housing Associations have taken on a large proportion of the responsibility for maintaining existing and developing new social tenures, in addition to producing affordable housing, London Affordable Housing and homes at market rents.

While Local Authorities now play a limited role in developing social housing, they remain an important player in sector governance. Since 1977 local authorities in the UK have been required to provide assistance to homeless people. The main duties were incorporated into the 1996 Housing Act, which brought forward the central provisions of previous Acts and set out the main statutory duties. In England, the Homelessness Reduction Act (HRA) came into effect in April 2018: amending the 1996 Act by adding prevention and relief support as additional statutory duties regardless of intentionality or the applicant's priority need status. If the prevention and relief work is unsuccessful the applicant is then assessed to determine if they are owed a full housing duty.

These changes to legislation mean that single homeless young people who would have previously received varying levels of assistance should all receive prevention and/or relief support according to their needs. This is particularly significant for those young people who are at risk of homelessness but not necessarily at the immediate point of crisis. Previously, they may not have received support as young single people are generally less likely to be priority need. Under the HRA, however, everyone threatened with homelessness must be given up to 56 days of support to help secure accommodation.

In addition to prevention and relief duties, Local Authorities are also tasked with maintaining housing registers (often known as 'waiting lists'). Young people who would like to access social housing must apply to be on their Local Authority's housing register. From there, they are placed into a band or given a number of points that delineate their level of need. Young people who are in band A or have a higher points total are deemed to be in most need of social housing – i.e., they have a priority. By contrast, those who are in lower bands or have fewer points are understood to be in less need and will move lower down the housing register. In this way, housing registers may be viewed as a form rationing: enabling Local Authorities to cope with and manage demand.

Local Authorities are bound by national guidelines defining how they can allocate priority. 2011's Localism Act recommended that Local Authorities allocate priority need status to those who have lived in an area for 2 years and, therefore, have a local connection. Furthermore, priority need status is given to homeless families, as opposed to single people experiencing homelessness, young people aged 16-17 and care leavers aged 18-20, defined

as looked after/formerly looked after children who receive support from the state under section 22(3) of the 1989 Children Act. Members of these cohorts should receive access to temporary housing, while more permanent options are being found, and support to plan for their transitions into independence, 'including ensuring that they have access to stable, suitable accommodation'.[28]

However, not all young people experiencing or at risk of homelessness are aged 16-17 or care leavers aged 18-20. Many young people become homeless at later points in their lives due to family and/or relationship breakdown and, therefore, require housing support from their Local Authorities. Equally, care leavers over the age of 20 often require access to housing as a result of losing previous properties and being classed as 'intentionally homeless'.[29] These young people are, thus, likely to wait at the lower end of the social housing register, unless they accept opportunities to access alternative types of accommodation:

Absolutely the most common that I use is social housing. So if someone doesn't have any barriers, and they can access social housing and they have got that high priority, then that is normally a quite a decent solution. And if not, it will probably be the YMCA. So those are the generally the two most common options.

(Local Authority, Central Worcestershire)

Equally, many Local Authorities struggle to cope with levels of demand in their constituencies - irrespective of priority status. Participants argued that Local Authorities were frequently unable, or indeed unwilling, to accommodate for young people at risk of homelessness or experiencing homelessness. In doing this, they indicated that Local Authorities often acted as "gatekeepers" for already rationed services: using national guidelines delineating intentionality and local connection to block pathways of support for vulnerable young people (Local Authority, North London). However, other stakeholders noted that Local Authorities had a degree of flexibility in respect how they followed national guidance:

So in terms of everything that we do, we've got to obviously follow statutory framework legislation, it's fair to say that probably (we have) a more flexible approach to that statutory framework. So we are, you know... when somebody approaches as homeless, we don't really follow the intentional homelessness routes, if I'm honest with you.

(Local Authority, North London)

2.2 The role of Local authorities: inadequate funding and an ageing housing stock

Likewise, participants highlighted that, while some Local Authorities were not active impediments to young people receiving support, the combination of significant demand and inadequate supply means that young people frequently do not receive appropriate housing support. For example, one participant indicated that her Local Authority was unable to provide local move on opportunities to young mothers who had to leave supported accommodation:

We did make reports to safeguarding. And the midwives got involved and, you know, the health visitors, but they couldn't do anything because there is no house to house them. So it's like, everybody's hands are tied and it's nobody's responsibility. So whose responsibility is it to look after those people, if you've said that they're homeless and you've got a duty to house them? Surely your duty is to house them somewhere appropriate to their needs, not just stick them in a B&B 100 miles away? Is that your duty? Or have you veered from that? I don't know. It's a grey line, isn't it? That I suppose in a court of law, it ticked the box.

(Housing Association, Nottinghamshire)

Such testimony highlights a critical lack of accommodation, particularly for young people with specialist needs who might require properties larger than 1-beds or studios. Moreover, it speaks to a wider issue facing the sector, wherein the ability of young people to use housing as a basis from which to pursue future-goals is regularly inhibited by a distinct and system-wide lack of capacity. For example, Crisis's 2022 Homeless monitor, a longitudinal study analysing the impact of economic and policy developments on homelessness, states that only 11 per cent of homes classed as affordable delivered in 2020/21 were for social rent – 'down from 65 per cent in 2011/12'.[30] Similarly, the Joseph Rowntree Foundation asserts that 'at current levels of social rent delivery it would take 150 years' to build enough social and affordable housing to meet current demand.[31]

Equally, analysis shows that levels of Local Authority funding to support young people who are/at risk of homelessness have either fallen or not grown to meet demand. This is evident in recent cuts to Discretionary Housing Payments, top up payments used by Local

Authorities to help tenants pay for rent, and ongoing issues around the allocation of Homelessness Prevention Grants, funding to help Local Authorities meet their duties under the Homelessness Reduction Act.[32] Recent research examining Homelessness Prevention Grants, for example, suggests that funding is often allocated to housing people in temporary accommodation and not supporting them to attain settled accommodation - as it was initially intended.[33] Likewise, research by London Councils shows that proposed changes to the allocation mechanism used to distribute the grant might unfairly disadvantage Local Authorities based in London, despite the city having the highest rates of homelessness in the country.[34]

These impacts were also discussed by stakeholder participants working for Local Authorities, who viewed reduced grant funding as potentially affecting their capacity to support young people to access housing. Participants working for one Local Authority in London suggested that they might experience losses of "between 780 thousand and 1.2 million pounds" and that "£780,000 basically equates to 17 officers" (Local Authority, North London). Moreover, a participant from a Local authority in the Midlands asserted that "although (the) Homeless Prevention grant has gone up a bit, it hasn't gone up anywhere near enough to meet gaps" in staffing levels and support provision. Consequently, the participant stated that "we are absolutely cut to the bone... Everything's absolutely cut to the bone" (Local Authority, North Worcestershire).

This evidence suggests that deficits in funding are likely to impact on the ability of Local Authorities to meet rising demand. As such, reduced fiscal and/or staff resources might mean that Local Authority services will have limited capacity to enable young people to access housing and pursue aspirations:

If this particular support service is too busy to give somebody the time who's excelling on their own. They are then essentially forced to slow down their progression because us or the support service is unable to work at their pace. And I think that within itself then has a domino effect on the person physically and mentally because you're missing job interviews, you're missing viewings.

(Housing Association, England (1))

Additionally, Local Authority stakeholders highlighted that they were increasingly having to consider other priorities such as post-Grenfell health and safety regulations and issues around disrepair. While other housing providers must also respond to these priorities, Local Authority stakeholders indicated that they were often more at risk from these issues due to the profile of their remaining housing stock. This is because many councils have sold newer properties and retained "the worst stock" such as older buildings "where it doesn't matter how much you scrub and keep going back", their condition "means that there's always going to be a problem." (Local Authority, South London).

This supposition is supported by data showing that 72 per cent of local authority housing stock was built between 1945 and 1980, compared with 47 per cent of housing association homes. Moreover, just 11 per cent of Local Authority stock was built after 1980, compared with 38 per cent of housing association homes.[35] This housing profile means that Local Authorities frequently aim their limited resources at maintaining and improving stock. Local Authorities must, therefore, allocate considerable resources to ensuring that people don't live in conditions "where there's damp and mould in their homes": a decision which one stakeholder admits often feels like "we're just throwing good money after bad, you're just kind of temporarily fixing the problem" (Local Authority, South London).

The collective impact of diminished resources, alternative priorities and an aging housing stock means that Local Authorities can find it difficult to support young people to access social housing from which they can pursue longer-term aspirations. Local Authorities in areas of high demand and inadequate supply may, therefore, be unable to allocate resources to supporting young people to live independently and, instead, move them into temporary housing and/or out of area accommodation. This is because already limited resources may not be spent on increasing capacity, both in terms of accommodation and staffing levels, with a number of stakeholders insisting that contemporary funding arrangements and high inflation rates constrain their ability to build and recruit.

Accordingly, stakeholder participants asserted that these factors have limited the effectiveness of Local Authorities, suggesting that "we've gone backwards... it's all a very reactive way of working again" (Housing Association, Midlands and Lincolnshire). In this way, Local Authority stakeholders proposed that it is becoming increasingly difficult to "deal with the aspirational aspect of young people, and trying to break that cycle of deprivation" (Local Authority, North Worcestershire).

2.3 The role of Housing Associations: coping with risk and working with Local Authorities

While Local Authorities continue to be important actors in social housing governance, multiple attempts to reduce public involvement in provision have supported the rise of Housing Associations (often termed Private Registered Providers). In 1988, the Conservative government sought to de-municipalise social housing provision by enacting voluntary transfers of stock to Housing Associations. This movement continued in the New-Labour era, with Government maintaining voluntary transfers due, in

part, to the already declining quality of Local Authority housing stock. These transitions are reflective of public trust in the capacity for Housing Associations to raise both public and private funds as means of paying for improvements in existing stock and the development of new housing. In this way, Housing Associations are now viewed as major actors in the management and production of social housing.

In England, 10 per cent of households live in properties provided by Housing Associations. This figure means that Housing Association properties constitute a larger share of total households in England than Local Authority accommodation – 7 per cent. It is, therefore, clear that Housing Associations play a particularly vital role in shaping the social rented sector: using profits gained from selling and/ or renting properties at market and affordable rates,[36] as well as Homes England funding and private sector investment, to develop properties.

