

Spring | Housing
Association



The Benefits of Youth?

Young People, Supported Housing,
Affordability, and Employment:

Learning from the WMCA Rent
Simplification Proof of Concept

Full Report

Foreword



I started my health and social care career working with young people, in particular through the Foyer Movement, helping young people into education, training, and employment. Those early years showed me just how much determination and potential young people have when given the right environment and support. But I also saw how fragile that progress can be when the systems around them - housing, welfare, and employment - fail to connect.

At Spring Housing, we see these same challenges every day. We're proud of the progress being made through the Supported Housing Regulatory Oversight Act (SHROA) and the sector's commitment to raising standards. However, high-quality housing and good support can only take people so far. If the welfare system continues to penalise young people for taking those first steps into work, supported housing will fall short of its real purpose: to help people to move on, not hold them back.

The government's ambition to get more young people into employment is absolutely right, but it cannot succeed without joined-up policymaking. Housing, welfare, and employment are deeply connected, and unless the benefits trap is addressed, we risk leaving behind a generation that's ready to contribute but locked out by design.

We mustn't, however, lose sight of the fact that this isn't only about young people. Employment and affordability can affect anyone living in supported housing who is trying to build a new life. If we want lasting solutions, we must create a system where work pays, independence is achievable, and supported housing is the springboard it was always intended to be.

**Janette Beckett, Chief Executive,
St. Anne's and Spring Housing**



Foreword



At Commonweal, we are chiefly concerned with how the right housing outcomes can form solutions to social injustices. At times, this calls for research into provision gaps, insecure arrangements, or the evolving housing needs of those affected. Elsewhere, Commonweal pilots housing schemes in partnership with frontline service providers, which are always subject to independent evaluation. The sector cannot learn without honest assessment of new ideas, and we are, at root, an action learning charity.

We were curious, therefore, to know more about the Proof-of-Concept scheme analysed by Thea Raisbeck and Spring Housing Association, and hope the learning contained below deepens our sectoral understanding of the current relationships between supported housing settings, the benefits system, employment status, and life chances.

There are numerous conclusions to take away from this piece of work. For years, young people in supported accommodation have been discouraged, either by material incentive from uneven benefits models, or from a dissuasive culture within specific supported settings, from seeking more employment and higher incomes. We remain concerned that this is still far too common, even when the support provision is good – and that a knotty, clunky benefits system also slows progress through supported settings.

Rising rents and external funding gaps have challenged the finances of providers, with the burden too readily moved onto tenants. We welcome the announcement in the recent budget of measures that will (apparently) remedy some of the unfair and poorly-considered features of the benefits system for this cohort. As is made clear in the report, though, there is a great deal more to do – particularly as local authorities and MHCLG work together to assess needs as they implement the Supported Housing (Regulatory Oversight) Act.

It is of the utmost importance, given these challenges faced by young people, and the opportunities we have in this moment, that we seek to understand their perspectives and decision-making, rather than rely on assumed behaviour. It is notable that the scheme demonstrated both a robust appetite for work amongst young people, and a disincentivising complexity within the benefits system.

There are plenty of excellent providers around the country working with young people, helping them move into rewarding employment and new, more optimistic stages of their lives. I am very hopeful that the analysis, perspectives, and conclusions found in the report below can help excellent practice become more and more common around the UK.

Our relationship with Thea Raisbeck and Spring Housing is long-standing, going back to the influential 2019 report *Exempt from Responsibility*, and I have the utmost respect and admiration for the work they produce. I look forward to seeing the impact of this work, and for our collaborations in the future.

Ashley Horsey

Chief Executive Officer, Commonweal Housing

About Us

Spring Housing

Spring Housing Association is a charitable organisation dedicated to supporting individuals and families across the West Midlands who are in need of accommodation and tenancy related support. We work in partnership with the private rented sector and housing associations to deliver both general needs and specialist housing solutions for those who are homeless or at risk of homelessness.

We are committed to driving change, influencing policy, and reducing homelessness by tackling systemic barriers and advocating for long-term solutions. Through datadriven insights, impactful research, and best practice sharing, we strive to challenge inequalities, reduce stigma, and influence housing strategies at local, regional, and national levels.

Commonweal Housing

Commonweal Housing is an action learning charity focused on piloting and researching housing solutions to social injustices. We work alongside our partners (typically service providers) to pilot housing schemes, improve them, and work with independent evaluators to glean as much learning as possible.

Our current areas of focus are at-risk youth, criminal justice, and migration, asylum and trafficking, and we also have a modest research programme with a wider remit. Commonweal would like to thank Thea Raisbeck, Spring Housing, and every participant in the scheme for the insights produced by this evaluation.

About the Author

Thea Raisbeck is Head of Research and Best Practice at Spring Housing Association and a Visiting Research Fellow within the Centre for Personal and Financial Wellbeing at Aston University.

Thea is also a research associate at the Centre for the New Midlands.

Acknowledgements

Heartfelt thanks must go to the young people who gave up their time to attend focus groups and interviews, and who generously shared their experiences, alongside their ideas for change. Thank you also to all of the stakeholders who attended interviews and meetings and have continually shown their passion and dedication to finding solutions to this longstanding policy issue.

Thank you to Commonweal Housing for funding and supporting this important work, and for providing helpful comments on earlier drafts. Finally, thank you to representatives from the West Midlands Combined Authority Homelessness Task Force for their support and comments.

February 2026

© Thea Raisbeck

Contents

1	Background:	4
1.1	Introduction	7
1.1	The PoC Scheme Explained	7
2	Young People, Supported Housing, Affordability, and Employment: Key Issues and Contexts	9
2.1	Supported Housing and Employment	9
3	Poverty, Affordability, and ‘being better off’	10
3.1	How do we measure what is ‘affordable’?	12
4	Further Considerations: Housing Benefit and Young People	14
4.1	The ‘marginal effective tax rate’	14
4.2	Young People: Allowances	16
5	Policy and practice relevance and key contexts	18
5.1	Youth Unemployment	18
5.2	‘The scarring effect’	19
5.3	Homelessness and unemployment: Intersections and considerations	19
5.4	Employment support in homelessness services	20
5.5	Discrimination and stigma	20
5.6	‘Good’ work	21
5.7	Wellbeing and Mental Health	21
6	Overview of this Review	23
6.1	Aims	23
6.2	The Design	24
6.3	Methods	25
6.4	Methodological Challenges	26
6.5	Scope and limitations	27

7. Key Statistics and Outcomes for Young People who took part in the research	28
8. Young People: Profiles and Portraits	31
9. Employment Types	37
10. Delivery and Implementation	39
11. Previous Approaches to and Experiences of Young People and Employment: Practitioners	41
11.1 Previous attitudes towards, and experiences of, employment: Young people	45
12. What did stakeholders think of the PoC?	48
13. What did young people think of the PoC?	58
14. What were young people's experiences of the PoC?	61
15. Subjective Wellbeing and Financial Wellbeing	72
15.1 Subjective wellbeing	72
15.2 Financial wellbeing	75
16. Case Studies	77
17. Conclusions and Recommendations	81
References	88
Appendix 1	90
Appendix B: Research Questions	95
Appendix C: Wellbeing and financial wellbeing: Methodology and Rationale	96
Appendix D: Further case studies	97

1. Introduction

This report presents the findings of an independent research review, which tracked the progress of participants taking part in a twelve-month scheme devised by the Department of Work and Pensions (DWP), in partnership with the West Midlands Combined Authority (WMCA). The scheme was proposed by the WMCA as part of the trailblazer deeper devolution deal. ¹ The scheme ran from March 2024 – March 2025 and attracted £4.57m in funding from the Labour Markets Evaluation and Pilots Fund. ²

‘Rent Simplification and Proof of Concept’ (PoC)

The scheme itself aimed to “test financial support and simplification of the benefits system for young people living in commissioned supported housing who transition into work” ³.

This scheme was proposed and designed in recognition of several issues that may face young people living in supported housing:

- High supported housing rents. If an individual earns enough to come completely off Universal Credit, they will no longer be automatically entitled (or ‘passported’) to receive 100% of their rent and eligible service charges ⁴ through Housing Benefit.

Instead, they will be subject to income-related means-testing under current Housing Benefit rules and will have to contribute towards the cost of their rent.

- Concerns around navigating a complex ‘in-work’ benefits system.
- Worries that being liable for part, or all, of high supported housing rents could lead to rent arrears, debt, or eviction.
- A longstanding culture within some supported housing environments of discouraging residents from moving into employment due to concerns around affordability and the perceived high potential for the accrual of rent arrears.

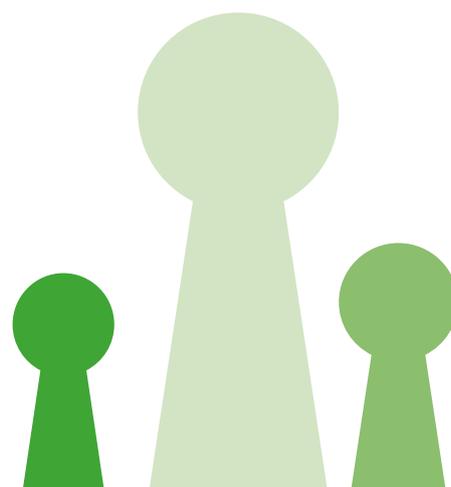
1.1 The PoC Scheme Explained

Once a young person living in commissioned supported housing began earning enough to take them off Universal Credit, at which point their Housing Benefit entitlement is ‘tapered’ in line with their earnings, they were only liable for 13% of their total rent and eligible service charges. ⁵ Existing Housing Benefit rules were used to calculate rent and eligible service charges, and the 13% figure was arrived at after extensive modeling, as a figure that would leave no one ‘worse off’ if they joined the scheme. The remaining 87% was ‘topped up’ by the PoC fund and paid by local authorities direct to the supported housing provider.

Participants were able to take advantage of the scheme for a total of six months, although this did not have to be in one continuous period.

Young people who had an underlying entitlement to certain premiums, such as those with children, caring responsibilities, or certain disabilities, would receive a 100% ‘top up’. ⁶

Participation on the PoC scheme was voluntary. Young people could choose to stay within the Housing Benefit system when entered, or increased their hours of, employment.



Eligibility

To be eligible for the scheme a young person must have:

- Moved into work or increased their hours of employment, leading them to taper off Universal Credit.
- Been aged between 18 and 24 (up to their 25th birthday).
- Been living in commissioned supported housing in one of the 7 constituent member local authorities within the WMCA (Birmingham, Coventry, Dudley, Sandwell, Solihull, Walsall, Wolverhampton) ⁷.
- Not been claiming any Housing Benefit for the duration of the scheme to avoid overpayment.

The scheme was devised as a collaborative venture between the DWP, Jobcentre Plus colleagues, local authorities, and commissioned supported housing providers.

The PoC scheme was designed and adapted based on feedback received through workshops and meetings held with local authorities, Jobcentre Plus staff, WMCA representatives, and supported housing providers. This included areas such as:

- Funding mechanism
- Ringfencing
- Duration of payment / eligibility for scheme
- Value of PoC payments
- Payment method (as a top up within Housing Benefit or outside of the system entirely)
- Claim start dates
- Managing changes in circumstance
- Name of scheme

Design choices also took into consideration the time limited nature of the fund and the requirement that funding should cease by March 2025

It was envisaged that supported housing providers would promote the scheme and support residents with their applications and their transitions on and off the scheme. Jobcentre Plus colleagues would also promote the scheme to eligible claimants living in commissioned supported housing and support with necessary transitions into employment.

Main aims:

- To support young people in supported housing to move into work or increase their hours
- Providing certainty over their rent liability for the period of the PoC
- To test whether removing barriers and simplifying systems incentivises young people to move into work or increase their employment hours to come off benefits

Secondary aims

- Allowing young people to save more of their earnings, and prepare for life beyond supported housing
- Facilitating greater throughput in supported housing



2. Young People, Supported Housing, Affordability, and Employment: Key Issues and Contexts

This section will provide necessary background to the ‘policy problem’ of supported housing and employment. It will also analyse concepts of ‘affordability’ and being ‘better off’ in the context of both the PoC scheme and the existing Housing Benefit system.

2.1 Supported Housing and Employment

The concerns of, and barriers to, young people entering employment whilst residing in supported accommodation will, to varying extents, affect all of those living in supported housing, regardless of age. What has varying been termed the ‘employment trap’, or ‘benefits trap’ of living in supported housing is considered, for those living and working within the sector, to be a perennial, and to some extent intractable, issue (Raisbeck, 2019; YMCA, 2023, St Mungo’s, 2025).

Despite Government assertions, and ‘on paper’ calculations, that supported housing residents, are ‘better off in work’ (Parliament.uk, 2017; 2025) notions of affordability are complicated by those of practicality, and whether ‘being in work pays’. Although not discussed or documented widely at policy or research level, organisational and practitioner-level experience is replete with instances where supported housing rents have proved a significant barrier to residents entering employment and sustaining accommodation (Raisbeck, 2018; 2019; Taylor, 2024)

Sector research, in particular, repeatedly points to wider examples of those living in supported housing being disincentivised from entering employment due to the perceived complexities and financial disadvantages, or from experiencing financial difficulty once in employment. This has been viewed as thwarting progression and autonomy (Taylor, 2024) and placing individuals at risk of re-entering homelessness systems (Raisbeck, 2019).

In addition, research has established that some supported housing providers are wary about encouraging residents to work. These concerns are twofold. Firstly, the complexities involved for providers in navigating benefits systems, including difficulties in understanding and the fear of ‘getting it wrong’. Secondly, fears that affordability issues may result in arrears or ‘non-payment’ of rent, or compound difficulties for often already economically vulnerable residents (Raisbeck, 2019; Crisis, 2021).

These, often intersecting, issues can result in residents actively being discouraged from entering employment by supported housing providers, or encouraged to keep employment hours low, to avoid entering the Housing Benefit tapering system.

This perennial, longstanding issue has, in more recent years, been exacerbated by the lack of available, affordable, or accessible ‘move on’, or ‘general needs’, accommodation, which has led to protracted stays in supported accommodation for many individuals, far beyond the period of time a resident is deemed ‘ready’ or able to move on (Rice, 2024).

This can mean that, when an individual gains employment, they are not able to move on to more affordable, and stable, accommodation within a reasonable timeframe. Attendant affordability issues whilst remaining in supported housing can reduce the ability to save for a deposit or for furnishing a new home, potentially serving to further diminish chances of moving to suitable independent accommodation (Raisbeck, 2019).

Affordability or viability issues for those working, or considering employment within supported housing are, arguably, further compounded by rising supported housing rents (MHCLG and DWP, 2023). A key reason for this steady rise in supported housing rents is seen to be the reduction in external funding for support. Funding for support ⁸ was cut by 75% between 2010 and 2020, and recent estimations suggest there is currently a funding deficit of 1.6 billion per year (National Audit Office, 2023; National Housing Federation, 2024).

This situation has led some providers to recoup some of their funding deficits through ‘intensive housing management’ ⁹ (IHM) costs, which can then be recovered through Housing Benefit ¹⁰ (MHCLG and DWP, 2023, YMCA, 2023). This results in a situation where, arguably in some cases, residents in employment are paying the price for the funding crisis within supported housing.

3. Poverty, Affordability, and ‘being better off’¹¹

This section contains detail and discussion on how Housing Benefit systems interact with Universal Credit, earnings from paid employment, and high supported housing rents. It will also consider payments under the PoC scheme in comparison to existing in-work benefits systems. Finally, particular considerations for young people within these contexts will be discussed, along with analysis of notions of affordability and being ‘better off in work’.

Please note the details in this section were correct at the time of the PoC scheme (March 2024–March 2025) and at the time of writing (June – September 2025)

The theoretical examples created for this report are based on two different rent figures charged by supported housing providers taking part in the PoC scheme. One rent figure was from a scheme with lower support, and one from a ‘fully supported’ scheme. The three wage figures used as examples are the minimum wage and the living wage, alongside a salary of £28,000. The latter figure was used in acknowledgement that this is the current Minimum Income Standard (MIS) (Joseph Rowntree Foundation, 2024). The examples show ‘better off’ figures alongside what it may ‘feel like’ for young people, in terms of their hours worked versus how much take home pay they have before and after housing costs.

This is included as both supported housing provider and DWP practitioner testimony revealed that this was a common way that young, supported housing residents viewed, or ‘weighed up’, the relative gains and drawbacks of entering employment. Regardless of the fact most adults will have to pay some form of housing costs, it is important to take into consideration the way young people often ‘make sense’ of their situations and the resultant disincentives; particularly for young people without family support who are often entering the labour market for the first time.

Example A, below, is shown in full to clarify how the PoC scheme works and how the examples have been calculated. Please see Appendix 1 for full calculations for all three scenarios. (Housing Benefit rules and tapers accurate at time of writing. ‘Feels like’ figures derived by dividing weekly money after housing costs by number of hours worked).

Example A: Existing Housing Benefit rules: National Minimum wage¹², ‘fully supported’ accommodation for a 19 year old.

	19-Year-old on National Minimum wage	Universal Credit
Weekly take home pay	£309.18 (39x £8.60 NMW ¹³) (£17,440.80 gross per annum / £335.40 per week equivalent ¹⁴)	£71.92¹⁵
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly Housing Benefit entitlement	£265.65	£416.76
Weekly rent liability (+ £12 ineligible service charge)	£163.11	£12
Weekly money after housing costs	£146.07	£59.92

£86.15 per week ‘better off’ in full-time employment than on Universal Credit.
Can ‘feel like’ working for £3.75 per hour or ‘losing’ around 22 hours of work per week.

PoC Scheme:

	19-Year-old on on PoC scheme	Universal Credit
Weekly take home pay	£309.18 (39x £8.60 NMW) (£17,440.80 gross per annum / £335.40 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly payment under PoC entitlement (13% of £416.76 + £12 ineligible service charge)	£66.19	£12
Weekly money after housing costs	£242.99	£59.92

**£183.07 per week 'better off' on PoC than on Universal Credit.
£96.92 per week 'better off' on PoC than under Housing Benefit rules**

Further Examples ¹⁶

Please note the details in this section were correct at the time of the PoC scheme (March 2024-March 2025) and at the time of writing (June – September 2025).

National Living Wage ¹⁷ 39 hours, 'fully supported' accommodation	£114.03 per week 'better off' in full-time employment than on Universal Credit Can 'feel like' working for £4.46 per hour or 'losing' around 24 hours of work per week.
£28,000 per annum salary ¹⁸ 'fully supported' accommodation	£137.31 per week 'better off' than on Universal Credit. £51.22 per week 'better off' on £28,000 salary than on minimum wage (£17,440.80 eqv)
£28,000 per annum salary 'lower supported' accommodation (No Housing Benefit entitlement)	£164.43 per week 'better off' than on Universal Credit. £27.12 'better off' in lower supported than higher supported accommodation. £78.28 per week 'better off' than on minimum wage (£17,440.80 eqv)

As is clear from the above examples, within the existing Housing Benefit system, it is possible for young people to live in supported housing and be able to work. Young people will, in most cases and in the most rudimentary sense, be ‘better off’ in work than remaining on Universal Credit. However, being better off (than on Universal Credit) by £86.13 per week for working 39 hours (example A, above) could serve as a strong disincentive.

‘Better off’ calculations often do not take into account the ‘hidden’ charges and costs associated with exiting the Universal Credit system, which can further complicate ‘affordability’ calculations. Certain charges and services are free to those unemployed

and on Universal Credit, including dental, optical, and prescription charges, and some veterinary costs. If an individual is no longer entitled to Universal Credit, these charges will have to be paid from any earnings. Alongside this, increased transport costs, clothing costs, and food budgets often increase significantly due to entry into employment: something that will vary for each individual but is not often considered by more ‘standard’ calculations (see Webber, et. al., 2023; Raisbeck, 2019).

As **Section 3** further explicates, for those residing in supported housing, being ‘better off’ in work is far more complex and nuanced than ‘on paper’ calculations might suggest.

3.1 How do we measure what is ‘affordable’?

In all the examples given above, under the Housing Benefit system, young people would be using at least 50% - 55% of their weekly take home pay to cover supported housing rental costs alone.