There's pressure on us in terms of our finances, because we have to make the numbers work. So for example, if we build, I don't know, 100 properties on a site, okay, as much as we'd want all of those 100 to become social housing, the financials don't actually add up. So, therefore, we might have a third of them being, I don't know, shared ownership, a third being open market sale and a third might be social housing.

(Housing Association, London and Southern England (1))

The cyclical nature of this funding mechanism often means that Housing Associations act in similar ways to conventional, private sector property developers: producing more affordable and/or market rent homes as a means of meeting demand and paying for an increasing list of priority areas such as fire safety and disrepair. This is demonstrated in the following data showing that Private registered providers (consisting of large and small Housing Associations) produced a greater proportion of affordable rental and Low Cost Home Ownership (LCHO) properties than social rent homes in 2021-2022:

	Private Registered Providers social housing	Private Registered Providers Affordable Housing	Private Registered Providers LCHO	Local authority social housing	Local authority Affordable Housing	Local authority LCHO
2021	2,316,388	288,948	214,035	1,539,848	30,749	5,377
2022	2,315,839	309,267	231,836	1,530,461	33,779	5,744
%	0	7.0	8.3	-0.6	9.9	6.8

(Regulator of Social Housing, RP social housing stock and rents in England 2022)

These disparities in tenure type show that Housing Associations are increasingly focusing on producing tenancies at higher rates of rent. This evidence is reflective of wider concerns regarding perceived levels of risk promoted by social tenures. For instance, interview evidence highlights that certain Housing Associations view these tenures as embodying risks such as rent arrears and evictions, as well as inflationary, market and safety risks resulting from rising energy prices and the cost of post-Grenfell maintenance. In this way, some Housing Associations have sought to partially retrench from the social rented sector through reducing social housing development and/or making it more difficult for people to access social tenures:

Some housing providers are starting to essentially be more strict in their assessment of risk around affordability and these are for social housing property service like this the cheapest renting rental property you're gonna get in London, and they're saying that some people who are on full benefits essentially can't afford this , these properties because they're trying to build in, I guess surplus to individuals budgets that would allow them to absorb increases in prices, for example, in food, and energy.

(The Greater London Authority, London)

Housing Association provision alone may, therefore, be insufficient in addressing social housing inaccessibility experienced by young people in England. Participants argued that decreasing levels of Government funding and increased development and service costs have heightened the sense of vulnerability felt by some Private Registered Providers. In doing this, they suggested that providers may increase the use of strict affordability assessments, designed to reduce risk by filtering out those perceived as being unlikely to sustain tenancies. These assessments may, therefore, mean that young people with experiences of homelessness have to jump through an extra hurdle before they are deemed to be able to take on and live in social housing.

Nevertheless, Housing Associations remain key players in defining young people's housing pathways. For example, Housing Associations are regularly tasked with providing a share of their social housing to people on Local Authority waiting lists: the majority of whom will have already been given 'priority need' status. As such, Housing Association participants suggest that their social housing allocations policies are regularly informed by Local Authority's definitions of 'need'. This means that stock allocations are contingent on levels of vulnerability in given localities:

We're locked into local authority allocation agreements. So for every local authority that we operate in, we have an allocation agreement as do every other housing association. That means that we can't operate outside of those agreements. So as much as you know, we might want to step into a space unless we kind of, you know, did something different. And that's politically also really, really difficult. Because in every single local authority area, particularly in London that we work in, we're just about, you know, kind of responding to the long 1000s of people waiting in the waiting list.

(Housing Association, London and Southern England(1))

While Housing Associations can administer Local Authority housing registers, stakeholders working for Private Registered Providers suggested that they have often little knowledge about the constitution of local waiting lists. As such, participants indicated that Housing Associations "deal with people once they have been nominated to us, rather than the young people that are awaiting that nomination" (Housing Association, England(2)). Furthermore, participants suggested that referrals from Local Authorities were regularly made with little warning, with one saying that "Services will put the referral in two weeks before their 18th birthday. And it's kind of like, well wait we haven't got a room for this young person" (Housing Association, Midlands and Lincolnshire). This lack of transparency, in combination with the often fluid nature of local need (e.g., the recent rise in refugees and unaccompanied minors requiring support), means that Housing Associations can find it difficult to proactively develop cohort specific allocations policies that enable vulnerable groups to easily access lettings. Such issues are particularly evident for larger Housing Associations who operate regionally, or in certain cases nationally, and must work with multiple Local Authorities and in respect of a range of needs:

it is a big operating area because it is literally kind of from the Welsh borders across to the Lincolnshire coast and down into Oxfordshire and then up through the Derbyshire Dales and through all of that landscape, you've got a lot of different kind of the demographics just kind of change so greatly. And we're dealing with as, as well as that kind of urban deprivation, where we're dealing with rural isolation issues as well, which are equally as damaging for customers.

(Housing Association, Midlands and Lincolnshire)

Despite the relative constraints under which Housing Associations often work, it is clear that these Private Registered Providers can deliver affordable, safe and secure housing. Just as Local Authorities can choose whether to employ intentionality as a means of limiting demand for social housing, Housing Associations that have sufficient resource (both in terms of housing and staff supply) can accommodate for the needs of young people and provide them with meaningful opportunities to access housing. For example, a participant from a large regional Housing Association highlighted that their organisation has previously gone beyond only accommodating for young people referred to them by Local Authorities and have also provided housing to those who do not have high priority status:

We do see ourselves playing a role around providing homes for people who don't necessarily meet the local authority's criteria.

(Housing Association, London and Southern England(1))

In this way, Housing Associations may be viewed to have the relative agency to develop specific allocations policies for cohorts of young people with varying levels of priority. However, it is also evident that this capacity is contingent on access to resources, and that growing financial pressure on registered providers might further constrain their ability to provide access to social housing to those who are not referred to them.

2.4 The role of Housing Associations: developing communities

Beyond providing social housing, Housing Associations also increasingly play a role in supporting and developing communities. Many of the stakeholders interviewed argued that Housing Associations are now beginning to resemble "anchor organisations", a term used to describe large, non-profit organisations who's 'sustainability is tied to the wellbeing of the populations they serve' (Housing Association, London and Southern England (1)).[37] In this way, Housing Associations often seek to convene and work with "multi-stakeholders in (their) locality" as a means of promoting the health and wellbeing of their communities (Housing Association, London and Southern England (1)). This means that Housing Associations can take on additional responsibilities for supporting young people, enabling them to not only access housing but to live in safe and secure communities. For instance, professionals employed by Housing Associations taking part in the research highlighted that they had worked on social initiatives such as campaigns to end "period poverty" and collaborated with community partners to provide free to use community facilities that young people could use after school:

So that is the way we work. We plug into what's there already, and the brilliant thing is with our leisure centres that are in the communities, now there's a lot of brilliant programmes that we run there, you know, the after school clubs, the swimming clubs, the opportunities for homeless people to have free use of the facilities, you know, quite often they have a coffee shop there or a cafe that people can sit in.

(Housing Association, London and Southern England (2))

Furthermore, professionals indicated that their anchor role meant that they regularly contributed to efforts to improve community safety. Housing Associations that saw themselves as anchor organisations were, thus, likely to consider violence reduction as a part of their duty to communities: viewing it as both a cause and product of a lack of opportunity and wellbeing. These Housing Associations were, therefore, willing to allocate resources to working across sectors to mitigate for types of violence, collaborating with the NHS, local police, social prescribers and "youth organisations on the ground that know the young people" (Housing Association, London and Southern England (1)). Through this, they sought to ensure that young people were less likely to face pressures to join gangs and that young women felt safe when interacting with their neighbourhoods.

Similarly, professionals asserted that Housing Associations now play a significant role in promoting employment and career aspirations. Stakeholder participants argued that many young people accessing social housing "don't have a network, because they can't ring someone's dad and say 'can you give me work experience'. You don't know anyone. You only know people in the same boat as you" (Housing Association, London and Southern England (1)). In suggesting this, they indicated that young people often lack exposure to a multiplicity of opportunities, meaning that their aspirations are informed by the pool of people they know and with whom they regularly interact. Accordingly, Housing Associations may consider it to be a part of their duty to promote and facilitate wider employment aspirations: enabling young people to interact with and experience a range of professional opportunities:

Showing the art of the possible. I think that makes a big difference. And we have an emerging talent programme in (our Housing Association), and they have projects that give exposure to the exec team which is extraordinary for young people. And we say, you know, think big.

(Housing Association, London and Southern England (2))

The act of learning from others and understanding opportunity is, thus, shown to be a powerful tool in enabling young people to consider and pursue employment. Housing Associations have, thus, regularly taken part in internal and external programmes of work aimed at enabling young people to learn about and gain opportunities for employment. For example, one Housing Association highlighted that they tried to show "the young people that live on the estates" that they "look like the young people working here" by having open days wherein residents and staff could interact. Through this, they hoped to promote aspirations to take on roles within the organisation (Housing Association, London and Southern England (1)). Moreover, another Housing Association stated that they regularly harnessed community assets as a means of building pathways to employment for young people living in their social housing. In doing this, the Housing Association has been able to access local training courses and placements, thereby giving the young people "more earning power and capacity" (Housing Association, London and Southern England (2)).

This evidence highlights that outputs that promote safety and increase opportunity are not only beneficial to young people living in social housing. Rather, they are also valuable to Housing Associations: enabling them to build resilient communities wherein residents interact with the built environment and participate in social and economic activities. In this way, effective programmes of work that develop communities and promote social value may encourage improved tenancy sustainment, as tenants who are able to pursue aspirations, e.g. through engaging in career development, are unlikely to fall into arrears and suffer eviction. As such, Housing Associations that work to increase safety and security and promote aspirational attainment may also develop a long-term business model that reproduces their important position in communities.

3.1 Promoting preparedness: confidence and capacity building

Irrespective of whether young people moving into social housing have previously lived in supported accommodation, semi-independent housing or with family, analysis of interviews highlights the importance of support aimed at promoting preparedness. Participants emphasised that the transition between supported, semi-independent or family housing and independent accommodation can create a cliff edge for young people, reducing their social and/or material support and increasing the need for competency and resilience. In this way, it was argued that support aimed at ensuring that young people sustain and cope with their tenancies was important in empowering them to build on the security and safety of independent accommodation and lead meaningful lives.