The worked examples also exhibit the ‘cliff edge’ or ‘benefits trap’ inherent to means-tested Housing Benefit. Whilst still within the Housing Benefit system, those in full time work are contributing a greater percentage of their income towards their rent the more they earn. This is particularly the case for those in ‘higher supported’ accommodation:

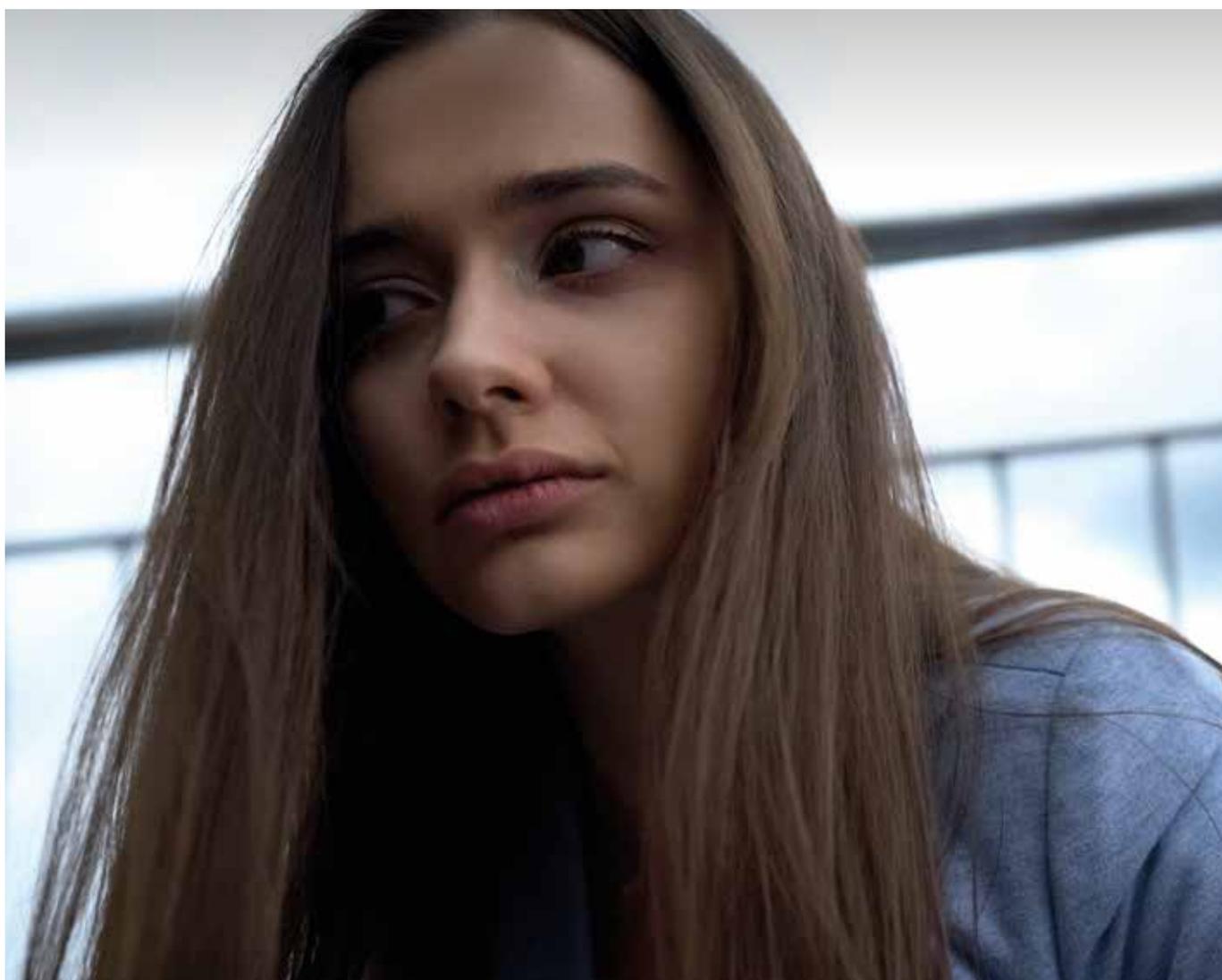
<p>National Minimum Wage £309.18 per week net</p>	<p>Higher supported rent (£428.76) 53% of weekly net wage on rent</p> <p>Lower supported rent (£228.47) 52% of weekly net wage on rent</p>
<p>National Living Wage £388.92 per week net</p>	<p>Higher supported rent (£428.76) 55% of weekly net wage on rent</p> <p>Lower supported rent (£228.47) 55% of weekly net wage on rent</p>
<p>£28k per annum gross salary £455.37 per week net</p>	<p>Higher supported rent (£428.76) 57% of weekly net wage on rent</p> <p>Lower supported rent (£228.47) 50% of weekly net wage on rent (No Housing Benefit entitlement)</p>

In the UK, housing affordability calculations can vary, and vary by tenure. The most widely accepted definition is that housing costs (inclusive of council tax) should total no more than 30% of an individual's gross income to remain 'affordable' (Office for National Statistics, 2024); (Affordable Housing Commission, 2019). This measurement does, however, fail to consider income disparities, and that those on higher incomes can absorb housing costs more readily than those in lower income quintiles. As such, some metrics go further than the '30% indicator' to consider income levels. The '40/30' ratio focuses on the lowest two income quintiles – or the lowest 40% - who spend more than 30% of their income on housing costs. This is seen to give a better indicator of financial stress caused by high housing costs (English Housing Survey 2023-2024: UK Gov, 2025).

Young people, particularly those experiencing social disadvantage or exclusion, are disproportionately represented in the lowest two income quintiles

(currently, equivalised disposable income of up to £27, 371 per year), and thus far less able to adequately manage higher housing costs (House of Lords Library, 2024). As the worked examples above show, young people in employment are spending between 50% and 55% of their income on their housing costs (and this is exclusive of council tax [20](#)) whilst residing in supported housing and within, or just slightly above, the lowest two income quintiles.

High housing costs can undermine financial resilience, wellbeing, and feelings of stability (Madden and Marcuse, 2016; Acolin and Reina, 2022). Recent research by the Resolution Foundation reported that higher housing costs as a share of income are associated with worse mental health amongst young people. According to ONS data collated for the Resolution Foundation's report, 1% of those with no housing costs reported feeling anxious, compared to 13% of those spending 30 per cent or more of their income on housing (2024, 4).



4. Further Considerations: Housing Benefit and Young People

The previous calculations have examined housing costs within the Housing Benefit system and the POC scheme using full time hours and three specific example incomes.

Full time hours were chosen as the young people taking part in this research were all in full-time work, or very close to full-time hours. Also, as the data in Section 9 illustrates, the majority of young people who applied for the PoC scheme were working full-time hours, or close to full time hours, suggesting that, without the impediment of housing benefit and affordability concerns, full-time work is the preferred choice for many young people.

However, it is important to look at the effects of working just enough hours to taper off Universal Credit and enter the Housing Benefit tapering system.

4.1 The ‘marginal effective tax rate’

Research by youth homelessness charities has, in recent years, focused on the inequities within the Housing Benefit system for young, supported housing residents who enter employment. In particular, the taper rates within the system have been scrutinised and problematised (Centrepoin 2024; YMCA, 2023; St Mungo’s 2025).

Unlike those living in ‘general needs’ housing (social and private rented), who have their housing costs calculated under the Universal Credit rules, those residing in supported housing have their housing costs calculated under the less generous Housing Benefit rules. ²¹

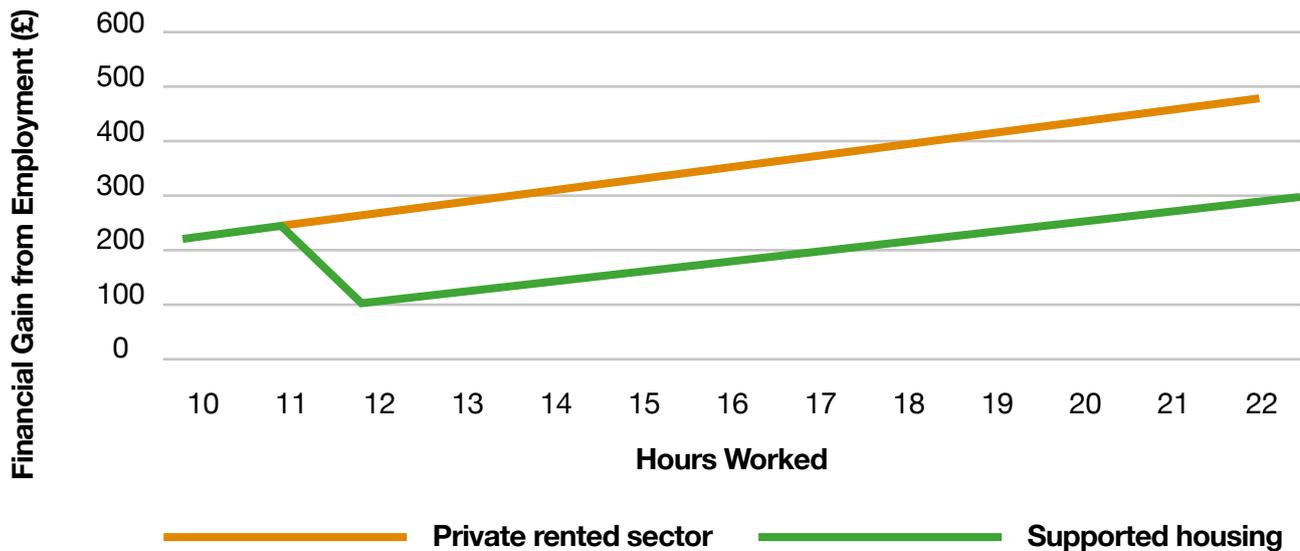
Once a young person living in supported accommodation enters paid employment, a 55% ‘taper rate’ is applied to their Universal Credit entitlement. This means, for every £1 earned over the standard allowance, their entitlement will be reduced by 55p.

A young person under 25 with no children, caring responsibilities, or disabilities would have to consistently earn approximately £133 a week to completely taper off Universal Credit. This is the equivalent of just over 13 hours per week at minimum wage (£10 per hour) or just over 11 hours per week at National Living Wage (£12.44 per hour). ²²

At this point, a young person will no longer have their entire rent covered by Housing Benefit. Instead, they will be subject to the Housing Benefit taper rates. This is a less generous system than Universal Credit, with a 65% taper rate. This means that once a young person earns more than the applicable amount (currently £72.90 for under 25s), minus an ‘earnings disregard’ of £5, their Housing Benefit will be reduced by 65p for every £1 they earn. This places residents at a disadvantage compared to those living in the private rented sector, who will have their housing costs calculated under the more generous Universal Credit rules.



Impact of increasing hours worked - Supported Housing vs PRS



[Reproduced with permission from the Making Work Pay campaign briefing by Centrepoin, et. al.
See: <https://centrepoin.org.uk/support-us/campaign/make-work-pay>]

This complex interaction between earnings, Universal Credit, and Housing Benefit, is a key contributor to the frequent – and often justified – perception that increasing employment hours beyond a minimal level is unviable, or not financially worthwhile.

Please note that on 26th November 2025 as part of the Autumn Budget, the government announced that they would be “reducing the financial cliff edge for claimants in supported housing and temporary accommodation from Autumn 2026 – To improve work incentives, the government is adjusting how earnings are treated for Housing Benefit and Universal Credit claimants in supported housing and temporary accommodation, so that most claimants will not be subject to reductions in income for working more hours”.

This development means that claimants will be able to keep more of their earnings before being subject to the Housing Benefit tapering system (known as ‘earnings disregards’).

Although public detail was still limited at the time of this report going to print in January 2026, this is something the Youth Chapter Collective – a coalition of over 150 youth homelessness charities - had for some time been calling for through the ‘Make Work Pay’ campaign.

The work of the PoC scheme also highlighted the issues of affordability in supported housing and allowed the DWP to elevate the importance of this issue and push for change.

4.2 Young People: Allowances

Alongside the taper rates within the Housing Benefit system, two additional factors arguably increase the imperative for testing potential solutions to the 'benefits / employment trap' of living in high cost supported housing for young people in particular.

Firstly, young people are seen to be placed at an immediate disadvantage within the benefits system. Single individuals under 25 with no disabilities, children, or caring responsibilities are subject to a lower 'standard allowance' under the Universal Credit system than those over 25 in the same category.

**Under 25 UC weekly equivalent rate
(2024-25 tax year)**

£71.92

**Over 25 UC weekly equivalent rate
(2024-25 tax year)**

£90.80

**Under 25 UC weekly equivalent rate
(2025-26 tax year)**

£73.15

**Over 25 UC weekly equivalent rate
(2025-26 tax year)**

£92.34

In line with this, the corresponding 'applicable amount' ²³ within Housing Benefit, or the level of earnings before entitlement is 'tapered', is also set at a lower rate for under 25s. This, in basic terms, means their benefit entitlement begins to be affected at a lower earnings figure than those over 25.

**Under 25 HB applicable amount
(2024-25 tax year)**

£71.70

**Over 25 HB applicable amount
(2024-25 tax year)**

£90.50

**Under 25 HB applicable amount
(2025-26 tax year)**

£72.90

**Over 25 UC HB applicable amount
(2025-26 tax year)**

£92.05

The rationale for the lower allowances for those under 25 largely rests upon two assumptions. Firstly, that those under 25 are more likely to live with parents, or have parental or other support networks, and so incur lower living expenses. Secondly, it is seen to reflect the lower earnings expectations of young people in the labour market. It could therefore be argued that lower allowances are an additional incentive for young people to extricate themselves from the benefits system through paid work - and this appears a facet of the policy intent.

However, this rationale neglects the experiences of young people in supported housing, or otherwise without the 'expected' levels of familial support, who will face the same living costs as those over 25. Previous research has shown the lower under 25 benefit rates to be inadequate and discriminatory for those who are living in supported housing and have called for this cohort to be given the same Universal credit standard allowance as over 25s, with the Housing Benefit applicable amount to be raised in tandem (YMCA, 2023; Webber, et. al., 2023; Taylor, 2024).

	25-year-old	23-year-old
Weekly take home pay	£410.54 (39x £12.21 NMW ²⁴) (£476.19 per week gross £24,761.88 per annum eqv)	£410.54
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly Housing Benefit entitlement	£224.09	£200.54
Weekly rent liability (+ £12 ineligible service charge)	£204.65	£228.22
Weekly money after housing costs	£205.89	£182.32

£23.57 better off as a 25 year old than as a 23 year old

Reflections and Conclusions

The ‘policy problem’ of working whilst living in supported housing is longstanding and complex. In the most basic sense, supported housing residents are ‘better off’ working than remaining on Universal Credit. However, such calculations are complicated by situation and context: high rents, Housing Benefit taper rates, notions of affordability and ‘feeling the benefit’ of working, or of working more hours.

A young person may have more money being in employment than on Universal Credit, but high rents rates can lead to significant affordability constraints, which may have a detrimental effect on wellbeing, stress levels, and the ability to plan or save. Similarly, working part time hours sufficient to exit the Universal Credit system can result in minimal financial yields relative to remaining within the Universal Credit system.

The systemic problems and complex considerations inherent to resident employment within supported housing will affect all residents, to varying degrees. However, reduced personal allowances and applicable amounts for under 25s, and the likelihood of being in a lower wage bracket, further complicate these considerations. This increases the imperative to seek workable policy and practice ‘solutions’ to the apparent ‘trap’ of supported housing and Housing Benefit for young people in employment.

5. Policy and practice relevance and key contexts

The framework for this ‘key contexts’ review was devised through preliminary engagement with stakeholders; previous research and sector engagement on this issue, and provider guidance for the PoC scheme. It was not designed to be a comprehensive, or systematic, review of all available literature relating to homelessness, un/employment, supported housing, and in-work benefits. Instead, it provides an overview of the key contexts that surround and interact with the PoC scheme; what might be termed its ‘contextual fit’.

5.1 Youth Unemployment

Young people are statistically much more likely to be unemployed (Brooks, 2025), and young people not in education, employment or training (NEET) are over 2.5 times more likely to be in poverty than those in employment. Moreover, young people who are NEET and who do not live with parents or caregivers are over 3 times more likely to be in poverty than 16–24-year-olds in work, education or training - 60% compared to 18% (Casey and Elliott, 2025, 16).

In February to April 2025, there were 620,000 young people aged 16 to 24 who were unemployed (a rate of 14.3%), an increase of 59,000 from the previous year (a rate of 13.6). In contrast, the general unemployment rate for February to April 2025 was 4.6%, up from 4.4% the year before (Brooks, 2025).

In January to March 2025, there were around 81,000 more unemployed young people than just before the pandemic (Brooks, 2025). Factors such as the impact of the aforementioned Covid-19 pandemic, ensuing disruption to education, and the ever-rising cost of living are seen to have created an increasingly complex picture of youth unemployment (ibid).

It is also important to note that the youth unemployment rate in some areas of the West Midlands Combined Authority, such as Wolverhampton, Walsall, and Birmingham, is more than double the national average, leading the WMCA Mayor to introduce a raft of measures as part of his ‘mission’ to tackle youth unemployment. ²⁵

Such high levels of youth unemployment and economic inactivity can have long-term costs, both economically and socially. The Learning and Work Institute (2021) calculated that the ‘economic and fiscal cost of high youth unemployment’ will be £31 billion for the period 2021-2025.

The charity Centrepoint, which has carried out extensive work around the impediments to employment for young people in supported housing, estimated the cost of youth inactivity and unemployment due to homelessness at £5.4-6.0 billion - around 70% of the total ‘cost’ to the economy of youth homelessness (Nicoletti, 2023).

Relatedly, the *Get Britain Working* white paper (UK Government, 2024a) and *Pathways to Work* green paper (UK Government, 2025) have cited young people not in work or learning (NEET) as a key target for reforms, particularly young people who are economically inactive due to health conditions or disability, although the approaches contained within the two papers are potentially in opposition. The white paper includes an ambition to move towards an 80% employment rate, with everyone given the opportunity of good work within an ‘inclusive and thriving workforce’ (UK Government, 2024a).

The *Pathways to Work* green paper underpins the government’s ambition to increase the employment rate by creating a ‘clearer youth phase’ within the benefits system, exploring benefit and employment activation changes so that ‘young people have work and training rather than a pathway to economic inactivity’ (UK Government, 2025). This includes consulting ²⁶ on whether to delay access to the health element of Universal Credit ²⁷ until a claimant reaches the age of 22, reinvesting any savings made into work support and training opportunities for this cohort (ibid).

There is no current evidence to suggest the potential barriers to young people in supported housing have any significant bearing on national unemployment statistics. Equally, the PoC scheme was not primarily designed to ‘tackle’ or ‘drive down’ regional and national youth unemployment figures. Nonetheless, the rationale for the PoC scheme, and the body of previous learning, tells us that supported housing rents are likely a key barrier to many young, supported housing residents entering and maintaining employment. It is therefore important to analyse some of the causes and consequences of youth unemployment, and how these intersect with, and are compounded by, experiences of homelessness.

Causes of youth unemployment are complex and multivariate, but the core drivers have remained largely consistent. Key ‘longstanding drivers’ include:

- **Skills gaps and shortages**
- **A lack of quality jobs locally**
- **Employers’ incorrect perceptions of young people during recruitment**
- **A rise in retirement age**
- **Lack of access to careers advice**
- **The further education system**
- **Availability of apprenticeships**
- **Support for disadvantaged groups**
- **Co-ordination between government departments**

(House of Lords Youth Unemployment Committee, 2022; Youth Unemployment UK, 2024)

5.2 ‘The scarring effect’

Youth unemployment is seen to produce multiple ‘scarring effects’ in later life, (McQuaid, 2017) Unemployment when young leads to a ‘higher likelihood’ of lasting longer-term economic effects such as decreased future earnings or persistently lower wages (Bell and Blanchflower, 2011). A study by De Fraja et. al. in 2021 found that: “An additional month of unemployment between ages 18 and 20 permanently lowers earnings by around 1.2% per year”.