Stakeholder participants articulated that young people with experiences of homelessness are not always "going to be in some sort of supported environment" and that they are likely to move into independent accommodation at "a much, much earlier age than most people do" (Housing Association, London and Southern England (2) & Care Leavers Organisation, England). Furthermore, they stated that these young people have often had a "disrupted education", resulting in limited self-efficacy and a reduced capacity to address issues associated with independence (Care Leavers Organisation, England). Accordingly, participants suggested that agencies involved in supporting young people before independence should ensure that they are "not coming out of a system and being left to get on with it", and that preparedness support can enable young people to access and make the most of their housing (Housing Association, London and Southern England (2)).

Participants highlighted that preparedness support should be understood as encompassing a broad range of themes. In doing this, they argued that notions of preparedness should be informed by individual needs and perceived societal requirements: meaning that young people are supported to build their confidence, whilst learning what is required of them to maintain and make the most of tenancies. As such, young people hoping to live independently regularly take part in training programmes such as Centrepoint's 'CP Works' that offers a range of functional, digital and vocational skills aimed at developing capacity and confidence.[38]

A range of participants highlighted capacity building as an important factor in preparing young people to live independently. In doing this, they underscored the value of building confidence as a means of enabling young people to cope with issues associated with independence. This proposition is supported by research highlighting the importance of ensuring that individuals with experiences of homelessness feel psychologically prepared to move into independent accommodation.[39] Moreover, it is reinforced by participants who emphasised that perceived readiness to live independently can be promoted by giving young people experiences of taking on challenges such as budgeting, cooking and managing tenancies. These experiences can, consequently, give young people "the confidence and belief in themselves that they can do stuff", thereby reducing the likelihood that they only rely on services and professionals in the future (Care Leavers Organisation, England).

Existing research highlights that support staff often act as locum-friends and/or family members for young people living in supported and/or semi-independent accommodation: unintentionally replacing existing social networks and blurring the lines between professionalism and companionship.[40] As such, young people can learn to rely on staff for more than just the provision of services – meaning that they might turn to them at times of hardship or complexity. Thus, stakeholder participants discussed how staff involved in preparing young people for independence should weaken these relationships of reliance over time. For example, it was suggested that staff should not "fill out forms for anybody" or "give people the answers" and, instead, "talk them through it" and enable them to "find their own answers" (Young Person's Social Enterprise, Norfolk). Through this, young people are supported to address issues and take on challenges themselves, rather than "becoming really dependent on staff" (Care Leavers Organisation, England).

To promote empowerment, participants spoke about the importance of providing young people with relevant and accessible information delineating their housing options. Provider stakeholders stated that organisations supporting young people to move on need to "give information about how they buy a home, or how they can even start thinking about renting a home that is secure and is good quality" (Housing Association, London and Southern England (1)). Such a notion is supported by existing research in which the apparent dearth of accessible housing options information, particularly during schooling, has been noted.[41] Furthermore, this perceived need is reflected in our national survey data, wherein around 30 per cent of people felt that information provided to them about applying for social housing was not clearly presented. Moreover, over 35 per cent of survey participants stated that they felt unprepared to apply for social housing in their local areas.

These findings highlight that a significant portion of young people may require support to access social housing. In this way, stakeholders and young people alike suggested that young people with experiences of homelessness would benefit from improved support to both understand their housing options and access tenures – a proposition supported by survey data wherein over 56 per cent of participants viewed having support to understand their housing options as important:

Yeah, I didn't quite understand at the time. You know, if I, I think there was quite a few options for me.

(Michael, London)

Thus, participants stated that stakeholders involved in supporting young people to move on should work to provide inclusive and accessible information about housing options. In doing this, it was argued that organisations need to promote an understanding of housing as something that is not abstract and complex. Rather, they should highlight notions of housing as universal and something that everyone needs to think about and begin planning for. Moreover, it was asserted that this type of information needs to be displayed and made accessible in places young people regularly access, and that writing and terminology needs to be in plain English.

In addition to accessible information about housing options, participants also emphasised that young people should be supported to understand and take control over their finances. The majority of the young people taking part in interviews and focus groups

highlighted that they lacked financial management skills before moving into independent accommodation. In this way, they suggested that they often did not have access to bank accounts, were ill prepared to organise and manage regular payments for essentials and risked not paying rent and bills on time, leaving them at risk of ill-health, falling into arrears and eviction:

I keep on saying this to myself over and over and over again, they should have helped me out with my bank account and stuff first, before moving me in. Because it just makes sense. You know, having money behind me not having to worry about to pay my bills, or any water bills or anything like that.

(Max, Manchester)

It was, therefore, argued that support organisations involved in preparing young people for independence should empower young people to engage in financial management. For example, young people taking part in our national survey indicated that they would require budgeting (45 per cent), accessing benefits (48 per cent) and managing bills (52 per cent) support to sustain and make the most of social housing. Accordingly, stakeholders argued that young people should be provided with real-world opportunities to interact with banks, create current and/or savings accounts and set up direct-debits. Similarly, it was highlighted that young people should receive practical experiences of negotiating the benefits system alongside staff members, engaging with agencies such as the Job Centre Plus as a means of building confidence to talk to staff, understand their entitlements and apply for benefits.[42] Furthermore, young people should have practical experiences of activities like budgeting, wherein they are given amounts of money to go shopping.

Whenever they meet young people take it in turns to cook for each other. So there's this amount of money, we've got to feed 10 people. If you want to do shopping at Waitrose, that's cool, but I think the portions will be diddy. If you go to Aldi, we might have quite a lot more. So that real experiential stuff is really great.

(Care Leavers Organisation, England)

While it is important that young people are prepared to live independently, analysis of participant testimony shows that it is also vital that they are provided with the means to demonstrate their preparedness. Stakeholder participants repeatedly articulated that housing providers are increasingly asking for proof of capability, often through types of pre-tenancy qualification, as precursors to allocations. Training

programmes such as Crisis's Renting Ready are, thus, employed as means to demonstrate that young people 'understand how to look after properties' and that 'future misunderstandings' with landlords will be avoided.[43] As such, participants highlighted that these types of qualifications help young people to show landlords that "they're going to have a good tenant" and are, therefore, considered to help them "work towards getting a house" – particularly "when they're getting their first tenancy" (Young Person's Social Enterprise, Norfolk).

This evidence suggests that services involved in preparing young people for independence should support young people to evidence learning and demonstrate capacity. Such a proposition is reflected in the testimony of stakeholders involved in supporting young people to move into independent accommodation. Participants from Housing Associations and charities emphasised that pre-tenancy qualifications demonstrate capacity in budgeting, managing tenancy and reporting repairs. As such, it was suggested that qualifications can be used to demonstrate that "young people understand what it feels like to maintain their own tenancies". However, it was also articulated that pre-tenancy qualifications represent another hurdle that young people have to negotiate and were, therefore, indicative of a system-wide lack of trust for younger tenants:

I always remember one person saying, "It always feels like we have to prove to them that we're good enough to live in their houses. That almost like there's this kind of test where we have to prove to them that we can be a good tenant." Like it's almost like young people who are moving in are having to prove that they can (live independently).

(Care Leavers Focus Group)

3.2 Promoting preparedness: barriers to living independently

However, many participants felt that there are distinct limits to the scope and effectiveness of preparedness support. For example, stakeholders highlighted concerns that, for many young people living in supported housing and hoping to move into independent accommodation, UC and HB rules constrain opportunities to prepare for independence:

We see it across the country, that all these young people in supported accommodation where accessing work is a barrier, because it then makes that accommodation unaffordable. And particularly my team see it all the time of customers in receipt of UC. And when they bid on a property, and we're doing an affordability assessment for somebody and we have got concerns about affordability for them because of the amount of UC that they claim. And then being able to sustain a tenancy, the conversations that we often have is 'I am desperate to move into work, but I can't here because I can't maintain the rent.'

(Housing Association, Midlands and Lincolnshire)

As discussed, issues around the HB taper rate for young people living in supported accommodation mean that they are not incentivised to enter into employment. For example, a young person aged 23 in supported accommodation working 12 hours per week would be £26.10 worse off if they started working an extra hour per week (a total of 13 hours), and only £23.48 better off a week than if they were not working at all. In this way, participants argued that complex benefit rules push young people living in supported accommodation away from work. This can mean that young people are unable to build experiences of pursuing paid employment and taking part in work related activities before independence. Moreover, it can mean that young people have to quickly find types of paid employment upon leaving their supported accommodation – pushing them towards more precarious and/or unfulfilling types of work.[44]

Moreover, stakeholders identified that barriers in accessing public service provision frequently limited opportunities for young people to prepare for independence. In doing this, participants asserted that deficiencies in public service capacity and inefficiencies in partnership working between agencies, constrained opportunities for young people to receive appropriate support and reduced

capacity to move on successfully. This proposition was particularly evident in respect of mental health services, wherein participants highlighted that transitions in care provision often meant that young people did not receive adequate care:

Getting support for young people with mental health (issues), especially if they don't fit into this bracket and then they don't fit into adult services, they're somewhere in the middle. But there's nothing in the middle, if that makes sense. So that's the struggle, it's it can be a bit of a fight with agencies to get support that's needed.

(Housing Association, Midlands and Lincolnshire)

This type of experience was not uncommon. Young people participating in the research often emphasised that they struggled with anxiety and depression when living in types of supported and semi-independent accommodation and/or sofa surfing. For example, 35 per cent of participants taking part in our national survey stated that they had a type of mental health condition. However, many young people also cited that their mental health concerns were often not addressed by services. As such, a number of young people asserted that they felt nervous at the prospect of having to navigate services and advocate for themselves while living independently, and that this meant that they lacked the motivation to seek out and apply for housing. In this way, over 41 per cent of young people taking part in our national survey suggested that they would require mental health support to achieve their housing aspirations.

3.3 Post-move on support: floating support and material assistance

While types of support aimed at helping young people to live independently are significant in ensuring that members of this cohort are ready to harness opportunities created by housing, analysis of testimony shows that post-move on support is also vital. Organisations involved in supporting and providing housing to young people with experiences of homelessness need to maintain forms of support for individuals taking on their first tenancies, enabling them to navigate independence and pursue their aspirations. For instance, organisations may provide support promoting "income maximization and tenancy sustainment" as a means of ensuring that young people retain their homes and maintain living standards (Housing Association, Midlands and

Lincolnshire). As discussed, however, some Private Registered Providers consider their duties to extend beyond simply providing and sustaining social tenures. Rather, those who consider themselves to be anchor organisations often play roles in community building and promoting social value.