Pertinently, such reduced wage potential results in a higher likelihood of an individual being forced to accept jobs to which they are not well-matched, and which provide fewer longer-term opportunities.

This ‘unemployment scarring’ often also takes the form of further, future unemployment and overall reduced life chances (Greg and Tominey, 2004; Tomlinson and Tholen, 2023).

5.3 Homelessness and unemployment: Intersections and considerations

There are longstanding and deep connections between homelessness and unemployment, which can have reinforcing and cyclical effects (Gray, 2020). Unemployment can be one of a range of intersecting systemic, structural, and individual triggers for homelessness. In turn, homelessness can prolong periods of unemployment, making it more difficult to

‘exit’ homelessness or achieve lasting autonomy and independence (Crisis, 2018). Although a significant proportion of people experiencing homelessness are not in employment, research suggests the ‘vast majority’ do want to work (Crisis, 2013; Gray, 2020; St Mungo’s, 2023).

5.4 Employment support in homelessness services

“The idea that an exit from poverty and integration into society is best achieved by getting a paid job is a mainstay of European social policy.”²⁸

In acknowledgement of the perceived financial and personal benefits of employment for those experiencing homelessness, alongside its designation as a key ‘protective factor’ against future – or further – homelessness, employment support is by now a well-established part of homelessness and supported housing service practice.

Such support can take various forms, including the provision of ‘in-house’ support by non-specialist workers, ‘in-reach’ specialist support within accommodation or organisational settings, signposting to external, statutory and non-statutory services or inclusion in charitable or statutory programmes (Bretherton and Pleace, 2019)²⁹.

It is beyond the scope of this research to analyse the available evaluations of some of these interventions, support, and programmes. However, it is salient to note that, although structural, systemic, and individual factors such as local labour markets, employer discrimination, and the limited availability of settled and secure long-term accommodation, have been highlighted as potential impediments to positive, and sustained, ‘outcomes’, the potential barrier of high cost supported housing and ‘in-work benefits’ has been almost completely neglected.

5.5 Discrimination and stigma

A further factor that is perhaps less well-explored within the context of homelessness and employment is the potential for misperception or discrimination by some employers towards people experiencing homelessness (Gray, 2020; Crisis 2021).

A survey of 250 employers by the charity Crisis discovered that two out of five employers believe it is illegal to employ a homeless person, and 42% would try to terminate a contract if an employee became homeless. Additionally, 1% of employers said if they hired a homeless person or someone at risk

of homelessness they would be worried about how to interact with them. 13% said they would be fearful the homeless employee may upset colleagues and 40% would be concerned about the reliability of an employee experiencing homelessness (Crisis, 2021).

For young people, this may be further compounded by one of the established ‘key drivers’ of youth unemployment: employee discrimination and the perception of young workers during recruitment processes (Drydakis, 2025; Youth Employment UK, 2024).



5.6 ‘Good’ work

“We want a system that enables everyone to access good, meaningful work that matches their desires and aspirations, supports them to progress over the course of their careers, and helps them to get the training they need, thus supporting the needs of the economy and economic growth”

HM Government (2024) Get Britain Working

‘Good’, secure, and adequately paid employment is viewed as a ‘protective factor’ against homelessness or repeat homelessness whereas low-paid, precarious and exploitative employment can increase the risk of homelessness.

Current evidence suggests that those on the fringes of the labour market, including young people experiencing homelessness and other forms of social and economic disadvantage, are much more likely to be in low paid, low skilled, and insecure employment with little progression or development (Resolution Foundation, 2023). Zero hours contracts are often

seen to typify precarity and low wages, with statistics from the Work Foundation suggesting that under 25s are five times more likely to be on zero-hours contracts than older workers. (Martin, et. Al, 2024)

Previous research has suggested that fulfilling claimant commitments for out of work benefits and the use of sanctions often serves to push people into ‘any job’ - often one that is lower paid, and with little prospect of progression - leaving many with inadequate or insecure incomes rather than with a job that fosters choice, security, progression, and stability (Timms, 2024, Waters, 2023; DWP, 2018).

5.7 Wellbeing and Mental Health

‘Whether we have a job or not is the third biggest factor associated with our wellbeing, after our mental and physical health and our personal relationships’ ³⁰

The strong, positive correlations between employment, mental health, and personal wellbeing are well-established ³¹. This relationship, though, is bi-directional and cyclical, with poor mental health increasingly cited as a barrier to, particularly, young people entering the workplace (Casey and Elliot, 2025). This can particularly be the case for those young people experiencing homelessness, who may have increased burdens caused by struggling to afford to live, and the absence of peer or parental support (Webber, et. Al., 2023; Centrepoint, 2024). Unemployment itself is an obvious personal and financial stressor, which can negatively affect mental health and wellbeing, resulting in depression, anxiety, poor self-worth, and poor self-esteem (Arena, et. al., 2022; The Health Foundation, 2024). Research also suggests that there are ‘long-term mental health scarring effects’ of youth unemployment or repeated spells of unemployment during the life course (Strandh, et al., 2014)

The most recent Princes Trust Youth Index revealed that those not in education, employment or training (NEET) reported the lowest overall wellbeing scores. In the same survey, 41% of those NEET reported feeling worthless because they do not have a job, and almost two thirds felt that having a job is good for their mental health (Princes Trust, 2024).

Data from the Labour Force Survey reveals that the proportion of young people unemployed or economically inactive and reporting a mental health condition ³² has tripled since 2005 (Casey and Elliot, 2025)

Recent research by youth homelessness charities has highlighted the cyclical relationships between mental health, wellbeing, employment, affordability issues and Housing Benefit tapering for young people residing in supported housing (YMCA 2023; Nicoletti, 2023; Taylor, 2024).

A report in 2023 by the YMCA found that the main reason (47%) young people who were surveyed said they were not in work or were working 'under 16 hours' was due to mental health. 'Mental health issues' were the most frequently cited answer to what they needed help addressing in order to gain employment or increase their working hours (ibid).

Conversely, good mental health can facilitate employability and sustained employability. It may lead to increased self-worth via 'meaningful accomplishment', which can 'further support a successful transition to independence' (Furey and Harris-Evans 2021).

Reflections and Conclusions

This section has provided more detailed background on the key issues that form the broader sectoral, structural, policy, and systemic contexts surrounding the PoC scheme. It has highlighted the intersecting and cross-cutting nature of the 'policy problem' of supported housing and employment for young people; revealed some of the potential implications of being disincentivised from entering employment and highlighted some of the key potential benefits of being in 'good' employment.

In particular, the longer-term scarring effects of protracted periods of unemployment whilst young, alongside the barriers and exclusions common to experiences of homelessness, serve to create something of a 'dual scarring effect'. This arguably increases the imperative to understand, alleviate, and provide longer-term solutions to some of the burdens and impediments facing this cohort of young people.



6. Overview of this Review

This Review has not been commissioned by, or designed in close collaboration with, the Department of Work and Pensions (DWP), and thus did not seek to evaluate the PoC under its stated aims and assumptions. Instead, the Review has been designed in consultation with a set of key stakeholders: with support from its funder, Commonweal, and from the West Midlands Combined Authority (WMCA): a key strategic partner of the PoC scheme.

‘Separate, but not in opposition’

This Review was intended to centralise, contextualise, understand, and amplify the experiences of the young people taking part in the Scheme.

Whilst the author of this report did not collaborate with DWP partners around the research design, aims, and questions, there existed a working relationship for the duration of the PoC scheme. This included sharing the research brief, design, and aims, updating on progress, and discussing headline findings.

Throughout the entire research process, this Review adhered to the philosophy of ‘separate, but not in opposition’.

‘Measures of success’

This Review did not seek to evaluate the ‘success’ of the PoC scheme based on pre-determined criteria, or notional frameworks.

In this way, the Review sought to ‘move beyond’ presupposed notions of what is important, meaningful, or impactful to measure. It instead privileged the nuances, complexities, iterative insights, and ‘external realities’ that can often be uncovered through in-depth interaction with beneficiaries and participants.

6.1 Aims

The Review was designed with the primary intention of combining evidence and understanding. It aimed to gather rich detail, experiences, and insights into the PoC from the perspective of its beneficiaries – the young people who joined the scheme. It sought to document the changes, benefits, learning,

and challenges created by the scheme, as perceived by those living within, and benefitting from, it. It also aimed to document and synthesise insights and learning from accommodation and support organisations.



‘Epistemic Injustice’

“Epistemic injustice” refers to how members of marginalised groups are routinely and systemically denied opportunities to create knowledge, and to derive and attach meaning to their experiences. This has been termed the ‘credibility deficit’ inherent to belonging to a marginalised group (Fricker, 2007; Furst, 2023). It was important within the overall aims of the research that its methods were able to privilege more marginalised voices and raise the status of traditionally more marginalised forms of meaning and knowledge (see Pawson and Tilley 2007).

Alongside the fundamental positioning of young people within the supported housing sector as marginalised due to the intersections of economic and social disadvantage, the reasons for this importance were:

- Findings from the evidence review [see pg 13-21], previous research in this area (Raisbeck, 2018; 2019; Webber, et. al, 2023), and initial consultation with practitioners and young people suggest institutional notions of being ‘better off’ in work can neglect nuanced realities and context-bound, longer-term implications. This undermines young people as ‘knowers’ who are able to make autonomous, pragmatic decisions.

- ‘Frontline’ practitioners’ voices are also often marginalised within policy change processes and strategic decision-making. Whilst not necessarily socially marginalised, this group are often systemically marginalised; despite the fact some of the richest insights can stem from their unique standpoint and expertise.
- More broadly, what has recently been termed the ‘ending homelessness epoch’ in homelessness evaluation (Parsell and Fitzpatrick, 2025). This ‘what works’ approach tends to rely increasingly heavily upon ‘medicine-based’ analogies (ibid). These in turn rely on more positivist notions of a hierarchy of methodological effectiveness and robustness, with Randomised Control Trials (RCTs) seen as the “gold standard” sitting far above, and thus marginalising, the importance of experiential knowledge and context.

6.2 The Design

The research design, aims, and questions were devised and formulated **33** by triangulating data from four stakeholder groups, alongside a literature review of the ‘policy problem’ and its intersecting dynamics.

- **Consultation with young people in commissioned supported housing about what the research should focus on, and their hopes and aspirations for the PoC scheme**
- **Consultation with practitioners working with young people in commissioned supported housing, about their prior experiences of young people entering employment, and their hopes and aspirations for the PoC scheme**
- **Consultation with key stakeholders at the WMCA**
- **A rapid literature and policy review**

6.3 Methods

The following methods were used during this project:

Literature and Policy Reviews	In-depth semi-structured interviews with 22 practitioners and organisational leads towards the closure of the scheme	4 interviews with Housing Benefit and Jobcentre Plus personnel
Analysis of anonymised PoC application forms from the two providers who took part in this research	Analysis of DWP PoC guidance for providers	Analysis of anonymised tracking data on young people who were approached about joining the PoC within one organisation
Regular attendance at a weekly meeting with one commissioned housing provider around the PoC, for the duration of the PoC	Case studies, created in collaboration with practitioners	Observation at supported housing providers: employment support sessions and 'life skills' classes
In-depth semi structured interviews with 11 young people who joined the PoC scheme	Follow up, semi structured interviews with 5 young people	Financial and personal wellbeing assessments with 11 young people who joined the PoC scheme
Follow up financial and personal wellbeing assessments with 5 young people who joined the PoC scheme	Financial calculations, affordability and cost of living assessments with 11 young people who joined the PoC scheme	Financial calculations, affordability and cost of living assessments with 5 young people after the PoC scheme had ended

The fieldwork commenced at the beginning of the PoC 'going live' in March 2024 and sought to remain close to the 'on the ground' realities for both frontline staff and young people. Fieldwork closed at the end of April 2025, after follow-up interviews were carried out with those young people whose time on the scheme ended in March 2025.

All interviews were transcribed verbatim and analysed thematically, adhering to the five phases of thematic analysis: familiarisation and coding, theme development, refinement, naming, and writing up (Braun and Clarke, 2013).

6.4 Methodological Challenges

The research design and methods were conceived and adapted in line with the methodological complexities, challenges, and demands of the project. This included conducting research within a new, 'live' scheme involving a range of stakeholders, and a beneficiary group who all commenced and exited the scheme at different points.

Scheme Participation

The PoC scheme overall had relatively low 'take up' with 42 young people from across the WMCA taking part. The potential reasons for this will be analysed in depth later in this report. This did, however, mean that the original plan to triangulate qualitative interview, case study, and observational data with survey data from beneficiaries and analysis of datasets held by supported housing providers did not proceed.

Research Participation

Despite the fact that the vast majority of PoC claimants were residing in supported housing in Birmingham, there were a small number of claims paid to young people living in other cities within the WMCA.

Interviews

11 young people were interviewed for this research.

The original intention was to interview young people twice: once towards the beginning of their time on the scheme and once shortly after they had exited the scheme. This was to allow for an overall understanding of how they experienced the PoC and how the scheme fit into the trajectory of their lives. It would also allow for a comprehensive picture of young peoples' circumstances at 'beginning' and 'end' points, and allow them to reflect on any changes, barriers, learning, and developments.

A further factor which contributed to the intention to interview young people twice centred on meaning-making, knowledge, and understanding. In recognition of the frequent marginalisation of young peoples' knowledge and experiences within policy and research processes, the interview design sought to sense-check the researcher's interpretation of their experiences, and discuss what, for them, was most important to be represented within, and as, 'their' experience.

The design allowed the research to flex and adapt in line with any changes to the scheme's context or requirements. This also allowed for an incorporation of changes in stakeholders' understandings of the issue at hand, which can shift and evolve as the scheme progresses (see Preskill et al., 2015).

As information and discussion around the types of jobs young people were securing emerged, largely through observational data and initial interviews with young people, the decision was made to analyse available PoC application forms, to better understand they types of jobs, contracts, and sectors young people were entering.

However, despite several attempts, it was not possible to interact with any young people outside of Birmingham, bar one provider.

In total, five young people were interviewed in-depth twice. Three young people were interviewed in-depth once near the start of the scheme and took part in briefer, telephone 'catch ups' once their time on the scheme had ended.

Three young people were interviewed in-depth once near the start of the scheme. The researcher subsequently worked with their support worker or coach to, where possible, 'piece together' their status once the PoC had ended.

Please see Appendix C for further information on the methodology and rationale behind measures of subjective and financial wellbeing which were included in the interview schedules for young people.

Research Questions

The research sought to understand how the PoC was experienced on individual and practice-based levels; to understand the overarching systemic barriers that contribute to the original 'policy problem', and to inform future policy and the design of services.

Please see Appendix B for the full set of research questions

Research Ethics Protocols

All interviewees were given a participant information sheet explaining the research, and what involvement would entail. Confidentiality, anonymity, and the right to withdraw any data were reaffirmed at the opening of each interview.

Young people received a £15 gift voucher for each interview in which they participated.

6.5 Scope and limitations

This research project was small-scale, largely area-specific, context-bound, and predominantly qualitative in nature. Caution should be taken when applying or communicating its findings. They should not be taken as representative of all young peoples' experiences of taking part in the PoC scheme, nor as a definitive assessment of the 'success' or 'impact' of the scheme.

Due to the relatively low take up of the scheme, young people were 'put forward' for interviews by supported housing providers. Young people were entering

the scheme at different points, and as, due to confidentiality, the researcher did not have access to a list of participants as they entered the scheme, it was not possible to create a representative sample. This may have resulted in selection bias.

As such the report findings are intended to provide a rich experiential and contextual framework, creating a solid basis to continue developing evidence, learning, and good practice towards sustainable, cross-sector solutions to a longstanding and complex 'policy problem'.



7. Key Statistics and Outcomes for Young People who took part in the research

Of the **42 young people**

across the WMCA who joined the PoC scheme,

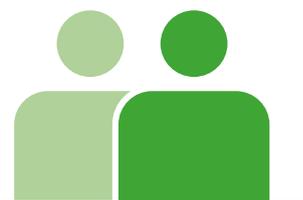
11 were interviewed for this review.



**7 resided in Birmingham,
1 in Coventry and 3 in Solihull.**



Two young people who elected to
take part in the interviews **were female.**



Participants' **ages ranged from 19 – 24,**
and **3 participants had originally
entered the UK as a refugee.**

All participants were in the 'All work-related activity group'
for Universal Credit purposes. ³⁴

At the closure of the PoC Scheme:

8 young people had sustained their employment



3 of these young people were made permanent employees following a probationary period.



1 young person received a promotion and a pay rise.

1 young person had moved to private rented sector accommodation



2 young people had moved in with friends to continue working

8 young people remained in their original supported accommodation

Within 8 weeks of the PoC scheme closing, of those who had gone to live with friends:

1 young person had secured council housing



Within 8 weeks of the PoC scheme closing, of those who remained in supported housing:

1 young person had moved to a Live and Work scheme



2 young people had moved to affordable housing projects

1 person had secured council housing

This left 4 people in their original supported accommodation. 3 had stopped working due to affordability concerns and were claiming Universal Credit.

One had continued working in a full-time, permanent role.



8. Young People: Profiles and Portraits ³⁵

Elias, Aged 19



Time in current supported accommodation at beginning of PoC: 14 months

Worked before PoC scheme? No

Worked at some point in the past? Yes

Educational Background: None

Previous work history: Self-employed construction (worked in the 'family business')

Employment: Apprenticeship (NVQ L2). Full time.

Job status at end of PoC: Ended his apprenticeship after the PoC entitlement ended. Decided not to look for further work in the shorter term due to struggles with mental health and ongoing concerns around affordability.

Accommodation status at end of PoC: Still in same supported accommodation scheme. Back on Universal Credit, so rent is covered by Housing Benefit in full (minus £9.45 ineligible service charge).

**A short time later Elias obtained a council property and moved out to live independently. Looking for work feels like a realistic prospect again. Elias will begin by looking for agency work until he finds a suitable permanent role.

Key benefits of PoC: "I did get to save some, was able to give my mum some money to go on her first ever holiday abroad. I think if I was in a better job or position it would have given me a lot more benefits but...it worked alright, worked smoothly and helped me clear arrears and have enough food for once. The routine, getting out was good for my self-esteem and mental health".

Key Challenges of PoC: "The time was too short. I mean, I was thinking when the PoC ends that would literally be all my money and I just couldn't do it man [keep working]"

Top priority: "Get my own flat, then I can get back into work, which will help my routine and mental health".

Future plans: "I think I want to be a sparky (electrician) or plumber, as there's a lot of money in that. I want to take driving lessons, save for my flat, get a flat, wait for five years, buy it and rent it out, still be working, get another flat after I've saved some money. Do them all up with my own skills. Eventually have lots of property so I don't have to work".

Jay, Aged 22

Time in current supported accommodation at beginning of PoC: 13 months

Working before PoC scheme? No

Worked at some point in the past? Yes

Educational Background: GCSEs

Previous work history: Casual bar jobs, hotel work, sales, and carpentry

Employment: NHS (initial 6 months' probation period). Full time.

Job status at end of PoC: Made permanent, with increased responsibilities

Accommodation status at end of PoC: Still residing in same supported accommodation. Struggling with rental payments.

Key benefits of PoC Improvements in my confidence and mental health; being meaningfully occupied / engaged, and improvements in relationship with mum.

Key Challenges of PoC: "6 months wasn't long enough to find anywhere [to move on]. It flies by and you've got no time to plan and sort everything. Rent is SO difficult now the PoC has ended. Worried about arrears and the fact I only have £200 per month to live on after rent. I want to keep my job. It's a good opportunity, getting more responsible tasks. I'm settled there. I am getting somewhere but is this housing going to hold me back?"

Top priority: Looking into private rented accommodation, hoping to get into Live and Work scheme once opened.

Future plans: "Own my own property, own my own car, make more money – move up the bands at work, be comfortable, financially progress, and maybe mentally progress too, with my own sense of self...spiritual and mental progress. I want to travel, too"

Jennie, Aged 24 ³⁶

Time in current supported accommodation at beginning of PoC: 18 months

Working before PoC scheme? Yes, keeping hours low

Educational Background: GCSEs.

Previous work history: Not disclosed.

Employment: Retail (part-time with regular overtime)

Job status at end of PoC: Continued in employment

Accommodation status at end of PoC: Still in supported accommodation. Has accrued some rent arrears.

*** Several months after the PoC scheme had ended, Jennie secured move on accommodation within an affordable housing project close to her supported accommodation scheme***.

Key benefits of PoC: The ability to work more hours and not worry about accommodation situation.

Key Challenges of PoC: Budgeting

Top priority: Looking for move on accommodation.

Zane, Aged 24

Time in current supported accommodation
at beginning of PoC: 18 months

Working before PoC scheme? No

Worked at some point in the past? Yes

Educational Background: Some GCSEs

Previous work history: Hotel work, portering

Employment: Kitchen assistant, hospitality. Zero hours,
but usually does full time hours.

Job status at end of PoC: Still working in the same job

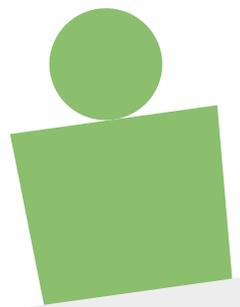
Accommodation status at end of PoC: Moved out to live with friends
to continue working and not get into debt.

Key benefits of PoC: "I feel less stressed as I can eat properly and I'm
not stuck with no funds all the time. It's made work worth it".

Key Challenges of PoC: "It's not long enough and there should be more
time to find stable jobs. I've got the taste for being better off now.
Got a job I can see building a future through. I don't want to lose that,
but you get stuck with no move on [accommodation]"

Top priority: Get my birth certificate, get on the council
list and make enough savings to move out of here

Future plans: "I want to be a chef, and this [current job] is a good
way into that. I'm good at it and already getting some things going
on the burner for the future".



Omar, Aged 24

Time in current supported accommodation
at beginning of PoC: 23 months

Working before PoC scheme? Yes, part time
(increased hours to join PoC)

Educational Background: No UK qualifications.
Previously studying ESOL and Computer Science in the UK,
but had to put on hold due to work commitments

Previous work history: Restaurant work

Employment: Warehouse Team leader

Job status at end of PoC: Still working in the same role

Accommodation status at end of PoC: Left to live in private rented accommodation

Key benefits of PoC: "It allowed me to get married and bring my wife over to live with me!"
get help with, too. It causes a lot of worry and makes it really urgent to find somewhere
else to live"

Top priority: Go back to learning computer science to help with the set up and running
of a business

Future plans: "My goal is to have my own business, maybe a car wash or a restaurant.
I want to work for myself. I don't want to have to get up early every day, work really
hard for someone else to get the money. I am good at business; I have that kind of mind.
I think I could make a restaurant successful...and famous in my community".



Joe, Aged 23

Time in current supported accommodation
at beginning of PoC: 19 months

Working before PoC scheme? No

Educational Background: GCSEs

Previous work history: Waiter

Employment: Bar work (zero hours, temporary)

Job status at end of PoC: Reduced hours due to affordability concerns and as he was beginning to get into debt staying in full time hours. Receives a low amount of Universal Credit and full Housing Benefit

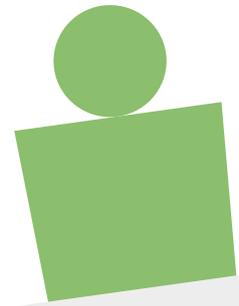
Accommodation status at end of PoC: Still in supported accommodation.

Key benefits of PoC: "It just gave me something proper to do. To be able to work for that time did me loads of good. I feel like once I'm out of here [current accommodation] I can focus on my plans. For now, I'm doing courses and trying really hard to find somewhere to live"

Key Challenges of PoC: "For me, there isn't the good jobs out there, so what I really need to do is invest in training or wait and look to find a job that has that progression. I got a job because I know the PoC isn't around for long and it'd be silly not to take advantage, and I've got savings in my pocket for the first time in my life."

Top priority: Continue driving lessons, keep looking for move on accommodation.

Future plans: "I want to get in with a good company, where you can learn and train and move up the ladder. Get security. Then I can travel and do things for me. Have hobbies. Just a normal life really where I don't struggle all the time"



Simon, Aged 22

Time in current supported accommodation
at beginning of PoC: 16 months

Working before PoC scheme? Yes (increased hours
in the same role for PoC)

Educational Background: None

Previous work history: Removals

Employment: Agency work: fitter for a removals company

Job status at end of PoC: Reduced hours and then ended employment. Back on Universal Credit

Accommodation status at end of PoC: Still in same supported accommodation scheme.
Has rent arrears from his time on the scheme.

Key benefits of PoC: "It's motivated me more. Felt like I was going nowhere before but now I have options". Able to have my first holiday abroad.

Key Challenges of PoC: "After 6 months, I need to reduce my hours again, but going back to 16 hours is a joke when I'm capable of so much more. It's a trap, man. Make it [the PoC] longer so it actually gives you a chance to do what they want you to do: save money, find somewhere to live, be useful."

Top priority: Practising my theory to then take my driving test. Hopefully be able to drive within a year. Then when I have my driving licence I can go on and get a forklift licence to get a better job

Future plans: "Buy a house, rent it out - get onto a property empire but to do that I need a chance to save"



Ghani, Aged 20

Time in current supported accommodation
at beginning of PoC: 11 months

Working before PoC scheme? No.

Educational Background: No UK qualifications
(refugee - unaccompanied minor)

Previous work history: None.

Employment: Amazon warehouse staff

Job status at end of PoC: Still working, made permanent,
with a corresponding increase in wages

Accommodation status at end of PoC: Left to live with friends to continue working and
'not get into debt'.

***Shortly after moving in with a friend, Ghani secured council accommodation in another
area where he had a local connection.

Key benefits of PoC: "Life has changed now. I feel better about me now. I can save and
I think I have options"

Key Challenges of PoC: "It's not long enough. I could have got a better job if I didn't feel
pressure to get one so I could get on the PoC and save, like my only chance. Or if they
[Housing Benefit] actually made it easier to work. It makes it hard to plan properly"

Top priority: Save money. Find move-on accommodation and look for training schemes
or apprenticeships [electrician].

Future plans: "I want to be an electrician, and I might do that soon or later but that is my
plan and what I would prefer to do in the future. Things are still quite uncertain in my life
so I need to wait until I have done my apprenticeship and then I can make a proper plan".



Alfie, Aged 23 ³⁷

Time in current supported accommodation
at beginning of PoC: 2 years

Working before PoC scheme? No

Educational Background: GCSEs.

Previous work history: None.

Employment: Security. Full time

Job status at end of PoC: Continued in employment

Accommodation status at end of PoC: Still in supported accommodation. Has accrued
some rent arrears but has a payment plan in place that he is maintaining.

*** Several months after the PoC scheme had ended, Alfie secured move on accommodation
through the local authority due to getting his bidding priority increased***

Key benefits of PoC: Increased confidence, self-esteem and purpose in life

Key Challenges of PoC: Budgeting and prioritising

Top priority: Looking for move on accommodation.



Raya, Aged 22

Time in current supported accommodation at beginning of PoC: 4 months (previously in a more intensively supported scheme within the same organisation for 6 months)

Already working before PoC scheme? Yes. Working part-time ('keeping hours low'). Increased to full-time hours but in a different role and with a new employer to join PoC scheme.

Educational background: Undergraduate degree (non-UK institution, left two years into the course due to fleeing the country)

Previous work history: Domiciliary care work

Current employment: NHS: Clerical. Full time (initial 6 months' probation).

Job status at end of PoC: Still working within the same role. Made permanent.

Accommodation status at end of PoC: Still in same supported accommodation scheme. Struggling to manage rent but is not in arrears.

***A short time later Raya moved out to a St Basil's Live and Work scheme, where the rent is significantly more affordable.

Key benefits of PoC: "Starting to save for the first time in my life, it makes me feel good, you know? I can socialise more, and financial worries no longer take over my whole life and affect my stress"

Key Challenges of PoC: "There seemed to be a lot of confusion [around PoC eligibility and rules]. I couldn't really take full advantage as my claim was backdated. I'd have saved a lot and moved to private rent by now if I'd had the full benefit".

Top priority: Keep working with my solicitor to gain indefinite leave to remain.

Future plans: "I want to specialise in accounting. Get my exams done and then be fully accredited or a certified accountant. With my current job maybe, I can work my way up and go to the accounting department. I am hoping whilst doing that I can go back to uni, get my BA, maybe go back to the life I had before but accomplish more. Hopefully save money to buy an apartment".

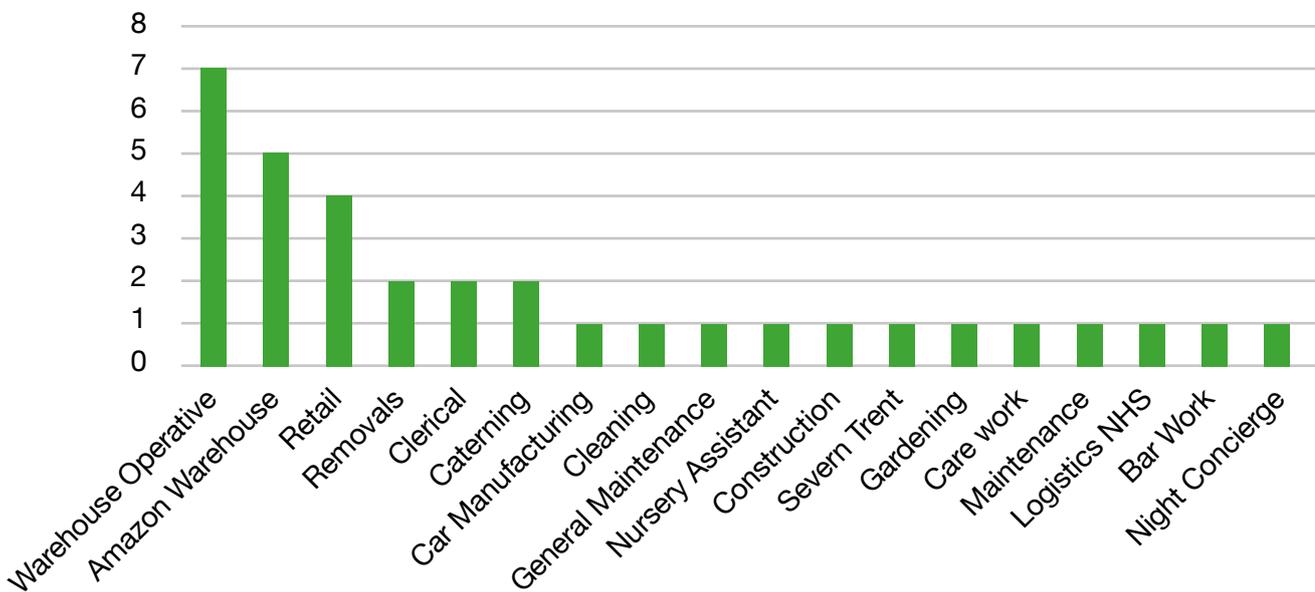


9. Employment Types

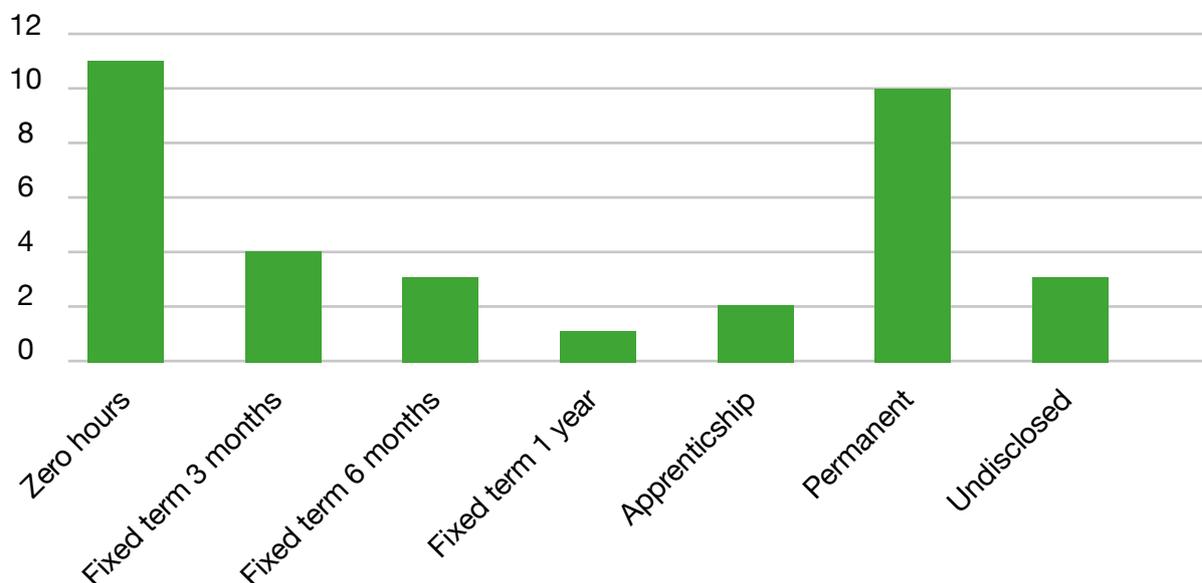
This section presents data from the two supported housing providers who took part in this research. It is based on available applications to join the PoC scheme submitted by young people who entered employment or increased their working hours. This data is partial, and as such should be viewed with caution, but as indicative of the types of employment and employment contracts young people were entering.

Of the 34 young people for whom data was obtained, 30 entered new jobs and 4 remained in existing jobs with increased hours.

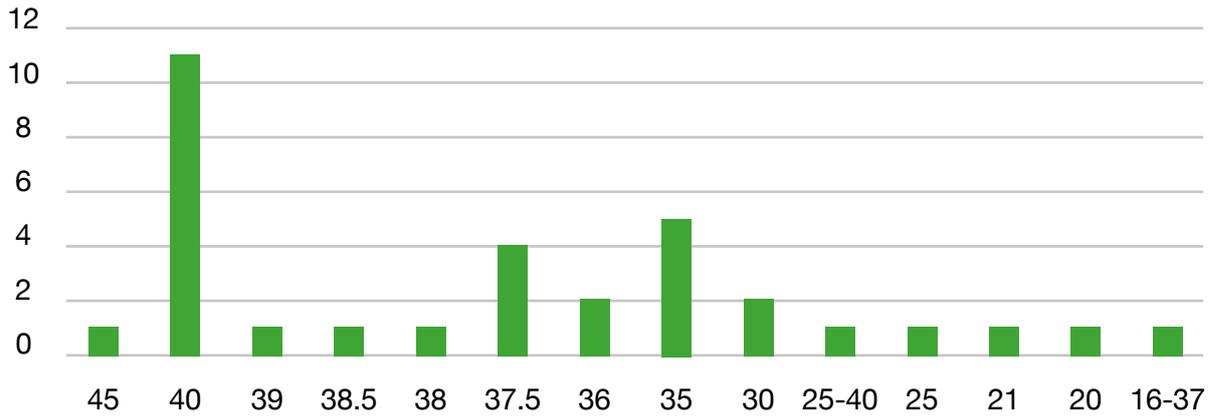
Employment Types: PoC Scheme Applicants



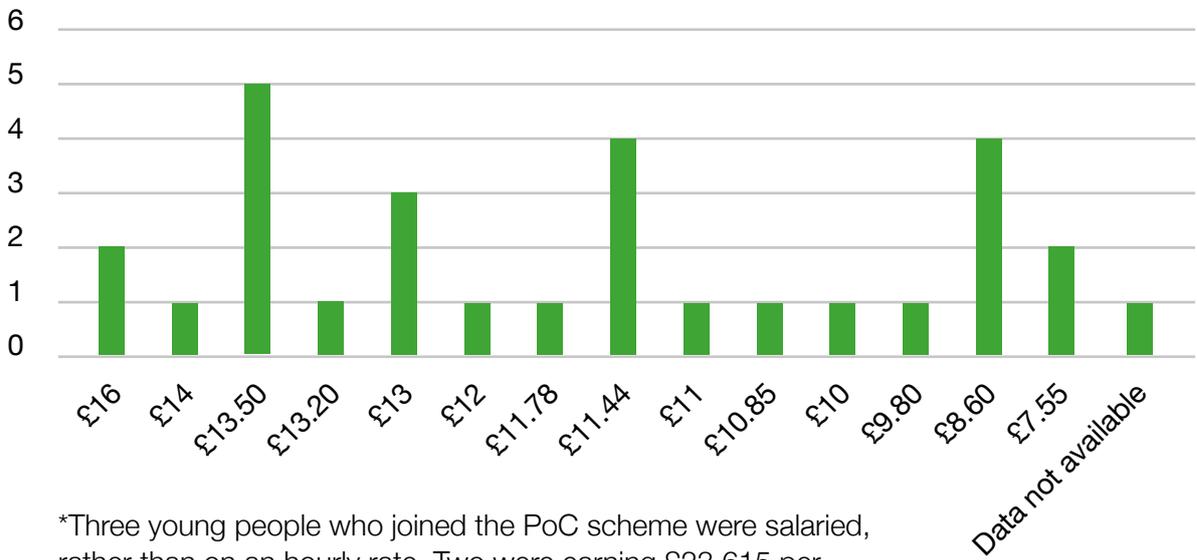
Contract types: Poc Scheme Applicants



Poc Scheme Applicants: Typical Working Hours Per Week



Hourly rates*



*Three young people who joined the PoC scheme were salaried, rather than on an hourly rate. Two were earning £23,615 per annum and one was earning £25,424.93 per annum.



10. Delivery and Implementation

The PoC came with an expectation that housing providers would effectively ‘promote’ the scheme to their residents and support them with applications and the transitions on and off Housing Benefit.

The DWP held regular engagement sessions with providers throughout the majority of the PoC, to handle any queries and share practice. They also offered to support upskilling sessions around the scheme with staff in supported housing organisations.

The two providers that took part in this research had, between them, the vast majority of young people who took part in the scheme overall. Disseminating information and carrying out the necessary personalised work with each individual young person was often a time-consuming task for the larger of the two organisations. Whilst central messaging was developed by the DWP to support local conversations, creating bespoke messaging could be time-consuming; particularly when the scheme was such a radical shift from existing practices and involved an attempt to break down long-standing fears, mistrust, and misinformation within a relatively limited timeframe.

It is also important to note that, during the lifetime of the PoC scheme, several local authorities went through a recommissioning process for their supported housing contracts. Some providers chose not to re-tender for contracts, potentially limiting their appetite to engage with the PoC, and rendering their residents ineligible for the scheme following recommissioning. The necessity to prioritise engagement in recommissioning processes may also have impacted upon some providers’ ability and willingness to engage in a time-limited scheme.

Alongside the task of approaching young people individually, there was a mixture of approaches to raising awareness of the PoC amongst residents.

This included:

- **A pizza night to discuss the scheme**
(smaller organisation)
- **A jobs fair at a housing provider’s head office**, with a range of employers in attendance, alongside representatives from the DWP and Jobcentreplus to help promote the PoC (larger organisation)
- **Posters within accommodation schemes**
(larger organisation)
- **Staff attending local job fairs with residents**
(both organisations)

Providers felt that the PoC could entail a significant amount of detailed work with young people, and with other stakeholders involved in the scheme. This was in addition to their already busy and pressured caseloads and working days:

“It’s the time and effort, liaising with all the DWP departments and then everyone in your own organisation being on the same page. It’s all the systems; it’s a lot to factor in on top of your day job”

“So, with our young people it’s about working with them now to make the best of what they’ve done on the scheme and that’s a lot of work if you have a lot of young people on the scheme”

This was more often the case for the larger provider taking part in this research:

“Organisations can have their systems and ways of working and it seems the bigger the organisation the harder it is to actually be able to monitor and manage PoC in a way that isn’t vastly onerous”

One provider suggested a lot of the 'back office' and manual work required to manage and process PoC payments and entitlements was characteristic of a short-term pilot:

“I maintain and I say to people, it’s tough because this is a pilot. I think I need to be really transparent that it’s been tough, but only because this is a bespoke manual method of trying to apply what is a really radical solution”

Overall, providers felt that the PoC scheme has increased their workloads and created significant additional work for certain staff members. Attempting to work intensively and responsively with young people around a novel intervention with its own ‘teething problems’ and complexities was often a demanding task.