As in preparedness training, post-move on tenancy sustainment support is shown to be an effective means of enabling young people to maintain social tenures. Participants working for Private Registered Providers asserted that the provision of "floating support for people that have moved out of supported accommodation into our normal properties" enables young tenants to avoid crisis and ensure that they did not fall in to arrears and risk eviction (Housing Association, Nottinghamshire). Floating support is often provided to young people for several months after they begin living independently - or until they decide that they do not need it. When administering floating support, workers help tenants experiencing "difficulties in maintaining their tenancies" such as when applying for social security and taking on employment/more paid working hours (Housing Association, London and Southern England (1)). Moreover, it can be used to assist tenants with "other things that are impacting on their lives" by acting as a "triage system that guides the customer to the right" internal or external service such as mental health care (Housing Association, London and Southern England (1) & Housing Association, England (2)).

This type of support was, thus, viewed as particularly important for young people as they were often "navigating a new social tenancy" and were potentially unaware of, or inexperienced in, some of the "things you can do to sustain your tenancy and thrive within your tenancy" (Young Person's Social Enterprise, Norfolk). For example, one young person highlighted that without a floating support worker she did not know that she was entitled to UC and, subsequently, struggled to pay her bills:

I actually applied for Universal Credit, again, because I came off it, not realising that I didn't need to come off it. I actually needed to stay on it because I still don't earn enough. Even though I've got two jobs. Now that my bills have gone up. And I'm paying for heating, more water, gas. I couldn't afford all of that. So unknowingly thought, Oh, this is great. I'm out. I don't need it anymore. And then got into a bit of like, I spent all my savings and now have nothing.

(Ivy, The Midlands)

This evidence highlights the importance of enduring, post-move on support. It shows that, despite feeling mature and capable of making decisions, young people often remain in need of guidance to make the right choices – this is particularly vital at times of price volatility such as when inflationary pressures cause rises and/or there are changes to welfare regulations. Accordingly, housing providers and stakeholders involved in supporting young people to move on should seek to provide ongoing floating support to new tenants: guiding them to understand social security rules – particularly changes to benefit rules and rates - and gain maximum financial assistance. To achieve this, organisations should proactively offer floating support to all young first-time tenants, enabling them to understand that they are entitled to guidance and that they do not need to tackle issues on their own.

Beyond tenancy sustainment, providers of social housing also provide types of material support aimed at enabling young people to maintain living standards. Grants to purchase furniture and white goods, food/ energy vouchers and/or support to reduce digital exclusion have all been provided to young tenants as ways to ensure that they have access to liveable spaces and lead meaningful lives. The necessity for these types of support mechanisms were often presented by participants as reflections of wider societal inequalities, wherein young people with experiences of homelessness are not adequately supported by Government and the English welfare regime. For example, it was suggested that the lower UC rate for under 25s means that young people living independently frequently struggle to cope with crises – i.e., growing inflation rates causing food prices to rise and stagnant wage growth leading to greater housing precarity.[45] Accordingly, participants stated that:

You can't talk about budgeting when your bills and income just doesn't meet. And, you know, you can provide the framework, but actually, what is missing is enough finance. And that's not something we as an organisation can't currently change, it's a bigger systemic issue.

(Young Person's Social Enterprise, Norfolk)

Thus, stakeholders involved in supporting young people need to advocate for types of tax relief and/ or greater social security benefits for young people with experiences of homelessness. Analysis by the Joseph Rowntree Foundation shows that 'in 2019/20, where people found themselves needing to rely on basic benefits, households without children were not clearing the destitution threshold if they were under 25'.[46] Moreover, research by Loughborough University

emphasises that, despite differences in total welfare support, people under 25 face the same costs as those over 25.[47] Accordingly, participants emphasised that the sector needs to do more to promote equity between recipients of social security, while also advocating for Local Government to provide further support to vulnerable young people.

For example, it was suggested that all Local Authorities could exempt care leavers aged 16-25 from paying council tax – "a decision that makes a massive difference to young people and I know is not the case, nationally" (Young Person's Social Enterprise, Norfolk). This proposition was supported by a number of stakeholder participants who viewed differences in how Local Authorities administer Council Tax as promoting confusion and reducing parity between individuals living in neighbouring constituencies. For instance, a provider stakeholder offered the following illustrative example:

1. *"You're a looked-after young person and you're in one of our properties, and you live in Hackney."*

2. *"You experienced domestic violence" and "get moved to Greenwich".*

3. *"Hackney may not make you pay your council tax, but Greenwich might."*

4. *"So you've now been moved because of domestic violence from Hackney to Greenwich as a young person who's been in care."*

5. *"You've been asked to pay council tax but you didn't factor that into your outgoings."*

(Housing Association, London and Southern England (1)).

Furthermore, participants argued for increasing use of Government grants such as the Household Support Fund, Cost of Living Payments and Fuel Payments to address vulnerability within given cohorts at particular times of crisis. This is because these types of ad-hoc funding support have, in cases where funding has been allocated effectively, been used to address personal finance issues such as rising inflation and associated energy price increases.[48] Moreover, both stakeholder and young person participants proposed that housing providers could, in circumstances where Government support is unavailable, create similar funding streams. For instance, Housing Associations have distributed "vouchers for gas and electric" at times of significant need, while others

have provided "food vouchers" (Housing Association, Nottinghamshire & Housing Association, London and Southern England (2)). While these types of assistance are not substitutes for statutory support, young people participating in the research highlighted that they enable them to feel less anxious about their living situations and cope at times of acute crisis where they are often choosing between "food, gas and electricity and rent" (Care Leavers Focus Group).

Similarly, participants highlighted that, without improved social security provision, housing providers also needed to consider issues such as furniture poverty. Young people who were currently living in social housing regularly stated that they had experienced furniture poverty and faced having to live in housing that was not decorated or made to feel homely. This was because they had not been able to collect furniture and white good, such as fridges and ovens, while living in previous housing – and in particular when they had repeatedly moved home. Moreover, it was because Local Authorities and Housing Associations often provide young people with undecorated homes that have no carpets, bare walls and few goods and conveniences. Accordingly, participants highlighted that young people often require financial support, and in many cases practical assistance, to both buy necessary goods and conveniences and make their houses into homes.

3.4 Post-move on support: promoting community engagement and employment

In addition to hardship and financial support, housing providers and stakeholder organisations can support young people to become involved in their communities. As discussed, young people with experiences of homelessness have often experienced significant isolation due, in part, to the types of accommodation in which they have previously lived and the amount of times they have had to move home. As such, opportunities to address isolation are important in both enabling young people to feel part of and safe in their neighbourhoods and communities and, in certain circumstances, begin thinking about their futures. This is often achieved by attempting to address issues faced by particular groups of young tenants. For instance, organisations involved in supporting tenants have created young women's groups wherein members both support one another and contribute to decision-making about the safety of their community.

So they have their own pot of, small pot of money that they can utilise to improve their community. And one of the things that (they've done) is that a lot of the young women are very bright, very capable but actually they're experiencing a lot of challenge in terms of violence in their local community, a lot of violence that's about young men following them or these kinds of things. So now we've got a safe haven for them every Wednesday night. That's their space where they come together.

(Housing Association, London and Southern England (1))

Beyond safety, organisations supporting tenants have also sought to promote employment within communities. As mentioned, many housing providers view the promotion of paid employment as part of their remit. In doing this, providers seek to encourage young people to take on sustainable employment and develop careers, rather than precarious forms of work such as those requiring zero-hour contracts. To achieve this, organisations regularly employ approaches ranging from providing employment and skills training to apprenticeships. For instance, participants from housing providers highlighted that they often provide young people with in-house, work-related training through which sector specific "accreditation" is provided (Housing

Association, England (2)). Similarly, other participants indicated that their organisations regularly work with community assets, such as local businesses and colleges, to enable young people to take part in relevant, and often practical, training opportunities. Further still, participants indicated that in certain rare cases Housing Associations had supported young people to attend university and pursue an undergraduate degree.

This evidence suggests that housing providers regularly provide types of support aimed at promoting sustainable and long-term employment. Analysis of testimony shows that providers, in particular Housing Associations, view the development of their young tenants as a key means of promoting tenancy sustainment and ensuring that tenants contribute to local economic and social value. Accordingly, participants from housing providers were keen to highlight that they viewed themselves as more than simply providers of homes:

(Employment) has been very much on the agenda with regards to that financial support element for customers and in terms of helping customers to sustain their tenancies... So, you know, anything that's relating to employee payments or working towards employment is going to hopefully open up options, enable people to earn and in turn enable them to pay their rent and other living costs and to stay in their homes. So, you know, we see the links.

(Housing Association, Midlands and Lincolnshire)

This holistic approach to the provision of social housing contrasts with evidence highlighting the use of strict affordability assessments as precursors to allocations. As mentioned, affordability assessments can act as barriers to housing for young people who have not had opportunities to live stable lives, develop careers and build savings. In this way, young people who are only in receipt of UC, and are therefore more at risk of falling into arrears, may find it difficult to access genuinely affordable accommodation. However, if this long-term approach to tenant development is shown to act as a means of reducing risk and promoting sustainable lettings, Housing Associations may be more likely to rent to younger tenants who do not yet have a financial safety net enabling them to always pay their rent – even at times of high inflation.

This wider understanding of housing providers as organisations that both contribute to and are responsible for communities is also demonstrated in their capacity to recruit young people living in their

own communities. Various participants from Housing Associations highlighted that they were working to develop a circular understanding of recruitment wherein they would employ people who lived in their social housing – or indeed employ people so that they could live in their housing. In doing this, participants suggested that career opportunities in areas such as maintenance could be provided to tenants, or prospective tenants, as a means of ensuring that they were able to sustain their tenancies and live comfortable – with one highlighting that this would act as a way of ensuring that young tenants access "better opportunities" (Housing Association, London and Southern England (2)). Moreover, participants indicated that apprenticeships, funded through the existing apprenticeship levy, could provide young tenants with a stable basis upon which to build their career and home:

We are a large employer so we have the apprenticeship levy, and the opportunity is either we keep that money inside and use that to employ people, to give people opportunities, or we have to hand it over to another organisation. So yeah, we'd rather keep it inside and actually, you know, bring on some young people, just people, some apprentices, and eventually, you know, they become permanent members of our staff base and add value in that way.