11. Previous Approaches to and Experiences of Young People and Employment: Practitioners

The majority of practitioners overwhelmingly welcomed the PoC scheme into their practice. Many had spent years wrestling with the ‘dilemma’ of encouraging and supporting young people into employment whilst being aware that this often led to arrears and financial difficulties. Many had seen short term schemes ‘come and go’, or were aware of internal schemes, or those locally with limited spaces. The prospect of a scheme that had the potential to affect lasting systemic change and improve the lives of hundreds of young people was, initially, met with excitement and relief.

Perceptions and Perspectives

Practitioners suggested they are, in essence, cautious but not directive around employment, but would never discourage any young person from obtaining paid work. Some explained that they would suggest keeping employment hours low to still receive an element of Universal Credit (and thus retain full HB entitlement) as an option but did not stand in the way of young people’s wishes:

“At the end of the day, you can advise, give them the information but we work in a person-centred way and it’s about what that young person wants”.

“Nothing has changed in all this time, same frustrations. You don’t want to say, ‘don’t work’ as they do want to work and save up to leave so it is heartbreaking, so this PoC scheme came along and we thought, amazing!”

“Always been a mixture of workers and not workers [in this scheme]. Some who have got into a real crisis because of working, got into thousands of pounds of debt [rent arrears] and left as they couldn’t carry on, other struggled but kept on. We have to support but give them the facts”

However, practitioners felt that young people were often already aware that working would be a challenge, as they had experienced difficulties whilst living in other supported housing projects, leading to deep mistrust of benefits systems and processes, or had received negative testimony from other residents and acquaintances through ‘word of mouth:

“There’s a definite – and valid – culture that has developed...that work isn’t financially worth it”

“Some of us definitely saw PoC as a means circumnavigate that philosophy that “what is the point of work?”

There were, not infrequent, instances where residents had been asked to leave (non-commissioned) supported housing as soon as they gained employment. These residents had often subsequently found their way to the commissioned supported housing schemes that took part in this research. It is difficult to quantify the extent and scale of this issue, particularly as accommodation providers are unlikely to disclose what is widely viewed as ‘bad practice’. However, it appeared enough of a ‘known’ (although often undisclosed or at least underdisclosed issue) that it had permeated the conceptions and expectations of young people:

“It’s the fear. They know people who’ve been kicked out, maybe been kicked put themselves before [for working]”

Main barriers

As detailed in the policy contexts section, and in previous work by this author, the barriers to young people in supported housing entering employment are a composite of intersecting structural, individual, systemic, and cultural issues.

Whilst many practitioners focused on the systemic barriers as the presiding issue(s), some external stakeholders felt that the problem was equally, if not more, due to sectoral 'culture'. This perspective suggested that, in the 'wider', non-commissioned ³⁸ supported housing sector, the notion that 'residents can't work' had grown to form the status of a 'truth':

"It's almost like an established thing, like a fact living in some housing providers, that once you get work you have to move out. Like, people are told the two are completely incompatible"

Supported housing sector leader

"The idea of residents working, and that it'll cause extra work, or arrears... it's systemic issue that I'm not quite sure how we're going to resolve"

Local authority stakeholder

Barriers & disincentives to employment, as perceived by stakeholders

Housing benefit administration issues and complexities are deemed too much of a burden for (some) providers, who do not have the capacity to adequately monitor and resolve

Taper rates, make employment feel 'not worth it'

The high likelihood of arrears - perceived by young people as a barrier to move on prospects

Housing benefit administration issues and complexities cause mistrust and fear in young people

A deeply embedded culture where it is seen that young people (or, indeed any, resident) cannot work whilst in supported housing, or only work limited hours [such as the '16-hour rule' myth]

A known, although unquantified, problem of non-commissioned providers summarily evicting those who gain employment or asking them to leave, under the (often unchecked) belief that it will not be affordable

Zero hours contracts, in particular, are very difficult to manage, and compound the complexities of the benefits system. This requires careful monitoring and knowledge on the provider side and good money management skills on the residents'. This is either perceived as too burdensome or has been tried and perceived as a failure, and so not tried again

Supported housing rents in general are too high for people to pay themselves when working

Rent Arrears

There was a corresponding notion that young people are very 'savvy' when it comes to weighing up their options and assessing the consequences of certain courses of action. Young people were often acutely aware that the accrual of rent arrears could 'follow' them, and limit their ability to secure independent, 'move on', accommodation in the future. This was deemed a risk many were unwilling to take, as one support worker described:

“Who is going to want to take the risk of being in arrears? So, for example, if you go to a social landlord or the local authority, they will want to see a rent statement before they will accept the person, and if they have arrears that person will not get that property. The landlords just won't do it, and those young people on the ball, they know this, and they just won't take the risk”

In fact, residents in employment were listed by practitioners as the single biggest cause of rent arrears within their supported housing schemes, and this was seen to illustrate the direct consequences of young people working enough hours to take them out of the Universal Credit system. Such high levels of arrears could, at worst, lead to repeat homelessness or force young people to reduce their employment hours back to a level that was financially manageable:

“It'd hard to put a solid figure on it, but for years, employment has been the biggest cause of rent arrears. I'm not saying every young person does, but you know a significant proportion, soon as they work more hours, they're going to struggle to manage”

“It's not inevitable, but it's very, very likely, in our experience, that those who work will end up running into trouble with their rent. That's no reflection on them, it's the system that makes it hard, or not worth it”

“Our young people would end up in arrears if they did work full time or come off benefits and so arrears would build up and then they'd move out and maybe be back to sofa surfing again or reduce their hours back to a level where they weren't paying a lot”

'Likely Scenarios'

Through mapping with practitioners, which drew upon their extensive experience of supporting young people who entered employment or increased their hours, 5 scenarios were most typical for young people who entered employment and were subject to the Housing Benefit taper rules:

1. Young people would get into rent arrears and struggle to manage repayments, causing them daily stress, and additional worry about their future housing prospects.
2. Young people would reduce their hours back to a 'manageable' level after realising working more hours was not affordable for them, was causing them to fall into debt, or was deemed not 'worth' it for the hours worked versus the minimal financial yield after housing costs.
3. Young people would begin working and not inform supported housing staff as they were acutely aware this may lead to rent arrears, or erroneously feared they would be summarily evicted upon gaining employment.
4. Young people's arrears reached an unmanageable level, and they had to leave their accommodation, causing repeat homelessness.
5. Young people decided it was not affordable to stay in both work and in supported housing, choosing to leave their accommodation so that they could continue with their employment. This most often led the young person into precarious housing situations, such as 'sofa surfing' or staying with friends.

Those young people viewed by practitioners as most likely to 'take the risk' of entering employment whilst in supported housing were those who were drawing very close to achieving independent 'move on accommodation':

“Our work ready young people would say 'I am gonna apply for work' but also this coincided with them knowing they were moving out in a set period of time, so it made it a lot more appealing, and they could manage it”

“If they're on that path already [to moving on] they're more likely to risk it, as they know it'll be cheaper and they'll be settled soon, so why not do it now?”

The Consequences of Barriers to Employment: Countering Damaging Stereotypes

Several practitioners expressed concern that the existing, and very real, barriers to gaining employment whilst living in supported housing could serve to reinforce pejorative stereotypes of young people as lazy, 'work-shy', or lacking in ambition and direction. There was a concern that policymakers perhaps did not fully understand the challenges, and that the low proportion of young people in employment could be misinterpreted as illustrative of an overall unwillingness to work, rather than as a rational response to intersecting impediments. This was seen as potentially decreasing any appetite for 'decision makers' to create lasting policy solutions:

“A lot of these guys want to work, they genuinely do, but it’s not happening for them – worrying about arrears, effects on move on [accommodation] and trying part time [employment], but there aren’t that many part time jobs”

“A lot of these youngsters, the opportunity to work, it’s what young people want. Being independent, get their own stuff, raise your aspirations”

“It got to the point young people just wouldn’t tell us they had got work as they knew it would actually mean it was not sustainable but that shows the desire IS there but it ended up catching up with them and they would be in a worse position than if they had been upfront and we could have worked it out and tried to monitor it”

Some practitioners feared that the pragmatism young people displayed in choosing to keep their hours low or delay employment entirely was often translated as a general reluctance to join the labour market by those with the power to effect lasting change:

“Young people DO want to work. Let’s not write them all off. It’s a very real situation, the affordability of it all, but does it translate this way to the outside? Not sure”.

“I don’t think politicians and that get it. It’s hard to find jobs with the backgrounds they’ve had and the people they’re competing

against [in the labour market], then there’s the fact it’s so expensive to live where they are. Most will get into arrears, closes off places to move on to...but I think it’s fighting against those messages.... people want to write these youngsters off”

These concerns were brought into sharper focus with the experience of the PoC scheme. There was an acute sense that the scheme might not be deemed a 'success', largely in terms of the low number of beneficiaries:

“[The perceived ‘failure’ of the scheme] just perpetuates the myth that young people don’t want to work, and of course they do. They tell us they do.”

“This [PoC] hasn’t worked for so many reasons. None of them are because young people don’t want a better life, and to work, and get on”

Practitioners' concerns coalesced into a renewed imperative to counter damaging stereotypes about young people and mitigate the potential for the PoC scheme's low take up to hinder continued progress towards lasting solutions:

“We can’t be using this scheme to judge young people’s ‘behaviour’; like, there are so many very valid reasons why there was low take-up. We’ve got to be looking to that and not back to the young people. Writing them off”

“We HAVE to look at the learning. What hasn’t worked is just as valuable as what has. My fear is they’ll say: “that’s proof young people don’t want to work anyway”, and then there’ll be no investment in continuing to look for solutions”

11.2 Previous attitudes towards, and experiences of, employment: Young people

All participants viewed 'working full-time' under the existing benefits system as being cost-prohibitive. These attitudes were formed through a combination of 'word of mouth' testimonies from other residents or acquaintances; advice or guidance from supported housing staff; or individual perception and judgement.

In one case, prior experience of the difficulties of managing employment had governed future choices. Elias had been in employment when he first entered supported housing, but when that job came to an end, he did not look for further work until the PoC scheme commenced, due to the difficulties he had previously encountered:

"I was earning a decent wage, but when I came here, I was paying about £800 a month, sometimes a bit less, sometimes more, but about that. Found it quite difficult. I'd never really had to pay rent like that before...it was so much, wasn't that good at managing my money, and wasn't left with much at the end. Held off until I heard about this [the PoC scheme], which made it all seem more manageable"

Those already in employment prior to the PoC suggested they were deliberately keeping their working hours low as they had been made aware that it would be cost prohibitive to work full-time.

Raya recounted how she began work as bank staff for a domiciliary care organisation whilst residing in another supported housing scheme run by the same provider she was living with currently. This highlights how staff attempted to facilitate employment whilst alleviating as far as possible any additional financial burden:

"Initially when I went to the place in [a suburb of Birmingham]. Initially I wasn't working when I went there in September, got the job end of December, worked whilst living there for a while and then in February I moved here, and have been working ever since. In the beginning I wasn't working, but they had to speed up the process of me moving to a step-down scheme [lower support] as obviously the rent is very high in the other scheme and just wasn't affordable"

This also reiterates the important point made in **section 3**: that supported housing rents are widely variable, often dependent on the level and type of support, and that those living in supported housing with higher rental charges will often feel the financial implications of employment more sharply.

Nonetheless, there was evidence of what, elsewhere, has been termed the '16-hour myth' (Raisbeck, 2019); with providers advising young people not to work over 16 hours to ensure it did not affect their benefit entitlement:

"Yeah, I was keeping it to 16 hours, so it was manageable. That's what they said it was best to do, or I'd have to pay all my rent"

Simon

"I have always had this agency that give me days, since April last year, but obviously had to cut my hours cos of being here [in supported housing]. They told me here if I work more than 16 hours it'll affect my housing and I'll have to pay a hell of a lot more, £400 or something a week, that's insane, I don't even get that if I increased my hours. It's messed up, how expensive it is!"

Ghani

"Yeah, so I'd try to do as close to 16 hours as possible as they said it'd be not manageable otherwise"

Elias

Whilst staff guidance was largely non-directive, notwithstanding some misinformation around a '16-hour limit', the awareness of high rental costs was an integral feature of all young people's reluctance to enter employment or increase hours:

"Literally the only thing putting me off [working] was the rent, and I would have no money for myself and why would you do that? Not worth it"

"For this first six months [in supported housing] I basically wasn't doing anything because the massive rent prices wasn't motivating me to do anything"

Simon

“Basically, it would be insane to work cos of what I had to pay, so yeah, I definitely held off!”

This reluctance was largely comprised of, as above, a feeling that ‘work isn’t worth it’ and, as below, cautionary behaviour linked to longer-term housing prospects, particularly the perceived inevitability of accruing arrears:

“I was told when I moved in how expensive working is so I thought ‘I cannot do this as I do not want to lose my property’”“If get into debt here, it’ll mess things up for me and I’ll never get my own place”

Ghani

One participant, Jay, explained that he had been made aware of how ‘difficult’ it is to work in supported housing by an acquaintance, who had ‘got into sh**tloads of debt’ whilst doing so. This cautionary tale had stayed with him, and he was determined that this would not happen to him, holding a belief that it would thwart any future plans:

“It was a nightmare for him. Rent so expensive, the [housing] benefits kept messing up and stopping; ended up with all this debt. Had to move out in the end, had to go to his brother’s, left his job. It ended up being the worst thing he could have done. I need to get stable, get my own place, can’t afford all that”

In this way, notions of ‘affordability’, whilst often articulated in financial terms, were also understood in a more abstract sense, in terms of the ability to withstand the risk of adverse consequences. Whilst all young people expressed some frustration that supported housing rents and benefit rules restricted what they felt able to do, it was clear they were making rational decisions based on the information available to them:

“It was frustrating, like, putting things on hold until I get out of here, but I’m not paying £1400 a month, which is what it is here. You’re shocked! D’you know anyone who pays that for their rent? [laughs] We ain’t in London!!”

Joe

Several young people acknowledged how limiting the ‘benefits trap’ of supported housing was to their progression and growth, with two displaying an acute awareness of the seeming absurdity of this situation; particularly the incompatibility between what they felt they ‘should’ be doing, and what it was practical or realistic to do:

“It was frustrating, the 16-hour thing. Obviously, I went to jail for selling drugs and stuff, and I come out and they tell me not to do that again, which is fine, I agree, don’t do that again, but they [the police] took all the clothes I worked hard to get meaning I am back at square one. You [the police] left me in the same house I got raided from, so in the same place where I went to jail, then expect me to be a different person. Then, I change where I live and you tell me I can only work 16 hours, yet you want me to change my life and be a better person? What do you want from me? Mad stuff!”

“We’re told we should go out and work, get a job, that’s what makes us ‘better’, not lounging on our benefits and that but then it’s so hard to do that. It’s, like, how can the thing everyone says is good for you make your situation worse? [It makes] No sense, man!”

Simon

Omar’s summary of the apparent absence of any discernible difference between the employed and the unemployed in supported housing contexts perhaps best sums up the seeming ‘absurdity’ highlighted by many young people during this research:

“To be honest before PoC I don’t see much difference between the people working and the people not working. We are all struggling and the ones working aren’t suddenly very rich or acting differently. You still struggle when you work. That’s how it is in here”

Reflections and Conclusions

This section has shown how the ‘problem’ of young people in supported housing entering employment or increasing their hours is a composite of intersecting structural, systemic, cultural, and individual issues.

Practitioners did not appear to dissuade young people from entering employment or increasing their hours. The persistence of the mythical ‘16-hour limit’, however, does suggest there is a level of education – or reeducation - around the interaction between Universal Credit, employment, and Housing Benefit required within supported housing contexts. As part of person-centred and ethical support provision, practitioners offered transparent advice and guidance on the potential risks of entering the Housing Benefit tapering system.

The fear of consequence marked all young people’s previous decisions not to work or to keep their employment hours low – even if this consequence had not been substantiated in practice. The perception of risk and consequence was derived from a combination of previous experience of financial difficulty whilst working, word of mouth from peers, and previous negative experiences with non-commissioned providers. The fear of unaffordability and of accruing rent arrears were integral to all young people’s previous decision-making around employment.

Work was positioned as a ‘risky’ activity and, as with all such activity, the decision to participate was based on a balance of losses and gains. In particular, the perceived inevitability of rent arrears was a key ‘loss’ that directed decision-making. This was seen to jeopardise future housing prospects or to risk a return to homelessness.

It is important to note that, whilst some young people had previously been in employment within supported housing and encountered financial difficulties, most young people were basing this projected ‘loss’ on assumption rather than evidence. **Section 3** introduced the notion of being ‘better off’ in employment and that government and statutory rhetoric suggests the benefit system is designed to ensure everyone is ‘better off’ in employment. It can certainly be argued that a decontextualised analysis of young people’s financial situation deduces that they are financially ‘better off’ working than remaining on Universal Credit.

However, within supported housing contexts, this neglects to factor in affordability, minimal financial yields due to the Housing Benefit tapering system, and the delays and difficulties that can arise within this system from fluctuating hours for those on flexible contracts.

It also displays a schism between what could be termed ‘institutional measures’ of being better off versus rational, situated measures. The latter incorporates personal contexts and histories alongside more abstract notions of ‘affordability’ that include the ability to withstand negative repercussions.

Practitioners expressed concern and frustration that young people’s pragmatic decisions to hold off entering employment or to join the PoC scheme would be decontextualised and translated by policymakers as a general reluctance to work. This was seen to risk further marginalising young people’s position within social policy and limit the appetite for lasting ‘solutions’. It was perceived that policymakers may not understand that many of those who chose not to join the scheme applied a similar process to their choices: rational, situated decision-making.

All young people expressed frustration at their previous position of being unable to work, or to work more hours, and understood that this ‘trap’ was thwarting both their personal progression and their ability to live up to societal expectations. Overall, it is important not to lose sight of the fact that young people living in supported housing have often had challenging lives and are often without family support or security. Cautionary behaviour will often be directly linked to their marginalised social and economic position. Young people are often living with precarity and uncertainty and will privilege planning for security, independence and autonomy over the ‘risk’ of both a short-lived initiative or an option that is perceived to run a high risk of financial disadvantage or impediments to independent living.

12. What did stakeholders think of the PoC?

This section introduces and discusses key themes that arose from in-depth semi-structured interviews with supported housing practitioners and other key stakeholders. This section, by virtue of the operational and, to a lesser extent strategic, perspective of the interview cohort centres largely on **concept, process, progress and challenges**. Despite some themes overlapping with those of young people (see Section 13), a decision was made to keep young people's experiences and perceptions separate to enable their 'voices' to remain distinct.

Concept and Design

The majority of practitioners interviewed for this research initially and overwhelmingly welcomed the PoC scheme to their practice. Many had spent years attempting to support young people with employment and viewed the extant system as unjust and often unworkable for young people.

The PoC was viewed as a good concept that would simultaneously help young people, disrupt current systems, and affect a cultural shift:

“Compared to the Housing Benefit current system that we have. In one sense, it's such a radical opportunity to disrupt the current model, and so I think PoC has truly stretched the potential of what could be done to, yeah, liberate young people from the, kind of, the oppressive housing benefit taper rate rules”

“It's an extremely tough environment for young people who are trying to work. Operating Poc was such a good antidote to that.”

However, there were some reservations around the specifics of the scheme. Initially this focused on the '87% top up'. Which left young people with only 13% of their rent and eligible service charges to pay each week.

Whilst the rationale and benefits of paying such a nominal sum were acknowledged and understood, many felt it wasn't a 'realistic' sum to prepare young people for 'reality', and for moving on to independent living.