(Housing Association, England (2))

3.5 Post-move on support: overcoming barriers to care provision

Finally, analysis of testimony indicates that post-move on support offered by housing providers and organisations can involve signposting to other agencies and services. Stakeholder participants working for housing providers and charities emphasised that they often could not provide adequate mental and physical health support to young people. This is because these types of organisations do not have the resources, or in many cases the expertise, to provide specialist care to their service users and tenants. For example, participants highlighted that floating support provided by "community officers can only do so much" and that Local Authorities and Housing Associations regularly need to get "mental health teams to assist when they've got tenants that are really struggling" (Local Authority, Worcestershire). Similarly, participants highlighted differences in the types of support that they regularly provide and forms of specialist and professional care that require them to make referrals:

(If we need to make) any onward referrals that needs to be made around, I suppose we deal with financial welfare, others need to support the actual welfare, the health and wellbeing of that individual or that family.

(Housing Association, Midlands and Lincolnshire)

This type of statement was not uncommon. Participants from Housing Associations, charities and Local Authorities suggested that they often have to triage young people to services by signposting them to appropriate professional care providers. However, it was also evident that organisations were increasingly struggling to make referrals, with a number of participants discussing the impact of reduced public sector capacity on the provision of care for young people. For example, analysis of testimony shows that public services, such as acute mental health provision, are increasingly stretched, meaning that they often "only touch the people at the highest level of need" (Housing Association, London and Southern England (2)).

Similar care thresholds were mentioned by a number of participants, the majority of whom also articulated that they risked worsening the wellbeing of young tenants coping with issues such as depression and anxiety. It was suggested that agencies, such as mental health services, only have the resources to provide care to those "at the most extreme end". Thus, participants

emphasised that "capacity has gotten to the point now that to do anything for anyone else is very, very marginal and very hard to do" (Housing Association, London and Southern England (1)).

As such, housing providers often struggle to access services such as "complex outreach workers within Children's Services" (Housing Association, Midlands and Lincolnshire). This means that "you're relying on, particularly with mental health, having to wait for a specific episode where the police might have to get involved and 136 them and send them up to be assessed independently. And, and it's kind of having to reach crisis point before getting any support in place" (Housing Association, Midlands and Lincolnshire).

This evidence indicates that housing providers may need to play a larger role in providing care to young people. For instance, stakeholders suggested that in-house, preventative mental and physical health care support might have an impact on health outcomes: with tenants identified as being at risk by public sector agencies and housing services being provided with regular and tailored support aimed at addressing the inequalities that promote ill-health. Such a proposition is also supported in recent literature exploring links between housing and health care provision – with a residential approach to care being championed as a means of overcoming capacity issues in the public sector.[49]

As discussed, however, participants have highlighted gaps in care offered by housing providers – with some indicating that providers have even struggled to support young people with less complex issues such as benefit entitlements. It is, therefore debateable whether all providers would be able to cope with the added responsibility of providing in-house, preventative care without increased resources. Therefore, providers may seek to develop community approaches to healthcare that go beyond relying on public sector triage and encompasses third and voluntary sector organisations.

4.1 Unblocking pathways to housing: Allocations, Targets and Funding

Young people with experiences of homelessness regularly struggle to access social housing in England. The limited capacity for providers to develop housing, the importance of alternative priorities and the need to provide more affordable and market rent properties have constrained access to stock and, therefore, limited opportunities for young people to live in affordable, safe and secure accommodation. However, participants also suggested that some young people experience the brunt of these interrelating crises more harshly than others. Factors such as limited priority,[50] long waiting lists and the types of homes young people are allocated to, mean that single young people can be considered to be at a particular disadvantage.[51] These people are, thus, left to apply for an already shrinking array of social homes, meaning that they are at risk of remaining in temporary/supported accommodation for longer than is needed, accessing unaffordable or unsuitable private rental properties and/or returning to homelessness.

These issues are most evidently observed when examining new lettings data over time, wherein rates of allocations to single people of all ages have consistently fallen. Over the last 6 years, allocations to new general needs social housing for single people in England have decreased, going from 80,986 in 2015/2016 to 52,674 in 2021/2022 – a 34 per cent decrease. Of course, not all of those people allocated to new general needs lettings will have been under the age of 25. Yet, considering that many young people experiencing or at risk of homelessness are single, the below table is indicative of a significant issue within the wider homelessness and housing debate:

Single Women General Needs Allocations

	PRP	LA
2021/2022	13,680	8,896
2019/2020	17,168	11,869
2018/2019	18,225	12,203
2017/108	18,088	12,342
2016/2017	18,743	13,335
2015/2016	20,333	14,854

(Table 3A, Social housing lettings in England, 2020/21)

Single Men General Needs Allocations

	PRP	LA
2021/2022	17,737	12,361
2019/2020	21,842	15,553
2018/2019	23,141	16,047
2017/108	23,527	16,225
2016/2017	24,183	17,733
2015/2016	26,584	19,215

While evidence of this shrinking capacity is valuable in and of itself, it is important to highlight that single young people with experiences of homelessness are also disadvantaged by the types of properties that they are encouraged to apply for. Participants argued that single young people are frequently asked to bid for and access studio and one bed properties, with larger types of accommodation allocated to families and those with specific needs – such as people with mobility issues. For example, a participant working for a charity involved in supporting single young people to move on stated that "if there's a single, young person leaving, they're only entitled to a one bed anyway. That's their allocation. So they wouldn't get a two bedroom property, even if they wanted one" (Young Persons Homelessness Charity, Nottinghamshire). Similarly, a participant working for a Local Authority emphasised that even those with higher priority status, such as care leavers, will often only be able to access types of smaller property:

So having about 190 to 200 (points), if you're bidding regularly and realistically, definitely will get studio flat and should eventually get a one bedroom as well, if they are doing that.

(Local Authority, North London)

However, it was also suggested that studio and one bed social rented properties are often the least likely to feature in the development plans of Local Authorities and Private Registered Providers – many of whom seek to maximise rents, while also letting to cohorts with the highest priority. In this way, single young people may be viewed to experience the brunt of the nation's housing crisis:

In Nottinghamshire where we've got the contract for young persons, and again, some of the barriers have been around, there's just not enough one bedroom, flats, houses anywhere that's across the board. And there just isn't enough one bed properties to move people on to specifically general needs housing.

(Housing Association, Nottinghamshire)

This proposition is supported by data from the Regulator of Social Housing showing that in 2022 housing provider stock consisted of fewer smaller properties, such as bedsits and those with one bedroom, than larger two and three bedroom homes:

Size	Private Registered Providers General Needs	Local Authority General Needs
Bedsit	17,571	28,991
1 bedroom	419,725	373,771
2 bedroom	686,889	494,116
3 bedroom	628,875	483,967

(Regulator of Social Housing, 2022. Registered provider social housing stock and rents in England 2022: additional tables, table 1.2)

Taken together, data showing the significant drop in allocations to single people and the comparably limited number of smaller properties available for let suggests that single young people are likely to struggle to access affordable, safe and secure housing in England. As such, single young people are either forced to wait on Local Authority waiting lists or, as was the case with some young people interviewed for this project, were told that there was no realistic opportunity for them to access social housing and that they were better off applying for private rental properties.

In addition to issues with allocations and the size of social housing, participants highlighted the importance of reducing the low turnover of tenants in general needs accommodation. Participants emphasised that young people were currently "at one end" of a slow

moving "housing chain", meaning that, without significant intervention to grease the wheel, members of this cohort would struggle to access affordable accommodation (Housing Association, London and Southern England (2)). This proposition was supported by a participant from a Housing Association in the East Midlands who articulated that young people hoping to access general needs housing were often having to wait for older people to vacate and move into types of supported living accommodation. As such, she suggested that young people in her area only gain access to around "half a dozen (properties) a year" (Housing Association, Nottinghamshire). This suggests that housing providers have relatively little control over stock vacancies, and that a lack of turnover will continue to act as a barrier to allocations:

But for young people, there aren't enough homes to put them in to start with. That's the challenge and that's where we need to build more social affordable housing that's accessible for young people. So one/two bedroom apartments in wider urban conurbations

(Housing Association, London and Southern England (2))

However, it was argued that housing providers and organisations supporting young people to move on could do more to address allocations and vacancy issues. For example, stakeholders from a large Housing Association indicated that they were now thinking about ways to repurpose existing stock to meet contemporary demand:

At one stage, there was a real need to increase family size housing, but sometimes you look at a different for a different lens, you actually need more affordable one bedroom homes, but for the reasons we're talking about today. So I think that's a constant horizon scan that we have to keep reviewing, again, in terms of our stock. And again, it's a challenge. It's looking at where we have got large size family homes in sometimes which are under occupied. And seeing actually, is that the best use of our stock?

(Housing Association, England (1))

This proposition speaks to the idea that providers should use vacancies as ways to address acute housing need. At a time where the 'churn' through social housing – i.e., the rate at which people vacate properties compared to the rate at which people let properties – is sharply falling in certain areas of the country,[52] policies that seek to address this imbalance are welcome. This is particularly important for those young people who do not have priority and are, therefore, unlikely to be provided with a direct offer for/an opportunity to bid on one of the few studio or 1-bedroom homes that become available per year in Local Authority areas. Activities that incentivise up/downsizing, and that

are fairer and more supportive than penalties for under-occupation, and enable providers to repurpose larger family homes into smaller types of accommodation may act as important means of maximising existing capacity and creating more equitable allocations policies. In this way, a greater proportion of young people with experiences of homelessness may be able to access affordable, safe and secure accommodation and, subsequently, lead meaningful lives.

Moreover, it was proposed that organisations could agree on commitments to housing young people with experiences of homelessness. These commitments would ask provider's to allocate a percentage of their general needs housing stock, particularly their studio and 1-bedroom properties, to care experienced and homeless 16-25 year olds per year[53] - a total that would be in addition to existing allocations quotas established by Local Authorities:

If they decided that in each block, there were two that look like this. And of course, they're social housing. But if it was just to house two 18 year olds, that's very different from saying this is normal social housing, you know, that is for people that have got x many needs. And I think that could be a small step that everyone could, if you've got people to pledge things, I think it's always good to get people to say, we'll do a minimum of this. And if every developer did two a year, it will be better than what we have at the moment maybe.

(Housing Association, London and Southern England (1))

While some participants from house providers articulated that they did not currently have additional allocations policies aimed at young people, others spoke about the potential value of such commitments. This is because they can formalise interrelationships between organisations involved in supporting young people to live independently and social housing providers - enabling providers to create distinct pathways for young people going from local hostels and foyers to social housing.