“I mean, 13%, it doesn't fit with anything. Yes, it's really low, paying £35 or whatever your rent is. But it's not realistic, wherever you go, you're not just gonna be paying that amount, it is too low, so young people aren't going to relate it to anything”

“Why 13%? Who is going to pay that in the housing market? If it's closer to Local Housing Allowance Rent, PRS [private rented sector] rent, then they have more of a choice because it's more realistic and relatable. Then your coach, support worker, could sit with you and say, this is what you are likely to be paying when you move on, so they can see how you would manage, food, bills all the rest of it but no, we are going for this unrealistically low amount – and what is that teaching them?”

However, one stakeholder felt the offer should have been more generous than 13%:

“The 87% was a way of getting it past the DWP but I would have liked to see it be more generous...I think it wasn't generous enough. If we are gonna do it, let's do it. Let's put our money where our mouth is. 13% of some of these rents is still quite a lot of money. If you are only taking home a couple of hundred pound a week...nothing left really to move on with”

Barriers to ‘success’

This section is framed around stakeholders’ awareness of the low ‘take up’ of the PoC scheme, and how this was interpreted and explained by them.

Unlike most stakeholders’ perceptions of the general barriers to young people in supported housing entering employment, which focused largely on systemic and ‘organisational culture’ factors, the barriers featured in this section also incorporated structural and individual factors.

Two intersecting factors were unanimously cited by practitioners as creating the central barrier to ‘take up’ of the scheme:

- The Scheme Duration(s)
- Scarcity of Move on accommodation

“A lot of youngsters I approached didn’t want to go on it, thinking they’d get trapped as the rent is so high that when they came off it’d put their tenancy at risk. Always asking about what would happen after [the PoC]”

“Young people have such a fear of the benefit system, a lot of them mistrust the benefit system. When I first spoke about the PoC to them, the first thing most of them kept saying was, “what happens when we get off it”? They do ask intelligent questions, they want to know what will happen, they are aware of sanctions, they understand the consequences and so are concerned about being sanctioned if they had to leave their job because the rent isn’t manageable”

“A lot were scared it would mess up their benefits, that was the big fear, and then the short time period to go back onto HB and potentially or maybe inevitably get into arrears and then feel you might be kicked out. Didn’t want to risk it. It’s the fear”

Whilst the time-limited nature of the fund, and the ensuing requirement to cease funding by March 2025 restricted the duration of the scheme, practitioners still felt that the time periods within the PoC scheme were vastly insufficient. This applied to both the duration of the entire scheme (12 months) and the period of time for which each young person could take advantage of the scheme (6 months).

As move on accommodation was seen to be so scarce, and ‘rarely achievable’ within six months, young people would be compelled to make difficult decisions at the close of the PoC. This, in itself, was felt to have put many young people off joining the scheme and was perceived to be a concern for those who had actually joined (see theme ‘the spectre of six months’ for young peoples’ perspectives on this element).

Scoping out with practitioners hypothetical – and realised - situations for young people at the end of their six months’ of participation in the scheme yielded four scenarios. **39**

Scenario 1: Continue working and enter, or re-enter, the Housing Benefit taper system:

“I mean, going back to working and living here, it depends on the young person how they’ll respond to that, but it’ll be very difficult for them, and we’re already seeing that”

Risks:

- Concerns over affordability and the potential negative effects on wellbeing, mental and physical health
- Accruing rent arrears, affecting longer-term chances of moving on

Scenario 2: Resign from employment at the end of the PoC

“Realistically a lot of these young people aren’t going to stay in their job when PoC ends due to the consequences, or for not that much longer after it ends, due to arrears, so that could also look bad on their CV, as employers will look at that, and it’s a crowded, competitive field. To a recruiter, that can be a red flag, it can be totally explainable, but a lot aren’t comfortable telling current or future employers they live in shared or supported accommodation, and there’s a trap there, so it goes against them”

Risks:

- Sanctions from DWP. Increased hardship, decreasing wellbeing, and mental and physical health
- Potential ‘scarring’ effects on CV, and future job prospects

Scenario 3: Speaking to an employer to suggest their hours are reduced to ensure rent is manageable and affordable

“Young people won’t get to see the full benefit – move on is such a challenge, not gonna be in that timeframe. If you’re still in supported [accommodation] at the end, our young people are worried now that they have agreed with an employer to be working those extra hours. They’ll then have to go back and say, ‘I need to reduce them’. A lot of them don’t want to say they’re homeless, in supported housing. It’ll cheese the employer off, cause problems...again because of the time limit”

Risks

- Damages longer-term prospects at place of employment
- Entails disclosing homelessness / housing situation

Scenario 4: Leave supported accommodation, with no secure ‘move on’ achieved

“We’ve already had one lad leave as he didn’t want to give up his job, he’s worked hard for it. We’ve seen it before the PoC, too, some people, they make a choice and it’s where they are in their life and what’s important to them”

Risks:

- Returning to homelessness
- Living in an environment that is potentially non-conducive to health and wellbeing, or to sustaining employment

Scenario 5 - The ‘ideal’ scenario: obtain affordable, suitable ‘general needs’ move on accommodation before the close of the PoC scheme. Retain employment, enhance autonomy and independence, and continue progression and growth.

A Person-Centred Approach

Practitioners pointed to the ethos of both their organisation and their practice, and how they aimed to work in a person-centred and personalised way with their young residents. This meant that disseminating information about the PoC scheme was a relatively protracted process for some organisations. Several practitioners also referenced the deep fear and mistrust many young people have of in work benefits, or of coming off benefits. This included the stories young people had heard about the struggles that working whilst in supported housing can cause, and that these barriers also took time to break down with young people:

“There’s a lot of history there. The fear of systems. Thinking getting into work means getting into debt, even when you’re telling them they only have to pay this nominal amount [of rent]. You have to sell it to them, and not all will get it straight away. It’s personalised work [with the young people] and they have to make the right decision at the right time for them.”

As there was seen to be such fear and mistrust of benefit systems amongst young people, and a legacy of negative experiences some had previously had whilst in employment and living in supported housing contexts, it was felt that peer ‘word of mouth’ of the positives of the PoC scheme would likely have had the most utility to increase ‘take up’ of the scheme. However, again, it was felt that a year was insufficient for this to occur with any significance; particularly considering the slow ‘lead in’ to the scheme, the time it took to carry out personalised, one-to-one work with young people to promote the scheme; and the existing barriers to gaining employment within a relatively short timescale:

“Some of the other guys were seeing [one PoC participant], and starting to take note, seeing those positive results. I fully believe we would have had loads more on it with time”

“Word of mouth, [was] beginning slowly, definitely, but there’s a lot of barriers historically to break down with young people’s fears of benefit systems, being in those systems, returning to them. A lot need to see those positive results from others to think, ‘it’s worth it’. Worth the risk”

Labour market realities?

Another perceived drawback to the relatively short timeframe of the scheme was the correlative increased imperative for young people to find work within a specific timeframe; in turn widening the barriers to participation for those who were further away from the labour market or had fewer current skills and competencies.

It was clear, from their detailed knowledge of their residents, that practitioners knew not all young people were coming to the scheme, or indeed to the labour market, from the same point of departure. Specifically, skills gaps and low educational backgrounds set against increasingly competitive labour markets and onerous recruitment processes were viewed as key considerations and impediments; not necessarily to employment per se, but at least to timely employment:

“There just aren’t the career options there for young people; as much as they’d like to think or say there are, there just aren’t”

“It’s just not like it was five, ten years ago – the jobs just aren’t out there... more training opportunities before, more employer events before...so where are these magical jobs you can get at the drop of a hat?”

“It’s not like it used to be – one interview and done - now it’s a lot of interviews... a telephone interview then a face to face then a meet the team and before we know it, we’re months into the process, and as the PoC scheme is only for a short time, are they going to get into a job and be able to take full advantage?”

It is important to note that one interviewee working within Jobcentre Plus contexts suggested the jobs were out there for young people, but qualified this with a consideration that it was debatable whether these were jobs that young people wanted:

“Yeah, I think there’s more opportunities for the youth than there is for other age groups not and there is for other age groups. We have apprenticeships, which some have the apprenticeship wage, some have the living wage. The Jobcentre do focus on their youth journey...so that’s specially targeted to our youth customers. So, I think, yeah, there are the jobs out there, whether it’s the sort of jobs that the young people want is something completely different”

No ‘single issue’ lives?

In conjunction with the perceived disadvantages and impediments within current labour markets, practitioners who worked closely with young people asserted that there were prominent issues with confidence and mental health in some, alongside a range of competing priorities and decisions that marked and guided young people’s lives. This could mean that some young people weren’t in a position to take advantage of a scheme such as the PoC within the requisite timeframe:

“Others, they just aren’t there yet, mental health not good, real confidence issues, need a lot of support with working things out – everyone is different, and you can’t say one scheme is going to solve all of it”

“Young people aren’t just lying around waiting for work to seem ‘worthwhile’. There are a lot of decisions. It can be incremental, how they work through things - it’s a series of decisions - and why shouldn’t they be allowed the time to work out what is best for them? Especially when they don’t have family to guide them”

Overall, practitioners felt that a longer time period for the scheme would have yielded a range of more positive outcomes. Timeframes of between 2 years and 5 years for the scheme overall and at least 12 months for each young person to be on the scheme, were variously cited as realistic durations.

This was seen to increase the likelihood for a range of more positive outcomes:

- Sustainable move on would be achieved for many – in terms of allowing for a sufficient deposit to be saved; for housing pathways to be opened up, and for those for whom social housing was a more realistic prospect, achieving this through bidding processes
- Young people would avoid sanctions, and thus hardship, as they would not feel compelled to give up their employment once the scheme had ended
- The likelihood of accruing arrears and facing crippling affordability issues would be significantly reduced, also improving move on prospects
- Potentially improve longer term career and earning prospects as young people would be less likely to give up work at the end of the scheme, thus avoiding employment scarring and what might be termed ‘CV scarring’

- A longer duration would allow positive benefits to be better shared and disseminated through peer ‘word of mouth’

“People hiring will look at things in a very black and white way, so a longer scheme is not just better for the young person in terms of saving, results, and move on, but also better for their work history and future prospects”

“We simply, our industry simply doesn’t, cannot, achieve move on from start to finish within six months. As a provider we pulled out every stop to try and create a move on opportunity that is achievable within six months. I’m confident that if POC was around for a bit longer, we would find those [move on] pathways”

Systems and Bureaucracy

One of the most significant issues identified by practitioners and providers was how complex, rigid, and unclear the PoC was in practice. This had dual consequences:

1. It reduced the number of young people able to join, contributing to the ‘low take up’ evidenced throughout the scheme
2. It created further fear and mistrust of benefit systems for young people, and for practitioners

Whilst the scheme was designed to ‘simplify’ the benefits system, it was rarely viewed as ‘simple’ by those delivering the scheme and supporting young people to navigate their time on it. It quickly became apparent that practitioners, in particular, were not clear on the ‘policy intent’ of the scheme: to ‘prove’ (or disprove) whether simplifying the benefits system and removing barriers incentivised young people to enter the labour market and come off benefits. This behavioural element was perceived as being adhered to very rigidly by the funder of the scheme. This resulted in protracted delays in decisions being made on the payment of claims and, in some cases, payments being withdrawn or, after delays, not being paid at all ⁴⁰. This caused, or compounded, feelings of trepidation, mistrust, and frustration with benefits systems.

Unfortunately, in some senses, the design of the scheme and a set of complex systemic impediments appeared to foster the very barriers it was designed to redress:

“I think the scheme itself reflected how rigid bureaucracy is and how, historically, those sort of departments [the DWP] have operated. Calling it a rent simplification scheme was something against the trade’s description act, such a misnomer. It is frustrating”

“We all wanted it, it’s really needed, we had such high hopes, but it got bogged down in bureaucracy and being so strict”

“I kind of lost faith in the scheme which is not what you want when you’re trying to sell it to the youngsters. It just wasn’t simplified”

However, one stakeholder suggested a key design feature of the scheme did simplify things, to an extent:

“One of the good things about POC: just the fact that it relies so heavily on the young person’s Universal Credit assessment period. Brilliant idea. Genius idea, because that is that is very measurable and it’s trusted information. So, in one sense it’s simplified. It did achieve its ambition of simplifying”

Another felt that, compared to the existing Housing Benefit system, the process was more streamlined and personalised.

One stakeholder noted that the simplification was for the young people, and perhaps it was less important in the design for practitioners and administrators to find it ‘simple’:

“I mean, I think the actual process for providers, that wasn’t- well - it wasn’t at all simplified. Regarding the rent simplification, so the simplification was more for the residents rather than those administering it. I think it was difficult because it was still linked in with housing benefits and housing benefit is not the simplest system to navigate at the best of times”

Indeed, as **section 13** describes, many young people’s experiences of initially claiming their PoC entitlement were very different, and broadly more

positive, than practitioners'. However, as practitioners pointed out, those young people who had felt the sharp end of decision-making delays, lack of clarity or understanding, and administrative complexities **"now trust the system even less"**

One practitioner said that during the time a young person had been waiting to receive a decision on his claim, he had accrued significant arrears:

"To me this scheme has hampered this lad, and he'd never join a scheme like this again or take a chance on working whilst here"

Whilst another described how a young person, who after six months of PoC payments subsequently had their entire entitlement withdrawn, was facing significant rent arrears and "has been saying he might as well go back to a life of crime to pay for all of this. That's what the system has made him feel like".

In those instances where payments were withdrawn, Discretionary Housing Payments were paid by local authorities to make up the shortfall.

There were three key scenarios highlighted by practitioners that illustrated both the 'rigidity' of the scheme and the fact the policy intent and 'rules' of the PoC were not always clear to practitioners.

- Claims coming in 'late': the PoC claim form was not in by the deadline (generally, within two months of a young person 'tapering off' Universal Credit).
- The young person actually came off Universal Credit before the PoC scheme started (even if by days)
- The provider was having difficulty 'proving' the young person entered employment and came off Universal Credit as a direct result of being made aware of the PoC scheme (largely driven by 'late' claims)

"It was quite a shock to find out that POC was only interested in DWP successes. Staff have really put their back into this, but we have all put a terrific amount of work into this, and we've had some of our youngsters borderline excluded because

there wasn't enough evidence to say that it was the DWP that led to that person finding work. Yeah. 'Where's your evidence that that was a DWP outcome?'"

"They [DWP] used the word 'behaviour change' a few times. I don't think any of us got what that meant for the entitlement [to the scheme]; like, 'prove this PoC and just this PoC made you get up and wanna work!'"

Some of these problems may be directly attributable to the funding source for the PoC scheme: The Labour Market Evaluation and Pilots fund, with a remit to "expand the evidence base on what works to improve labour market outcomes in the economy. The fund is seeking projects that can provide robust causal evidence of labour market impacts that have the potential to be scaled at a national level" (UK Government, 2023).

As one supported housing senior leader surmised:

"the reality of the fund being explicitly for the purpose of behavioural change linked to labour market outcomes, has been a huge detriment."

Some of these problems may also be attributable to misconceptions and a lack of clarity around eligibility, or the schemes' ultimate 'purpose'. Regardless, practitioners felt the confusion and opacity made it difficult to deliver the 'message' to young people and encourage them to join the scheme. This further complicated an already difficult to 'sell' concept, in the context of young people's overall fear of benefits system and working in supported housing, alongside the short duration of PoC scheme entitlement:

"It would have been better if we had had a full understanding of it [PoC] before the actual launch, rather than being thrown in at the deep end where we were learning on the job and finding out things as we went along, which I don't think is great when you're trying to convey things to young people so they have all of the correct knowledge and assurance"

Stakeholders involved in assessing and administering payments for the scheme felt that eligibility had not been clear to many practitioners:

“From meetings I’ve had with the DWP and [one provider] there was still confusion about when a young person is or isn’t eligible. It needs to be a lot clearer and set out without any ambiguity”

“Providers weren’t sure – up until January we were still getting late claims, having to make decisions on if we think the policy intent was met or not met, very aware if we do award it, what the impact would be if we have to claw it back if the Treasury decide the policy intent wasn’t met in that instance. Had quite a few claims we haven’t been able to pay, which says to me providers didn’t understand it”

When systems collide?

Some stakeholders went further in their analysis of why the scheme had suffered from several ‘teething problems’ and hadn’t achieved the necessary ‘reach’ to young people during its 12 months of operation. This centred around the different systems and working practices of the three main groups involved in its administration and dissemination: the DWP, local authority Housing Benefit departments, and charitable homelessness organisations. These different working practices and ways of conceptualising ‘policy problems’ (see Connor, 2012), alongside the apparent lack of merging and understanding of each other’s contexts were seen to pose barriers:

“DWP are one of the woolliest organisations with sending out policy intent. When you mix that with a local authority that need clear black and white, then housing providers, who put the young person at the heart. It’s not a good mix”

“This scheme isn’t actually tailored towards the housing providers. It is not taking into account their contexts at all”

I just think, we all, ultimately, want similar things from this, but if we don’t get the way we work and actually figure this all out near the start, have the time to do that...there’s going to be confusion and misunderstanding.”

Those that offered a potential solution, or learning point, from this suggested that having a range of stakeholders from each organisation involved in planning stages, and for longer, prior to commencement of the scheme may have alleviated some of the presiding issues:

“I think, well, we’ve got different ideas, haven’t we? It’s like trying to merge different worlds and maybe we’ve not all been good at seeing each other’s perspectives. It’s like, a big institution and then a tiny charity. I don’t think they see how it is for us, and for the young people. I think if we’d have been involved right at the start it wouldn’t have happened this way”

Support worker

“Maybe we didn’t have enough lead in time, and there should have been much more contact between local authorities, providers and DWP before it kicked off”

Local authority

It is important to note that there was engagement from the DWP at a very early stage (and throughout) with the WMCA, local authorities, and Jobcentre Plus staff to help shape the design of the scheme. Providers were also invited to comment on guidance for the PoC scheme as it was being developed, and in the run-up to the official ‘launch’ and for a considerable time afterwards weekly stakeholder meetings were convened by the DWP to share issues and best practice.



“Ready for work doesn’t mean you don’t need support”

Most practitioners spoke of a common misconception: that the natural or obvious corollary of ‘finding work’ was that a person would no longer require supported housing.

The fact that young people in supported housing do not have the family support that those who are able to stay at home have, was cited as a key reason why such a transitional time in life often requires assurance and stability. This often comes in the form of holistic or housing-related support.

The following accounts from practitioners highlight these issues:

“So, some people are ready to work, want to work, and this will absolutely help them in the long run, but they are just not yet ready to live independently. Like [one resident on the PoC]: never had family support or help and he is liking having the support from us. He can run things by us, bit of a safety net until he’s back properly on his feet and gained that confidence. He wants and needs to keep receiving the support for a while but that doesn’t mean he can’t or shouldn’t work”

“Job-ready and tenancy ready aren’t the same thing, some people don’t have the life skills, yes they can do a low skilled – or even in some cases skilled - job but don’t necessarily know how to live alone, and if you think someone has what might be termed ‘low level’ support needs so they won’t have anything that prevents them from working in the DWP eyes but they do still need that support that a family or social networks would do in an ideal world, but these kids don’t live in that ideal world”

“I mean the debate will be if they are in work do they need to be in supported housing? We’d say sometimes but does that get picked up by the government?”

Conversely, support needs could, temporarily, increase due to financial and administrative issues (such as budgeting and managing Housing Benefit systems and rent payments). The transition into work could also be an alienating and difficult time for many; requiring support and reassurance.

“If anything, you probably need more support for a period of time because you have a lot of new things, decisions, things to figure out”

“They actually need more support initially with managing everything – especially on the old Housing Benefit system, managing all of the admin for that, and so much more to think about that comes with having a proper job”

PoC Scheme: Benefits for Young People

It is important not to discount the ‘benefits’ and ‘positives’ of the PoC scheme witnessed by some practitioners. Although these positives were often contextualised or qualified with reference to the uncertainty and worry precipitated by the end of the scheme or counterbalanced with the less positive experiences of other young people, it is important to highlight them. These benefits, in isolation, indicate the scheme had marked social, relational, psychological and - even if only temporary - financial benefits:

“So, it HAS made a difference to young people, take away all these complexities and problems, we have seen young people and they have had a confidence boost, start taking pride, a reason to get up and to look smart when they leave the house. One guy even talking about going to the gym whereas before he was like, “I can’t the size of me who would want me in the gym, looking like this?” But now going out and doing stuff has made him view himself more positively and be proactive – so he’s 22 now and should be moved out of here and he probably became too comfortable, just playing his X-Box, no confidence, but this [the PoC] has helped him get the drive”

“I see [resident] going out in her uniform she seems proud, and it’s given her the self-respect and self-belief she didn’t have at all before”

“Saying that, about 90% of the YPs who joined, it was positive experience for them, managing to actually keep lots of money from employment”

“[One young person]...the PoC scheme has genuinely opened his life up. Now he is in the mindset that he is keeping moving forward and the money is such an incentive to keep working and to move on”

Key Benefits and ‘Positives’

- Many young people finished the scheme and stayed in employment
- Marked improvements in mental health, self-esteem, confidence, and future outlook
- Young people could see and feel the financial benefits of working



Reflections and Conclusions

Practitioners' perceptions of the PoC were marked by the perceived 'flaws' in the design of the scheme and its underlying assumptions and aims. Practitioners appreciated, in isolation, the social, relational, psychological and - even if only temporarily - financial benefits the scheme had brought to young people. It was also felt that the scheme had improved support worker – resident relationships in some supported housing sites.

However, the relatively short timeframe of the scheme coupled with demand-side impediments such as job availability; structural impediments such as a lack of move on accommodation, and personal issues facing some young people led to an overall conclusion that the scheme was never going to have the impact or 'take up' envisaged. Practitioners felt that personalised, sometimes intensive, one-to-one work was required with some young people to get them to a position where they could take advantage of the PoC scheme; something that the short timeframe and organisational capacity couldn't always match.

These issues were closely coupled with the issues and complications that arose during the scheme, which in some ways replicated the complexity and uncertainty of existing Housing Benefit systems. Many practitioners highlighted young people's pre-existing fears of such systems and how this was often a general impediment to them taking up employment in the first place. The complexity and differing understandings of the purpose and intent of the scheme compounded problems, delays, and 'non-payment' of claims. All of this was deemed to reaffirm the fear of benefits systems for those young people affected and introduce a measure of caution in some practitioners around supporting and encouraging young people onto the scheme.

The requirement to only pay 13% of eligible rent and service charges was understood in terms of the DWP requirement to ensure no one was 'worse off' taking part in the scheme. However, most practitioners expressed concern that this figure was not realistic and did not prepare young people for the 'reality' of financial management – both when they returned to the Housing Benefit system and when they later moved on to independent accommodation. Ensuring young people receive financial and social support to enable them to move to independence – and sustain that independence – is a key part of many specialist supported housing projects for this cohort. In some ways, the 'generosity' of the PoC scheme could run counter - or be a detriment to – this objective.

The lack of move-on accommodation from supported housing is by now a well-established national situation, albeit to varying degrees based on locality. Securing move-on for young people without the requisite 'priority' on local authority waiting lists (in this context largely confined to care leavers) was seen often to be a protracted process that was rarely achieved within six months. Private rented accommodation is often a distant possibility for those on benefits, due to an overall reluctance for landlords to let to benefit claimants and a severe paucity of accommodation available at the Shared Accommodation Rate, which young people under 25 are limited to if they rent in the private sector whilst receiving Universal Credit. Renting privately may only become a conceivable possibility once a young person is in employment and able to widen their options beyond 'joining the local authority waiting list'. However, this can take time due to landlord preference and increasingly competitive markets.

There is an implicit assumption within the PoC scheme design that more young people would be able to 'move on' once they are on the scheme. However, this possibly neglects the complex interplay between 'ready for work' and 'ready for independence', as expressed by practitioners for this research. The potential affordability issues created by high rents and Housing Benefit taper rules create a clear imperative to move to more affordable, unsupported accommodation – for those on the PoC scheme and in general. However, this is not always the same as no longer requiring support. The concern remains that decontextualised notions of 'where' a young person is in terms of their development and progression will be governed by their ability to acquire and maintain employment. Likewise, the affordability trap inherent to employment and supported housing may push young people to independent living before they are ready, which raises concerns around sustainability of both housing and employment, and the potential for repeat homelessness. Many young people do and will require support, or supportive environments, for a period of time whilst in employment. This speaks to the need for workable solutions that combine affordability with support or housing management.

13. What did young people think of the PoC?

This section provides thematic data from semi-structured interviews with beneficiaries of the PoC scheme. It covers attitudinal aspects, incorporating their reflections on the **concept, design, and process** of the scheme, alongside initial motivation to join the scheme.

Motivation to join PoC

The key motivating factors for joining the PoC amongst those interviewed were:

- **Making employment financially worthwhile**
- **Reducing affordability concerns**
- **Creating the opportunity to save money (particularly for move on)**
- **Allowing for the pursuit of better opportunities**

All young people who joined the scheme said they were ready and very willing to work, had worked before and recognised the value in doing so, but were actively holding off due to affordability concerns. All appeared very self-motivated and took swift action once they were advised about the PoC scheme:

“I think I would have got into work at some point – maybe not as quickly as if PoC hadn’t been there, but I don’t think I’d still be here due to the rent, probably had to stay with mates or something until I got somewhere”

Elias

“The rent thing is scary, but I was starting to think ‘even if I have to pay loads of rent, I have gotta do it’”

Simon

“I would say I take every opportunity, put myself out there take the risk, you never know, things will work out, so I was ready. Ready for PoC. Yeah!”

Raya

The two young people that felt they had gone for ‘career’ opportunities, or jobs with longer-term viability and progression, suggested the PoC had come along at the right time, acting as an additional motivator and allowing them to take advantage of important opportunities they would otherwise have passed up:

“So, I was working 16 hours and once I heard I thought, yes, that is the right thing for me. I need to get my foot in the door and work and find avenues to get opportunities and the NHS is an excellent opportunity, a professional body, and when I heard about the POC I thought, ‘wow, this is amazing’, and it kind of pushed me more, if I am honest, I mean I had a plan myself but it was so motivating: so you can work but also save money? That is amazing but the PoC is there, and it is really nice to know, and it gave me the final push to go for this type of organisation”

Raya

“It was a great opportunity, at the right time. I think I want to stay in the NHS, move up the bands, really good place to work, like for a career...you can upskill and get into a different role – you step foot into the NHS and you have a lot of options, always entry level then move on. If I hadn’t heard about the PoC I would never have risked going for this type of role...wouldn’t have been able to”

Simon

“Yep. I know what I wanna do, and this is the step to it. If I do this, I know I’m good at it already, then I can climb up, train as a chef. It’s a good place to get into, seemed like I had to take advantage of this PoC”

Zane

Process and communication of PoC

Young people did not display a technical, or in-depth, understanding of the PoC scheme, but the key messages and individual benefits were clearly understood by all participants, through close interaction with supported housing practitioners. All young people felt that the process of applying for the PoC was simple, and easy. They, in fact, had very little to say about the process; other than that, it was burdenless. Many expressed how much they appreciated this, as it allowed them to focus on the transition to work, rather than worry about being chased for information, or worrying if the amount they had to pay would change (as was the case with those who had previously worked and been subject to complex Housing Benefit taper rules).

“Poc was definitely so encouraging. Less rent, more money, simple math. 13%. Those elements...did push me to finding a stable job, full time, earning more to save more”

“Just having the set figure, not having to check with my worker all the time and getting into debt. That’s a massive relief, that”

However, during the second tranche of interviews with young people, some problems had come to light during the course of the 6 months that altered overall perceptions of the scheme, in terms of clarity and simplicity, for two participants:

“There was misinformation, not really fully clear, but I get they were testing it out. For the future it’s better to give people interested a really in-depth lesson on how it works, UC going nil, how much certain scenarios work out...if you are trying to plan and then it works out differently as they make a different decision, it is confusing and can send people backwards”

Raya

“It sounded really clear. Sound, I can save up loads, work as much as I want. Then it gets taken back. Still don’t understand it to be honest, but here I am”

Jay

‘The spectre of six months’

Young people had differing experiences of their time on the PoC scheme and spoke at length about both positive and negative aspects. However, all experiences and testimony were, to varying degrees, qualified or tempered by the knowledge they only had six months to benefit from the scheme. Several expressed an inevitability that the positives the scheme had brought to their lives would be withdrawn once the scheme closed:

“It’s almost like with this PoC scheme they give you all this stuff and the ability to do all this and then after six months – or not even that for me- they take it away again!!”

Jennie

“You just end up planning for the end and how you’ll manage when you’re back to being skint”

Omar

The six-month time frame was viewed as the main barrier to longer-term outcomes, and the central critique of the scheme’s design. Young people’s concerns centred around four key areas:

- Fear of remaining in employment after the PoC scheme and re-entering the Housing Benefit system. All young people seemed to view it as an inevitability that they would accrue rent arrears and jeopardise future housing options
- Concern they may have to leave their employment if the rent was unmanageable
- Fear of DWP sanctions if they left their employment voluntarily and attempted to reclaim out of work benefits
- For some, concerns that they would have to speak to their employer about reducing their working hours, which might be rejected and could entail disclosing their housing/homelessness situation

It is salient that, unlike practitioners, no young person mentioned the potentially ‘damaging’ impact of spells of short-term employment on their CV, or on future career or employment prospects. There is a reasonable likelihood that young people did not have the requisite understanding and awareness of this factor.

Almost all young people suggested that the rent arrears they seemingly expected to accrue once back inside the Housing Benefit system had the potential to thwart move on options.

One young person, Omar, was facing a slightly different dilemma. He had increased his hours after learning of the PoC scheme, and suggested he could potentially reduce these hours again after the closure of the scheme in order to make his current supported accommodation affordable. However, he suggested this would make private rented accommodation

(which he saw as his 'only chance' of achieving the move on he so desperately needed due to his two years in supported accommodation soon coming to an end) manifestly unaffordable, meaning no private landlord would accept him. Remaining in full-time employment in supported housing for a period of time before he found private rented accommodation would ensure he passed affordability checks, but would, he believed, result in him accruing rent arrears, which would prevent any private landlord from accepting him.

Reflections and Conclusions

All the young people interviewed were already motivated to find work or increase their hours. Most had previous employment experience and had undergone a process of deliberation in terms of weighing up the risks and benefits of entering employment whilst living in supported housing, with the fear of Housing Benefit systems, high rents, debt, or unaffordability, the only barrier to them securing work. In some senses, it could be suggested that the majority of young people interviewed were the 'ideal candidates' for the PoC, in terms of being able to mobilise swiftly once they were informed of the PoC scheme, in order to take full advantage.

Overall, young people found the process of joining the PoC scheme simple and clearly understood its benefits, which suggests the PoC's intent to 'simplify' was largely achieved.

However, two young people did experience subsequent issues around eligibility and recovered payments, which resulted in frustration and anxiety.

All young people criticised the short length of entitlement to the scheme and seemed to view it as an inevitability that they would still be within their current supported housing scheme and would encounter difficulties paying their rent once they returned to the Housing Benefit tapering system. This left them constantly weighing up potentialities and their consequences. Whilst these 'perceptions of inevitability' were not always borne out, they played a significant role in directing young people's decision-making towards the end of the scheme. This again displays young people's situated, rational decision making in the face of perceived risk.



14. What were young people's experiences of the PoC?

This section, in line with the research questions and theoretical framework, embeds the PoC within the context of young people's lives. It considers situated knowledge and subjective experience through thematic analysis of in-depth semi-structured interview data. This includes how young people felt about being in employment, and the nature of their jobs; their perception of the PoC's impact on their lives, and any improvements, benefits and barriers they perceived.

'Temporary Relief'

All young people framed their experiences on the PoC comparatively; in direct and welcome contrast to their time on Universal Credit, or of working very limited hours. In particular, experiences of trying to 'survive' on Universal Credit were broadly characterised as difficult, stressful and, for some, depressing and isolating. It was clear all young people struggled financially on Universal Credit, or when working limited hours; regularly going without certain essentials.

All young people designated this vastly insufficient income as the main source of anxiety and stress in their life at that time; particularly the need to continually and closely monitor spending; sometimes go without adequate food and rarely have income for anything in life beyond basic necessities.

All expressed profound relief and gratitude that, at least for the lifetime of the PoC scheme, the stress of living in poverty was alleviated.

Over and above all other advantages of joining the PoC, no longer struggling to survive appeared paramount, and was the derivation of several other positive outcomes, such as being able to sleep better at night, eating well, feeling healthier, and feeling less anxious, or 'stressed'. As the next theme, 'the benefits of working' details, the very fact of *being* in employment and having disposable income yielded its own positive results, some of which overlap with the themes explored here. However, it is important to acknowledge the very real and very liberating effects of being released from a very low income.



The sense of relief all participants felt did not appear proportionate to the amount of money they were earning – or keeping – per se. The fact that it was enough to lift them out of hardship and perpetual, daily, struggle seemed sufficient to yield positive results.

“Just not having that stress anymore, not watching everything, the always worrying, having nothing to do”

Simon

“On UC I always just about got by but it wasn’t enjoyable, it was so tight and you have to watch everything, sort of stressful, but now it helps with stress to be getting more money”

Elias

“Things like travelling to another city, leisure, sight seeing, that’s another world to me it would be too stressful and I would feel too guilty buying anything that wasn’t basic. It’s opened things up for me, my life up”

Raya

“It was hard. Horrible. Constant stress and watching every penny. Glad I’m not in that anymore”

Zane

Previous experience of protracted periods of financial struggle – sometimes severely in the case of those who suffered from a series of DWP sanctions - had a lasting effect on participants. Young People expressed how the legacy of ‘struggle’ had stayed with them, marking their perspectives and directing their behaviour in various ways.

Simon’s habitual shopping regime of calculating each purchase largely remained, despite a significant rise in income:

“When I was on UC I had to be really good [with my finances]. I am always wary from shopping, the memory of shopping with no money, it comes as second nature having had to constantly calculate what I have to live on. It was horrible, horrible, but it came in handy now I’m working as I use those skills, yeah. Still in some ways still act like I’m back there when I’m stacking my [shopping] basket! If I can take any positive out of it [being on UC], it’s kept me tight with things”

It is important to highlight that all young people’s testimonies of the difference being on the PoC scheme made were overshadowed by a perceived (although, apparently largely untested) inevitability that they would fall into debt or return to daily ‘struggle’ if they continued to work beyond the closure of the scheme.

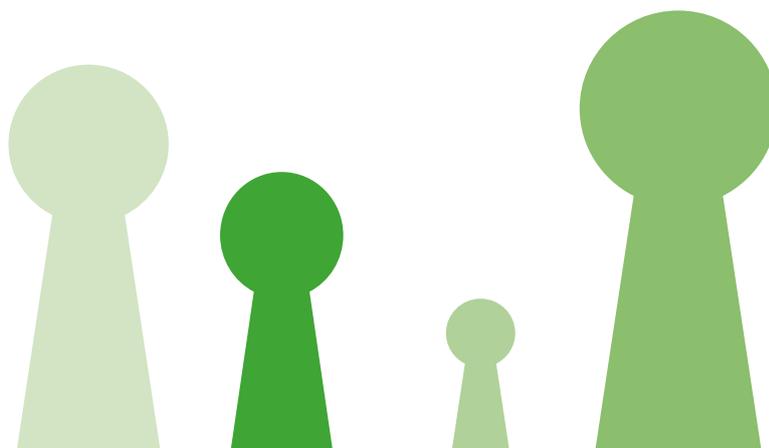
This was, for several, exacerbated by an awareness of the ‘cost of living crisis’, how increasingly expensive daily essentials were, and how this posed a constant threat to their financial security and future:

“Like, everything is just so expensive these days that you feel like you NEED this extra PoC money”

Joe

“This country is just under so much stress, for everyone, I think it’s always going to be difficult [for me, financially]”

Elias

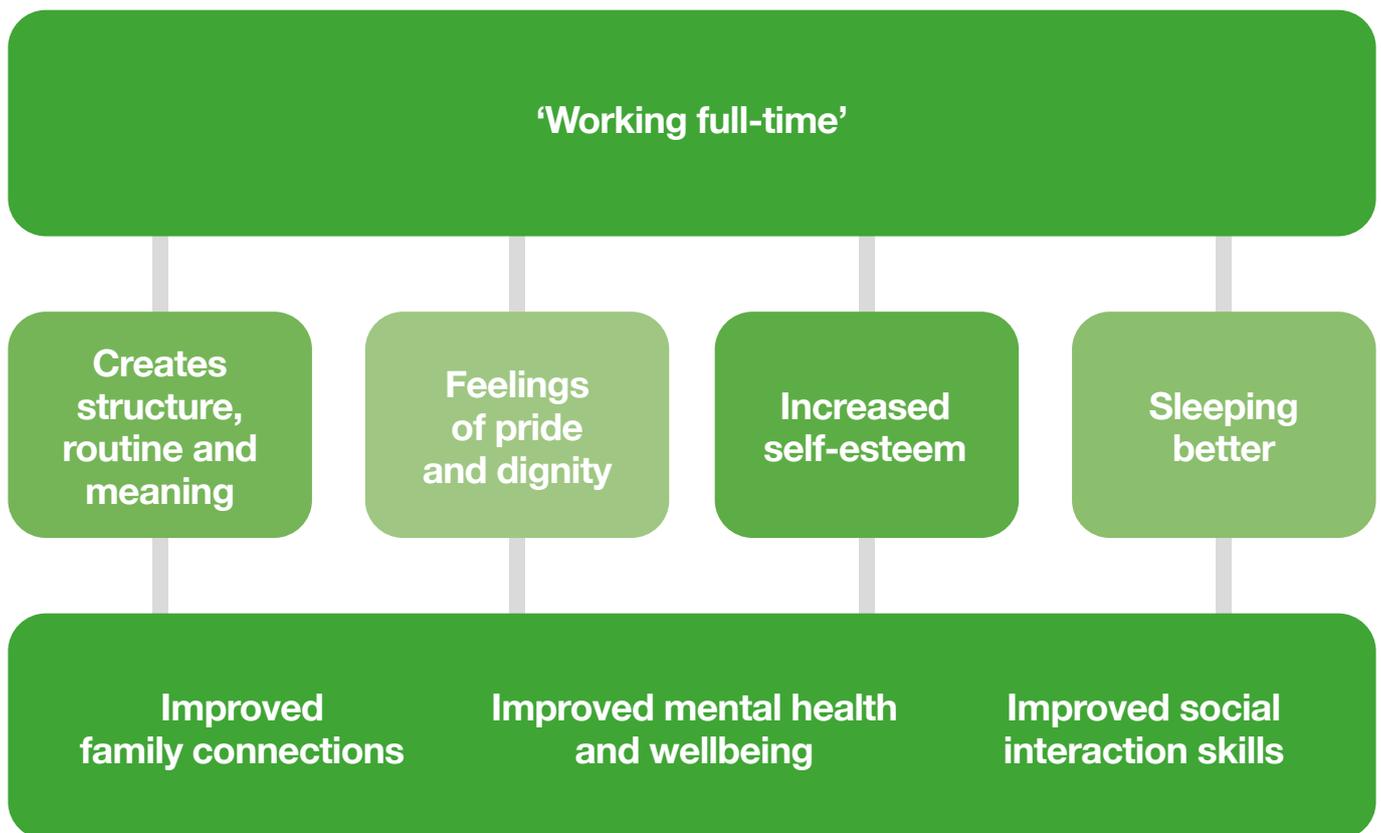


The benefits of working

The previous theme discussed how, when young people referred to their increased income, this was most often characterised not as 'having a lot more money' but as being lifted out of hardship, and the benefits that stemmed from this.

Separate from, but linked to, the relief participants felt that they no longer had to 'struggle' financially to the same extent were the clear positive benefits all felt from being in full-time employment.

Employment was seen to engender structure, and create meaning in their daily lives, inducing feelings of pride and dignity, alongside improved mental health and wellbeing.