This type of commitment between organisations involved in supporting young people to live independently and social housing already exists. Participants from a charity that supports care leavers to successfully live in independent accommodation described how their organisation develops strong and enduring relationships with housing providers as a means of enabling a proportion of their young people to access "council housing" and "registered social landlords" accommodation per year (Care Leavers Focus Group). This has been achieved because "the project sets up and has a relationship with housing from the start. So there's always somebody that's there that says, for your first 10 young people, we will give you 10 properties" (Care Leavers

Organisation, England). As such, care leavers who have been supported by the charity and are ready to move on are able to bypass both the choice-based and direct offer processes and find appropriate housing:

At the time, I didn't do any bidding. I think it was automatic or something… I got my flat when I finished the course. I think I got it in like in a month

(Alex, London)

Of course, the particular housing crisis that is being experienced by young people cannot only be solved by rethinking allocations policies, repurposing existing stock and setting more ambitious targets. As has been acknowledged, much more needs to be done to increase the supply of housing that is accessible to young people. This necessity is also discussed at length in much of the recent policy and research literature, wherein the necessity to build more social housing is recognised.[54] As is also recognised, however, it is unlikely that current or even plausible future rates of house building will do very much to improve the housing crisis. Accordingly, experts argue for a mix of policies that promotes outcomes such as more equitable allocations, greater churn and increased building.

4.2 Unblocking pathways: innovations and stepping stone accommodation

If you actually want to give people a viable route to move out and to spread their wings, live the lives they want, for people who don't have that choice and just need a break, you have to start looking for somewhere in the middle. I mean, maybe the housing association sector is probably better at accepting that as a thing that we have to look at than some local authorities. The most recent London elections that came round, they are more 'no, no, we need to build just council rent homes' and you know we agree with that but you have to do the other bit as well, because you will never be able to do enough of that.

(Housing Association, London and Southern England 1)

While the importance of social housing in providing an affordable, safe and secure home for young people is apparent, it is also evident that this type of tenure is but one entity in a wider ecosystem that constitutes England's housing sector. Although traditionally analysis separates this sector into home-ownership, including the types of subsidised product currently offered to young people such as shared ownership, the private rented sector and the social rented sector, it is clear that many young people with experiences of homelessness only view the latter two as realistic options. In doing this, young people often initially conceive of these choices as representing a dichotomy – with the majority entering into the private rented sector and very few accessing social housing. Yet, as demand now exceeds supply in both arenas, the housing ecosystem for young people is reaching breaking point.

Accordingly, participants discussed the need for new products that address allocations gaps in the social housing and private rented sectors. These products should ideally work as a complement to, and not a competitor of, these more established entities, providing housing to underserved cohorts of people -.i.e., those with very limited priority status and/or with no savings. For young people with experiences of homelessness, participants indicated that this type of product could offer opportunities to call somewhere home. Where perhaps they had not previously fit into their Local Authorities priority banding, they could now access a type of housing that was designed with them in mind. This would be a type of accommodation that helped them "get on their feet" and enabled them to "transition to something else" (Housing Association, London and Southern England 1). As such, it would be time limited so that other young people could have the same opportunity to begin planning for the future.

In this way, a number of stakeholder participants likened this prospective product to student housing. They argued that, while living independently for the first time in university accommodation can be a formative experience for many young people, 16-25 year olds with experiences of homelessness often do not have the same opportunity. It was, therefore, apparent to participants that these young people often need to have similar experiences of living independently, while rent is subsidised, before having to enter the housing market properly:

So we've been talking about, gosh, is there a new product that isn't available, that is the next level on for, and I call it student housing appreciating that not all young people go into university, but it's that first step of independent living.

(Housing Association, London and Southern England (2))

This type of stepping stone accommodation already exists. It is clear that organisations in England have recognised the need for an ancillary entity within the wider housing ecosystem that not only provides accommodation to young people, but offers the experience of independence while enabling tenants to develop themselves and their careers. The following case studies discuss how two large young people's homelessness charities, St Basils and Centrepoint, have developed innovative schemes to meeting the needs of this cohort – although, it is important to note that branches of YMCA England and Wales have also established programmes that support young people to live independently such as YMCA St Paul's Y Cube project.[55] In doing this, the research explores the rationale for these approaches and what the charities have achieved to date:

Case study 1: St Basil's Live and Work Scheme

This scheme has been devised by the homelessness charity St Basil's to enable young people who could not rent privately or access social housing to live independently, while developing their careers. This scheme has been running for 7 years and has been subject to evaluation showing that it is value for money.

- Phase-1 of the scheme involved the development of Apprentice House: nine, 4-bedroom flats with shared kitchens and communal spaces wherein young people taking part in apprenticeships pay rent of 45 pounds a week, including their energy costs. Since its inception, this project has housed 120 young people – none of whom have claimed social security benefit due to the requirement to be in an apprenticeship and the low rate of rent. Moreover, all of these young people have successfully moved on into private rented housing and into employment upon leaving the scheme.

- Phase-2 of the scheme will offer 54 self-contained apartments for young workers who will pay 75 pounds per week.

- Staff working in the Live and Work scheme play a day-to-day role in property management and the provision of light touch pastoral support to the young tenants. This support is aimed at promoting independence and enabling young people to move on to the private rented sector.

- St Basils class this accommodation as supportive, rather than supported, due to the fact that it encourages young people to be independent both in terms of living in independent accommodation and maintaining employment – with factors like time keeping and personal conduct viewed as particularly important areas for development.[56]

- A commissioned evaluation of the scheme suggests that Live and Work saves the Government money, by stopping young people involved in the scheme claiming out-of-work benefits, reducing the likelihood of critical life incidents such as mental ill-health and reducing outcomes like anti-social behaviour. Moreover, it indicates that the scheme raises money through increased tax revenue.[57]

Case study 2: Centrepoint's Independent Living Programme

Independent living is a programme devised and organised by the national young person's homelessness charity Centrepoint that aims to provide housing to young people who would otherwise struggle to access tenures in the private rental sector.

- The young people that access Independent Living accommodation, such as those living in the self-contained flats provided at Peckham's Reuben House, have to be in work or an apprenticeship as a condition of their tenancy and pay rent amounting to 1/3rd of their salary.

- All young people living in Independent Living accommodation receive very light touch support from volunteer Independent Living Advisors who do not live on site but provide guidance when needed. This sets it apart from supported accommodation wherein residents receive a much higher level of support.

- Young people can stay in independent living accommodation for 2 years while they develop their careers, build their confidence and increase their ability to move into the private rental sector, plus another 3 years, separated into 1 year increments, if they need more time to achieve this.

- These shorter tenancies were designed to make sure there was a consistent flow of move through opportunities for young people in supported accommodation who were ready to live independently and develop themselves but could not do so – due to issues with the private rental sector and the fact that it does not pay to work while living in supported accommodation.

- Centrepoint plan to open a range of new Independent Living projects across London and Manchester by refurbishing existing homes into flats through lettings agreements with Local Authorities; and using off-site construction of modular self-contained homes, enabling the organisation to develop more accommodation at lower costs.

The preceding evidence suggests that these types of schemes work alongside existing sector products. This is because they provide heavily subsidised tenancies, enabling young people to save money, and are tied to employment thereby ensuring that tenants gain valuable experiences of the world of work. As such, these types of schemes prepare young people to enter the wider housing market, with the likelihood being that they will access the private rented sector or, in some cases, use products such as shared ownership:

They have capped the rent at a third of my salary right, and that's lovely because it gives me an opportunity to have time to be able to save, to have time to be able to think about making a life instead of just like living just month to month to get by. It gives me that space to plan a financial escape and achieve financial stability.

(Young person, London)

However, this focus means that Live and Work and Independent Living are not viable options for all young people with experiences of homelessness. It is evident that a significant proportion of this cohort requires substantial support, through types of accommodation like supported housing, to mitigate for distinct and interrelating social and health inequalities. In this way, schemes like Live and Work and Independent Living must be understood as one part of the wider housing sector:

The challenge and concern I have is whenever something new comes along, people go? That's the answer. No, it's not. It's part of an overall housing offer, like Housing First, it can work brilliantly, we've had one of the big programmes in the West Midlands, it can also not work for lots of people, right? So there's no one answer to all of this.

(Young person's homelessness charity, the Midlands)

Nevertheless, it is evident that, within this climate of high inflation and rising costs, organisations may struggle to develop innovative schemes that expand on the range of housing products available to young people in England. Government must, therefore, work with those organisations that understand local housing need as a means of empowering them to develop their own versions of Independent Living and Live and Work. This may be achieved through targeted capital funding grants aimed at enabling organisations to buy or rent properties/land, refurbish or build properties that are suitable for young people and let properties to tenants for fixed periods at genuinely affordable rates. Moreover, Government may support organisations that provide innovative schemes by developing regulation aimed at protecting the Independent Living and Live and Work models. Through this, we can preserve the legitimacy of fixed term, time-limited housing provision for the providers of genuinely affordable stepping stone accommodation.

Conclusion

The housing crisis presents particular challenges to young people with experiences of homelessness. Issues such as inequitable allocations policies and the failure to develop new one-bedroom and studio homes, as well as housing providers continuing focus on providing homes for affordable and market rent, all diminish options for young people to access and harness the opportunities created by social housing. Yet, the research has found that these conditions have not dimmed young people's aspirations to live in a type of property wherein they feel safe, have a secure tenancy and pay affordable rents. Rather, it is clear that the young people taking part in this research wanted an affordable, safe and secure property and that, for the most part, they associated this with the social rented sector.

In most circumstances, this ambition for an affordable, safe and secure property was part of participants overarching desire to attain control over their lives. After having sofa surfed, lived in supported housing and/ or in temporary accommodation, many of the young people taking part felt like they wanted to have a place that they could call home and in which they could make decisions about how they spent their time, money and energy. As such, they saw the relative stability that social housing could provide as an opportunity to develop themselves and build better futures. Thus, social housing was often viewed as a catalyst for outcomes such as career development, creating networks of support and relationship building.

While it is clear that young people want and can benefit from the stability of social housing, it is also evident the political economic environment is not always conducive to this goal. The research has found that Local Authorities require greater support to better enable young people to meet their aspirations – with reductions in discretionary housing payments and issues with the Homelessness Reduction Grant cited as particularly concerning. Moreover, Local Authorities are currently experiencing extremely high levels of demand on their already very limited, and often older, housing stock. Therefore, Government could provide greater support to Local Authorities to enable them to more effectively deal with demand through actions such as the repurposing of existing stock.

Housing Associations face similar issues with high demand. Yet, the research has found that these organisations are often better equipped at dealing with such pressures because of their larger stock totals and their more limited focus on the provision of housing. Indeed, many of these providers consider themselves to have gone beyond this focus and now act as anchor organisations within their communities, playing a role in local development and the promotion of social value. Nevertheless, Housing Associations could do more to develop equitable policies of social, affordable and market rate tenancy development. Furthermore, evidence suggests that some Housing Associations have created explicit barriers to young people accessing their properties by implementing strict pre-tenancy affordability assessments.

Due to the difficulty of these conditions, young people often need support to access housing and live independently. Participants emphasised that the transition between supported, semi-independent and family housing and independent accommodation has created a cliff edge for young people, reducing their support and increasing the need for competency and resilience. Thus, activities that teach budgeting skills, bill management and provide experiences of interacting with services networks are useful in enabling young people to successfully sustain tenancies. Moreover, participants highlighted the value of pre-tenancy qualifications in enabling young people to demonstrate that they would be good prospective tenants.

Furthermore, it was argued that the young people who did manage to gain access to social housing were also in need of support. While some young people highlighted that they had received relatively little tenancy support from their providers, leaving one struggling to pay her bills, others spoke about the value of light touch support while living independently – enabling them to stay on top of their rent, bills and essentials payments. Beyond this support, participants indicated that providers were increasingly having to provide hardship payments and material support to young people to make up for their reduced UC allowance and the increased cost of living. Furthermore, it was emphasised that tenancy support was often difficult due to overly stretched and under resourced public services.

Of course, it is difficult to support young people to access and harness opportunities created by social housing if they cannot access it in the first place. Issues with allocations, development and the size of housing being built work to constrain supply and make it more likely that young people will access the private rented sector or stay longer in supported/temporary accommodation. However, participants indicated that work to repurpose larger homes into smaller 1-bedroom and studio housing and more ambitious targets for young people with experiences of homelessness could address these issues. Furthermore, new types of ancillary housing products, designed as complements to the existing social and private rented sectors, could work to meet the needs of some young people with experiences of homelessness. These products would offer time-limited accommodation wherein young people could begin to develop themselves and their careers as a means of, subsequently, moving into the wider housing market.

While these varied solutions are significant in supporting young people to access affordable, safe and secure housing, they cannot do this alone. It is evident that there needs to be a national discussion about the value that young people bring to this country, both economically and socially, and the significant potential that is lost per-year by not resolving youth homelessness. In this discussion, young people with lived experiences of homelessness need to be given the opportunity to talk about their aspirations for the future and the value that affordable, safe and secure housing could add to their lives. In this way, we may begin to understand the importance of a healthy and thriving housing sector wherein affordable, safe and secure housing is available to all.
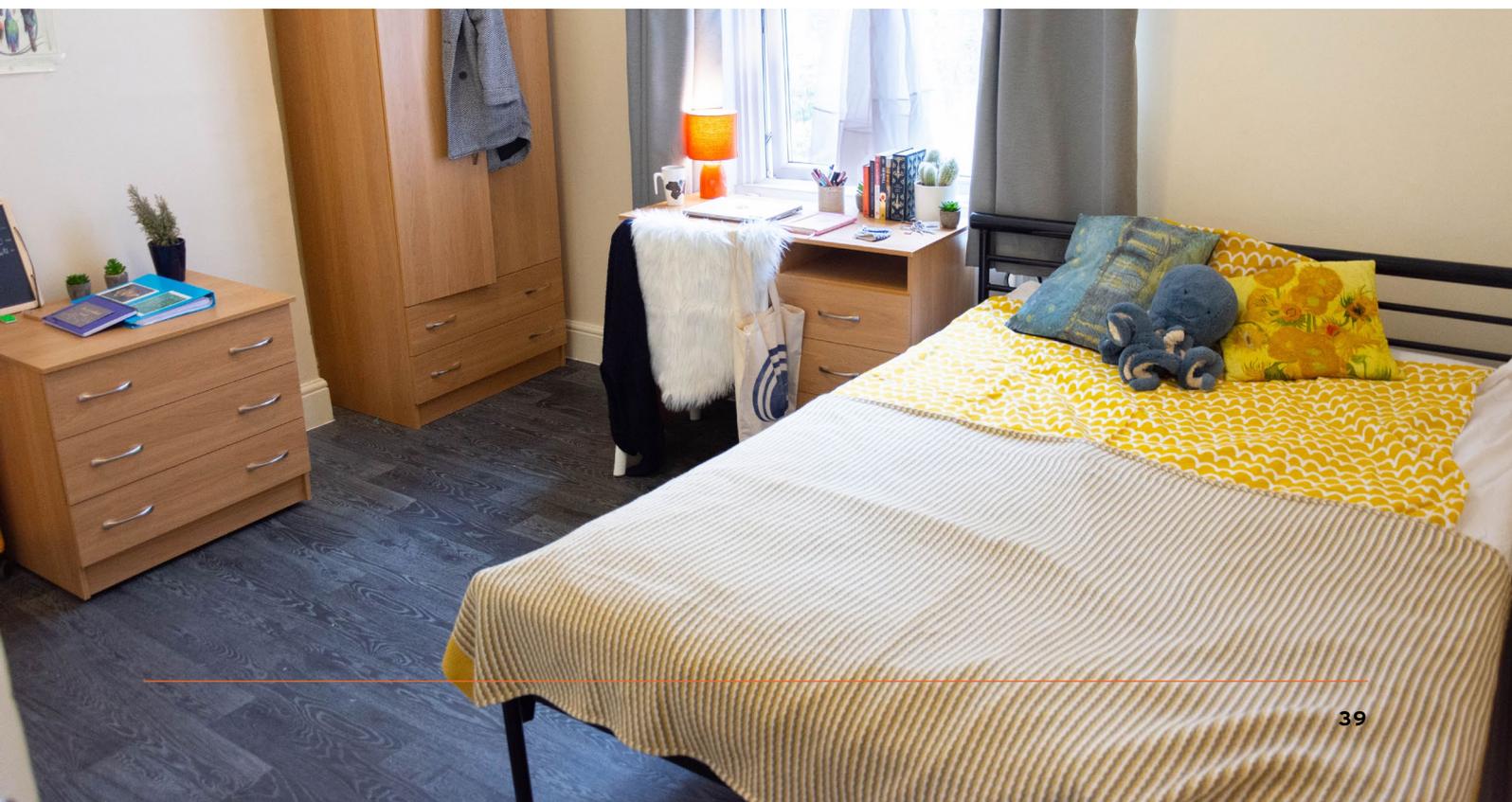
Appendix: who took our survey?

Gender: Of the 213 respondents, there were 96 male, 108 female, 5 non binary, and 4 preferred not to say.

Age: Average (mean) age: 20.6 years old. 9.8 per cent of respondents were under 18 years old. 1.8 per cent were over 25 years old.

Ethnic identity: 50.2 per cent white, 28.2 per cent Black, Black British, Caribbean, or African, 8.9 per cent mixed or multiple ethnic origin, 8 per cent Asian or Asian British, 3.3 per cent prefer not to say, 1.4 per cent other ethnic group.

Sexuality: 78.6 per cent straight, 15.7 per cent bisexual, 2.4 per cent gay/lesbian, 1.9 per cent other, 1.4 per cent prefer not to say.
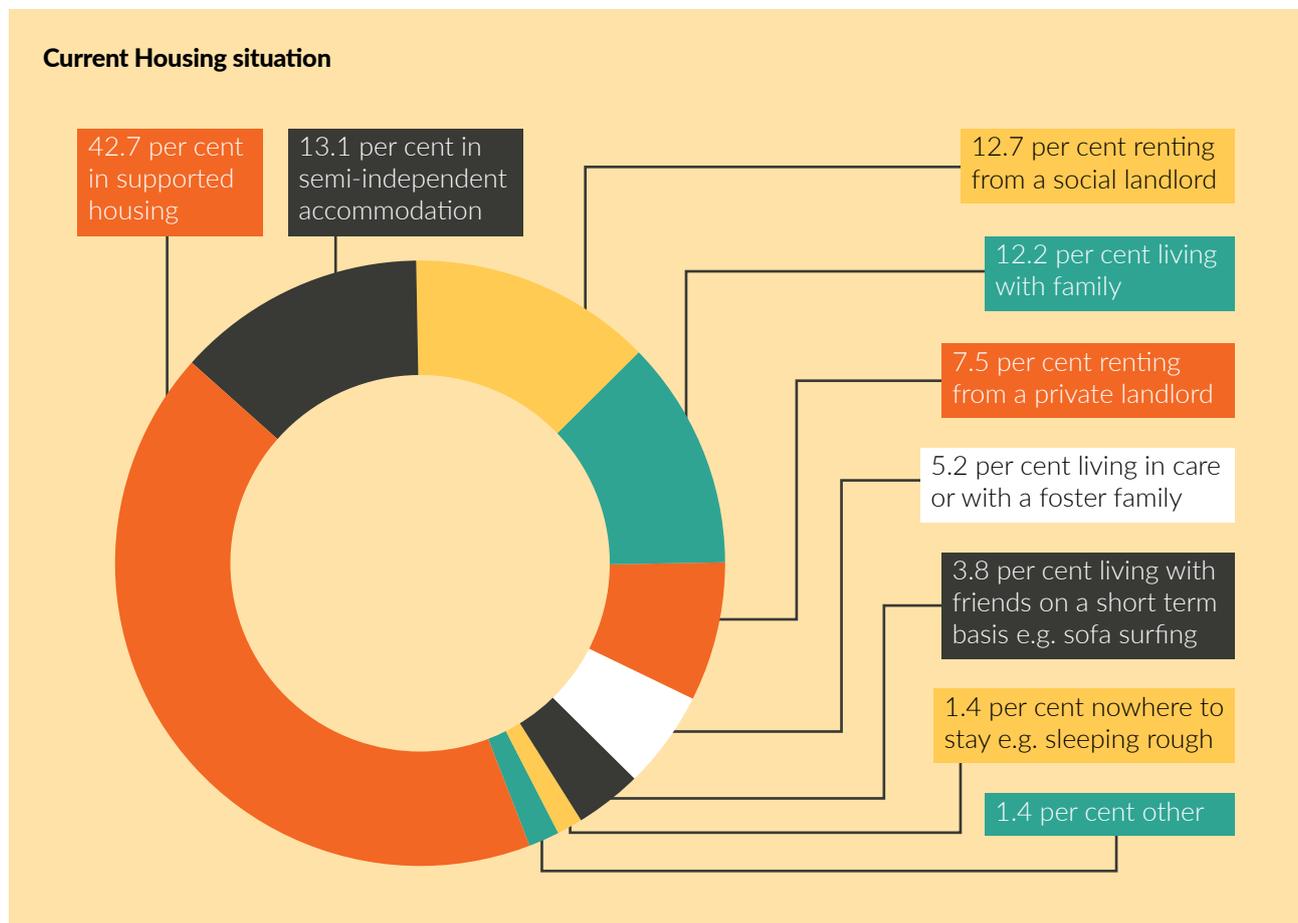
Area: 27.7 per cent London, 27.2 per cent West Midlands (England), 14.1 per cent Yorkshire and the Humber, 9.9 per cent North West (England), 7 per cent South East (England), 4.7 per cent East Midlands (England), 4.2 per cent East of England, 2.3 per cent North East (England), 1.9 per cent South West (England), 0.9 per cent Scotland.

Employment, education and training status: 26.8 per cent currently working full time, 23.9 per cent not in employment, education or training – looking for work, 21.1 per cent in education/training full time, 17.4 working part time.

Benefits received: 59.2 per cent Universal Credit, 47.9 per cent Housing Benefit, 17.4 per cent Personal Independence Payment, 16.4 per cent Employment Support Allowance and 10.3 per cent Child Benefit

Health status: 43.5 per cent did not consider themselves to have a disability or long-term health condition, 34.3 per cent reported having a mental health condition, 20.2 per cent reported having a physical health condition and 16% a learning disability and/or autism.

Care Leaver status: 55.6 per cent were not care leavers, 30 per cent were care leavers and 11 per cent were currently looked after.

Current Housing situation

42.7 per cent in supported housing

13.1 per cent in semi-independent accommodation

12.7 per cent renting from a social landlord

12.2 per cent living with family

7.5 per cent renting from a private landlord

5.2 per cent living in care or with a foster family

3.8 per cent living with friends on a short term basis e.g. sofa surfing

1.4 per cent nowhere to stay e.g. sleeping rough

1.4 per cent other

End Notes

1. Mulheirn, I., Browne, J., and C. Tsoukalis. 2023. *Housing affordability since 1979: Determinants and solutions. Joseph Rowntree Foundation.*

2. Nicolleti, A., 2023. *Unaccounted: The scale of youth homelessness in the UK. Centrepoint.*

3. DLUHC, 2022. *Social Housing Lettings in England 2020/2021.*

4. MHCLG., 2018. *A new deal for social housing.*

5. MHCLG., 2020. *The Charter for Social Housing Residents Social Housing White Paper*

6. DLUHC., 2023. *The Social Housing Regulation Bill*

7. Mulheirn, I., Browne, J. and Tsoukalis, C., 2023. *Housing affordability since 1979: Determinants and solutions. Joseph Rowntree Foundation.*

8. Tunstall, R.K. and Pleace, N., 2018. *Social housing: Evidence review. University of York.*

9. Judge, L. and Rahman, F., 2020. *Lockdown living: Housing quality across the generations. Resolution Foundation.*

10. Bulman, M., 2020. *'Grave injustice: Ministers urged to review 'discriminatory' universal credit rates for under-25s'. The independent, 20/05/2022.*

11. Cretch, E., 2022. *Young, homeless and hungry: food insecurity facing young people with experiences of homelessness. Centrepoint.*

12. Thompson, E., Jitendra, A. and Rabindrakumar, S., 2019. *#5WEEKSTOOLONG: Why We Need to End the Wait for Universal Credit, London: Trussell Trust.*

13. DWP, 2012, *Social Justice: transforming lives.*

14. Hardie, I., 2022. *Welfare Reform and Housing Insecurity: The Impact of Universal Credit Rollout on Demand for Rent Arrears and Homelessness Advice from Citizens Advice in England. Social Policy and Society*

15. DLUHC, 2022. *Homelessness statistics.*

16. DLUHC, 2022. *English Housing Survey data on social and private renters.*

17. DLUHC, 2022. *Social Housing Lettings in England 2020/2021.*

18. Cole, I., Pattison, B. and Reeve, K., 2015. *The withdrawal of support for housing costs under Universal Credit for young people: more pain for little gain?. Crisis.*

19. Ibid

20. McKee, K., and A. M. Soaita. 2018. *The 'frustrated' housing aspirations of generation rent. University of Stirling*

21. Articles covering 'generation rent' have consistently featured in mainstream news media over the last decade, i.e., https://www.theguardian.com/money/2015/jul/22/pwc-report-generation-rent-to-grow-over-next-decade. Equally, Government policies promoting the value of owning property, such as Shared Ownership and Help to Buy, are also prominent.

22. DLUHC, 2022. *Social Lettings Statistical Release 2020/2021.*

23. DLUHC, 2022. *Affordable Housing Supply Statistics (AHS) 2021-2022.*

24. Mulheirn, I., Browne, J. and Tsoukalis, C., 2023. *Housing affordability since 1979: Determinants and solutions. Joseph Rowntree Foundation.*

25. These subsidies are HB, social housing and rent controls, and are viewed to interrelate to impact on the affordability of England's housing market: see https://www.jrf.org.uk/report/housing-affordability-1979-determinants-and-solutions

26. Regulator of Social Housing, 2022. *Registered provider social housing in England – stock and rents 2021-2022.*

27. In fact, survey evidence shows that twelve participants had moved home between 10 and 20 times.

28. Di Ganni, E., and Williams, N., 2022. *Hitting Brick Walls: Barriers Faced by Homeless Care Leavers. Just for Kids Law*

29. Some participants highlighted that these experiences were not only limited to care leavers classed as intentionally homeless, with one stating that "the amount of time young people are bidding even when they are authorised to bid is taking a lot longer than it used to previously, because they do get care leaver points as well if they are a care leaver, they get an extra 90 points for bidding. So with their total points, which is normally around 190-200, they were quite able to bid successfully within three or four months. Now you're looking at eight, nine months to be honest, even if they're bidding regularly."

30. Watts, B., Bramley, G., Pawson, H., Young, G., Fitzpatrick, S. and McMordie, L., 2022. *The Homelessness Monitor: England 2022. Crisis.*

31. Baxter-Clow, D., Elliott, J. and Earwaker, R., 2022. *Making a house a home: Why policy must focus on the ownership and distribution of housing. Joseph Rowntree Foundation.*

32. Cuffe, G., *'Government cuts Discretionary Housing Payment fund by £40m', Inside Housing, 15/03/2022.*

33. Bosetti, N., Urquijo, D., and C. Harding, 2022. *Temporary Accommodation: London's hidden homelessness crisis. Centre for London.*

34. Cuffe, G., 2022. *'London could lose £50m in homelessness funding under reforms', Inside Housing, 02/09/2022.*

35. MHCLG, 2020. *English Housing Survey 2019-2020.*

36. Affordable rates can be as much as 80% of private rental market rates.

37. Allen, M., 2021. *'Anchors in a storm: lessons from anchor action during Covid-19'. The Health Foundation, 20/02/2021.*

38. For more information, see: https://centrepoint.org.uk/about-us/blog/centrepoint-works-is-fundamental-to-supporting-young-people-into-independence/

39. Bennet, L., 2020. *The St Mungos Recovery Approach: Rapid evidence review. St Mungos*

40. (Ibid)

41. *MTVH., 2022, Housing Futures: The vital role of home in young people's futures. MTVH.*

42. *Participants also cited that the successful achievement of these tasks relies on young people with experiences of homelessness having access to form identification such as a passport or birth certificate. In many cases, however, young people struggle access to Identification and cannot easily open bank accounts and/or apply for benefits. This has led some participants to state "the biggest barrier to social housing is that you need to have photo ID".*

43. *Crisis, Renting Ready. Available at: https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/renting-ready/*

44. *These factors led one participant in a Housing Association focus group to state, "The benefit system was supposed to be designed over the last 10-12 years to make independence easier. But in practice, it hasn't kind of realised this. I think that there's a need to redesign that system to support these kinds of transitions."*

45. *Benefit rates are substantially lower for those under the age of 25 – Universal Credit is £265.35 a month for this age group compared to £334.91 for those aged 25 and over.*

46. *Schmuecker, K., Matejic, P., Bestwick M., and Clark, T., 2022. Going without: deepening poverty in the UK. Joseph Rowntree Foundation.*

47. *Webber, R., Hill K., and Hersch, D., 2023. Living or surviving? Benefits, barriers, and opportunities for young people transitioning out of homelessness. Loughborough University.*

48. *Although, Housing Association and Local Authority participants indicated that these types of Government support often require public and third sector organisations to make sure that eligible people are getting the right financial support.*

49. *For more information, see: https://www.lookahead.org.uk/app/uploads/2023/01/look-ahead-away-from-hospital-and-into-community-report-web.pdf*

50. *As discussed, care-leavers, young people aged 16-17, people with disabilities and families, amongst others, receive priority status. This can mean that some young single people do not have priority need status when being assessed under the homelessness legislation.*

51. *Rowe, S., and Wagstaff, T. 2017. Moving on Improving access to housing for single homeless people in England. Crisis.*

52. *London boroughs, for example, have seen a sharp fall in the rate of churn. See page 11 of Pollak, L., 2022. Housing allocations and the vacancy chain: how coordinating chains can better meet housing needs and tenant choice. The Smith Institute.*

53. *This would be similar to the Homes for Cathy type commitment where a percentage of a provider's general needs housing is turned in to specialist housing per year.*

54. *i.e., Mulheirn, I., Browne, J., and Tsoukalis, C., 2023. Housing affordability since 1979: Determinants and solutions. The Joseph Rowntree Foundation.*

55. *For more information about Y Cube, see: https://ymcastpaulsgroup.org/y-cube/*

56. *Jesson, J., and Pocock, R., 2017. Review and Appraisal of the St Basils / SWBNHST Live and Work Scheme. St Basils.*

57. *(Ibid)*

centre point — give homeless young people a future