Most participants were attempting to save from their earnings, and the vast majority wanted to spend additional income on driving lessons. Those that discussed their increased income beyond hardship alleviation located the benefits in allowing them to spend some money on themselves, or their social lives, and how this had improved their overall wellbeing:

“100% socialising will be better, so I was earning [in part time employment] but paying a lot towards bills so restricted my social life as my priority had to be on my basic living things, groceries and anything essential”

“I don’t have to be as stingy with myself and that is so nice and so important if that makes sense”

“It will allow me to socialise and have a budget for socialising and now I can be a bit less hard with myself, I mean we all do deserve to treat ourselves but I just haven’t been able to do that but now since the PoC I feel like I’m a bit less restrictive with myself so I have managed to save, get my social life back, budget better, be less stressed”

The acute awareness of the short timeframe of the PoC scheme will, likely, have had a bearing on participants' ability – or willingness – to 'enjoy' their additional income and articulate what this meant, or could have meant, for them. As one participant said, 'you end up just preparing for the end.'

The new environment and structure young people had from working every day decreased their feelings of isolation, boredom and loneliness. Having too much time alone, or with little to do, had created feelings of anxiety and low self-esteem; something work had helped to alleviate:

“A few people here mentioned how expensive it [working] is but after a while, just got so much time spent in my head, it doesn't suit me – I need focus and stability otherwise I struggle”

Simon

“It helped with my rent but also my mental health as I needed to work, felt so down on myself”

Alfie

“Before, nothing to do, maybe go to the park, sit about, nothing I could do, really, that makes you feel bad about yourself”

Jennie

However, Elias, who was initially grateful and relieved to be 'out working again' as 'I need to keep my brain busy or I get really down', soon found his apprenticeship role to be very hard work, for very low pay. He said it made him feel exploited and he felt belittled by his colleagues:

“I have got to find something more careers wise and less exploiting, I reckon. It's really, really hard work, bad pay, being talked down to, gets me down, and a job I'm not gonna get qualifications for.”

Several participants said they had few friends, or few that they saw regularly, and there was a distinct sense that living in supported housing could be isolating, somehow setting them apart from, or outside of, their peers and the 'real world'.

“Mentally, getting out and being around people with work is really good for me, I have a lot of energy and being in a hospital environment and active, but it helps me, feels like real life”

Jay

It is really difficult living alone. It is hard and hard being in a hostel. I do not feel part of a community”

Omar

Simon expressed how his long-term friends' lives had 'gone down a different path' from his, with many going to university or already in employment for years with their own, new lives:

“Got two close friends in Birmingham, kind of local but one is in uni in Notts so don't really see him as much and the other has a decent job, girlfriend, so it's a different life to mine. Different paths after I got kicked out.”

Elias had 'moved around a lot', and lost touch with his peers. He suggested that he 'didn't know how to make friends' when 'you have no money and nowhere to go' and only spoke to a few people in his accommodation but 'not on a personal level'.

Work in this way functioned, partly, as a form of social interaction, increasing confidence and belonging, as Jay described:

“It helps to be around different types, all types, multi cultured, variety in every way and that is helpful than being round the same people all the time”

“Yeah, being in those environments helps, keeps the brain busy. There's some characters [where I work] but most are alright. I was quiet at first as it's daunting, but I get on well now”

“Being forced to interact and get up even if you're feeling a bit crap is a big help”

'Family legacy' and relationships

One key theme that emerged as young people spoke about their experiences on the PoC was improved family relationships. This took the form of either feeling that they were doing what would be wanted – or expected – of them by family members, or that the feeling of pride and accomplishment that came with being in gainful employment left them better able to engage with their family and 'set an example' to younger siblings.

Over half of the participants spoke about their current experiences of family relationships in this way. Whilst no one appeared to frame these experiences explicitly as tangible 'benefits', of working and taking part in the PoC scheme, they were strongly articulated as participants spoke freely about what was happening in their lives and why being able to work was important to them.

"My mum is definitely happy I'm working, it feels good to tell her about what I'm doing at work, feels like I'm getting somewhere now"

Joe

"My mum is pleased I'm working, always worked herself, so has been keen on me working. So...she is really supportive, and it has helped us get on better. I wasn't the best behaved when I was younger - too much energy, no direction - but since I moved out and am doing this [working] it gave us space"

Simon

Omar spoke of the importance of work to his family, and that his new job had helped him to feel like he was 'doing well for himself' and had also been instrumental in his ability to marry. Although his family had remained in his home country, Omar felt a sense of pride that he was working as a manager and had 'made something' of his life.

Elias acknowledged that his mum had lived a 'hard life' and had always struggled. He felt proud that he had been able to give her some money for a holiday:

"My mum went on holiday today, so I ended up giving my mum a bit of money – I don't do much for me mum, she had me when she was 16 then kid after kid so she don't get much time to herself, this is her first holiday. It's nice that I'm working and, like, I get to do that for her. It shows her I'm living my life more seriously now"

Ghani, whilst not suggesting improved family connections due to the fact of employment itself, now had the funds to visit his brother, who lived over a hundred miles away: an important connection his previous hardship had almost severed.

Three participants who had younger siblings spoke of wanting to create a positive example for them, feeling an obligation to 'do well', set an example' or 'leave a legacy', despite their difficult starts in life or their previous 'mistakes':

"I'm working now, getting on, I can say [to my siblings], "don't mess up, make the same mistakes I did"

Zane

"I come from not much. My mum was poor, and I need to leave a legacy. I'm the only boy and now the last person with my last name so I've got to get things right. Show my sisters, yeah? So, I have gotta have a legacy so I suppose yeah, I do need to plan for the future really, I can't just blow it all and blow my chances. That's why I need to keep this job, keep working, keep moving forward with it."

Jay

For Simon, working and taking positive steps to independence was important to him, and something he felt would help his siblings:

"With my little brothers, I made a load of mistakes growing up and my little brothers look at me and think 'nah, I don't wanna be like that!' I've told 'em, you know, pay attention in school, the reason I'm in my position and doing what I do is because I didn't pay attention, reason I'm doing this dirty job cos I was mucking about, skiving, but if you pay attention, you'll get somewhere, so if I can show them I can come out of school with no GCSEs and still get myself a flat, you know, working hard in my job. One of my little brothers is a year or two younger than me and he has started working with my uncle. He has seen me do that before and is also going down that path...following in my footsteps a bit."

Support whilst in work

As **section 12** revealed, supported housing practitioners discussed the common misconception that ‘being in work’ logically equated with ‘ready to move on’ or ‘no longer in need of support’. Young people all spoke of the pressing need and desire to move into independent accommodation, for both financial and personal reasons. None explicitly suggested they still needed support and so did not want to ‘move on’. However, it was clear that most young people benefitted from the support and security fostered by their supportive environments. All suggested the support they received was flexible and was something they were able to fit around their employment and long hours away from their accommodation. This often took the form of text or online communication and ‘checking in’, which suited their current lifestyles and schedules, although time was always made available by support staff to discuss support plans and any important issues.

“So we can actually check in with the staff online. They are obviously pretty much aware of things you know but they are not as...so we don’t see them as often, they give you your space if you are working and that is nice if you’re working, you need your own time more to just relax and have your own head space but yeah I think there is a lot of support, they are always there”

Raya

“They are kind of always there is some capacity. There is flexibility that is important”

Jennie

It was clear, however, that all benefited from, and appreciated, knowing that support was available when needed. Whilst not equating support workers or their environment with a de facto family, the presence of, and care shown by, support staff did appear to perform parallel functions, in terms of security, a safety net, or guidance:

“When I come back here, they leave me alone, don’t hound me, they’re just supportive. I don’t feel any pressure. I just check in with them and they help me with things when I need it. It’s nice to have someone that gets it”

Elias

“It is nice to have the support, other places might not have much support, but it takes the stress away, like always knowing there is someone there to check things with...like at work I got a warning and the employment lady here I could ask her, is this fair, is this right and check in about how to handle it”

Simon

“It definitely makes it less lonely, like I know there’s someone there who I can ask about stuff...got no one else to do that with”

Alfie

Raya did express some concern about living independently, as it was ‘so untested’ for her. She felt that the support and work that the accommodation staff had done with her had adequately prepared her for this, but there was a natural trepidation:

“I mean, it’s the unknown of it. They’ve done everything they can to get me ready but, I’ve not done it before, and it just does bring some stress back into my situation”

This was compounded by the fact she was currently living in an environment where ‘someone always has your back’. Raya was waiting to be accepted into a Live Work scheme at the close of the PoC, an environment that she felt would help her fully transition to ‘life on my own’.

When it came to the end of the PoC scheme and transitioning back into the Housing Benefit system, all participants who remained in their supported accommodation discussed how confusing and worrying this was, and that they would struggle to manage without the constant support and assistance of staff, who helped them to navigate this as well as possible.

‘Hard work’

All but two participants did not feel that the work they were currently doing was what they wanted to do, longer term. They had seized the opportunity to work and join the PoC, but did not necessarily view this as part of a longer-term trajectory, or ‘career’.

The two participants who felt their job was one they wanted to remain in, and progress in, had secured roles within the NHS, and felt it was the institution and the benefits and opportunities this brought that formed the beginnings of a career and a ‘future’.

All said that work was tiring and could be hard, with long hours that left little free time for themselves. Many were often tired in the evenings and at weekends and felt this sometimes restricted their ‘free time’ activities.

“My job is hard on the body, you know, it’s busy, physical work so I am a lot, lot more tired. When I get back, I’m knackered but I’ve still gotta do my laundry and cook and stuff but no time to enjoy my evenings. But maybe that means I’m an adult? That’s being an adult, innit, being tired all the time? [laughs]”

Jay

“Ironically, not much spare time to enjoy the extra money from the PoC scheme!”

Joe

“The days turn out long. I get very tired. I’m getting ill a lot, colds, bugs as I see patients all the time and sometimes, I just need to sleep at the weekends!”

Raya

Overwhelmingly, the travel involved was the main source of tiredness and cause of protracted working days, which led the majority of participants to express a desire to learn to drive or to continue taking lessons that had lapsed when they entered supported accommodation.

Several young people were on ‘flexible’ contracts and were taking up every shift offered to them. They largely saw this type of work as temporary and unsustainable, and not a ‘good’ job. All suggested such work paid more and was an opportunity to take advantage of whilst they were waiting to gain stability and move on with more desired options.

“I am doing 45-hour weeks and lots of travel. It is not a good job, but the pay is better on the zero hours, though I am still not living a comfortable life, even though I work very hard. Once I am in my flat, I can make better decisions for myself”

Omar

“If I had a permanent contract, well I reckon once I’ve got my own place it’ll settle me and I’ll be able to get a permanent contracted job, a proper job if I want it, but it’ll be less money at first, which sounds silly but this contracted stuff, pays better and is less secure but I’m as guaranteed as I can be I’ll get the hours. My work gives me shifts all the time every week cos I work hard, I’m good at it, don’t cause no problems”

Jay

The ‘hard’ nature of work, the fact the role wasn’t one they enjoyed or ultimately wanted to do, and its attendant effects on the body were used as a reference point for some participants for how work might not be ‘worth it’ in supported accommodation without the PoC scheme.

“It’s hard work, constant work. The money is really, really bad, like not survivable on without this PoC...could I really stick it out for two years?”

Elias

“Not exactly my dream job, ha! It’s not good money, still feel like I’m poor, always knackered and it’s a decision [to make] when I see how much I’ve got left!” [after rent payments, after PoC ends]

Jennie

Jobcentre Experiences

Young people spoke about the process of gaining their current employment and reflected on experiences of working with Jobcentre Plus staff as part of their Universal Credit 'claimant commitments'. No young people had gained their most recent employment with the help of the Jobcentre, with all either securing employment through bespoke support within their accommodation settings or had found the opportunity themselves.

Raya and Simon had discussed the 'benefits' trap' of living in supported accommodation with their JCP advisor, and felt their dilemma was understood, and they had not been pressured to look for full-time employment. All other young people said this had not been discussed, and they had not offered up this information. There had been an underlying fear of what would happen if they were 'pushed' to take on employment, despite the fact no one had yet seen this fear realised:

"But it was stressful if I got a job offered or told to go for one, and how would I pay the rent? To me it was about the safety of being at [my supported accommodation provider], so no matter how hard it gets they had my back"

"I mean I think eventually they'd say 'you've got to take this job, right? And then it's like do you lose your UC or lose your home?'"

Zane and Jay had previously received sanctions from the Jobcentre, and the impact of this had significantly increased the imperative of finding employment, despite the anxiety they felt at having to work whilst in high-cost supported housing:

"The sanctions were the killer, though, if you don't turn up to the meetings. I got a few sanctions, I was a tiny bit late, got a sanction then another one for missing a meeting cos I was genuinely really poorly – it's away of keeping control of you. But that was so hard, I knew I had to get a job and get out of it but then where was I gonna live as the rent is madness here"

"I had reduced payments and sanctions – it was really drastic like payment cut in half. I had it twice, both times I was late to the appointment, bus problems, had to get an advance. Told myself, I had to get a job, it was brutal and so complicated but then it's like out of the frying pan as its complicated working and living here!"

Young people felt that the Jobcentre had not suggested any employment or training opportunities they were interested in, or would be useful to them, with some feeling it was almost 'done by rote' with no personalisation:

"I don't feel necessarily like they pressure me to go for jobs I don't wanna do but for me, personally it don't really work for me, you know? I would say what I want and let me know if you have any courses but just kind of leave me to it"

Elias

"Jobcentre is awkward. You've got someone behind a big desk and they're clearly looking down on you and going through all your important stuff. I hate it, I do, but they didn't really help me much, to be fair, didn't really get much from them. A lot of people in there it's just a job to them, on a process line a bit"

Simon

Several young people contrasted their job searches with the Jobcentre against the help they had received from their supported accommodation providers. All felt they had more success through this route, and that the service offered was more personalised and about what they wanted to do:

"Most of my help finding jobs was with [my accommodation provider].....they throw things my way that they know I can do, they know my strength and that. Stuff I can jump on"

Joe

“My worker here is very supportive and helped me get my job – so here they analyse the person, it’s individual. If someone wants to work and build a future, they will move things around you and they were looking for vacancies for me based on my goals”

Omar

Zane felt that if he hadn’t had the personalised support of his accommodation provider, he would have felt pushed into low paid and insecure work instead of the potential ‘career’ job he now felt he had secured:

“If I hadn’t have had [my accommodation provider’s] help, I reckon I’d be doing bar work, that’s all it seemed they could come up with, or labouring, that always came up, too. Every time”

Some young people felt that, initially, they had been advised to look at things they wanted to do, and in line with their goals and aspirations, but this had become a ‘just go for anything’ philosophy after a short period of time:

Move on

The subject of moving on to independent accommodation was of central importance to all young people who took part in this research. This objective occupied a prominent position in their thinking and future planning. The importance of moving on was twofold: firstly, to enable them to maintain employment and avoid financial hardship once their PoC entitlement had ended. Secondly, allowing them to achieve stability, security and autonomy, and as the foundation to fully move on with their lives and make choices for themselves.

All young people had begun to explore their ‘move on’ options more intensively once they had joined the PoC scheme and, to varying degrees, had a sense of how difficult and protracted the process could be, ultimately. It is important to recognise that the young people taking part in the PoC scheme – and in this research project – were at different points in their stay in supported accommodation. This could mean that they had not yet completed any ‘move on’ or independent living work that was a pre-requisite to joining waiting lists or actively receiving assistance to ‘move on’. It could also mean

“I just had one goal with them, to say what my interests were and to get any opportunities they had based on that but that...I guess takes time? Then it was more go for anything that came up”

“It was to go for anything innit, they would ask what you wanted to do but then say ‘well you might have to widen that out’, like it wasn’t realistic”

However, Elias did feel that the Jobcentre staff ‘understood his situation’ after he left his apprenticeship at the close of the PoC scheme, and did take into account his strengths:

“They do listen to what I want and my strengths, like haven’t tried to shove me in a shop – which comes up - like imagine me working in New Look! I haven’t got the patience for people, so it’d be pointless”

that some participants had been on social housing waiting lists for longer and so were much nearer to achieving this within the lifetime – or shortly after the lifetime – of the PoC scheme.

The majority of participants felt that their best – and preferred - option was to wait for a council property through their local authority waiting list. Young people differed in their perceptions of how challenging this option would be for them, but all expressed concern that this would not happen before their time on the PoC scheme ended. Some had been ‘bidding’ through their local authority waiting list for a while, with one young person having ‘placed a bid every week for two and a half years’ but had still not got close to securing a property.

Council housing represented security and affordability to participants, in contrast to the private rented sector, which was seen to be insecure, or difficult to obtain due to financial status or job (in)security:

“My work gives me shifts all the time every week cos I work hard, I’m good at it, don’t cause no problems, but a private landlord would look at me and say ‘you ain’t got a contracted job’ and I’d need a guarantor, and I have no one to do that for me”

Jay

“Quickest I can get a council house, then it don’t matter that I’m zero hours, but then work will probably give me one eventually as they know I’m doing well. So, council house is the next thing, innit”

Joe

“In private you can get kicked out easily – I’d end up back here!”

Jeniie

Council or social housing was also perceived by most of the participants as the only conceivable way they would be able to ‘get on the property ladder’, with most mentioning the Right to Buy as an additional motivator. This was often accompanied by a notion that they had no family assistance, and that the ‘cost of living crisis’ had made everything increasing difficult. Many felt this was their only chance to ever own a property:

“With the right to buy, I can get that, get on the ladder. I don’t come from money and that’s the only way I’ll ever own a place.”

“This country is in a mess. I’ve come from nothing, but if I can get it [the Right to Buy], I can do it up, sell it on eventually and get a better place”

Omar had realised that council or housing association accommodation was not going to materialise (after years of trying) and was actively pursuing options in the private rented sector. However, he was finding this difficult due to the competitive nature of viewings and

landlord selection processes and the ‘upfront cost’ of renting privately:

“I have been to five or six viewings for private rent, but there are always a lot of people viewing on the same day and the landlord chooses – it’s never me. It is also expensive to rent and even with my job money I won’t be doing well [financially], although better than in supported accommodations!”

Others were aware of private rented accommodation as an option, but were yet to explore this to any meaningful extent:

“I think I will look at both council and private rented just to see what I can get, haven’t looked at private yet but it is worth a look”

“I’ll look to private, especially if they [the local authority] only offer me areas I can’t live in”

Some young people on flexible or zero hour contracts felt that private rented accommodation wasn’t an option whilst they were in such insecure employment, as they wouldn’t pass financial checks. Simon had already explored this option previously and had been advised that his income wasn’t ‘guaranteed’, so he did not pass landlord checks.



Reflections and Conclusions

This section has shown how the experience of 'surviving' on Universal Credit or low hours of employment was a difficult and bruising experience for young people, the legacy of which had endured after increasing their income through employment and the PoC scheme. The liberating effects of being released from a very low income were clear and appeared to be the most pronounced 'benefit' of joining the scheme. This exhibits how fear of poverty and 'struggle' is a very real and present issue for young people; something that was exacerbated by the relatively short timeframe of the PoC scheme and the, albeit unsubstantiated, inevitability' that they would get into arrears or struggle financially again once they re-enter the Housing Benefit system. This sense of inevitability links back to young people's attitudes to employment in **section 11**, and that there appeared to be an assumption for many that they would have to pay all of their rental costs if they worked over a limited number of hours.

Employment engendered numerous positive benefits for participants beyond poverty alleviation. This included marked improvements in confidence, self-esteem, mental health, anxiety, social lives and sociability, and loneliness alleviation. Also, for many, employment helped with their self-identity, which included setting an example to siblings or living up to family expectations. It was clear that homelessness could be a very isolating and lonely experience, and that being in employment was helping young people to feel more integrated into society and, in some cases, family.

However, it is pertinent that one young person's initially positive experiences reduced as the nature of the low paid, difficult work he was doing became apparent. Other young people, at the second interview, spoke of the effects of hard, physical work, and of working long hours, which had made some begin to question the associated gains and risks of remaining in such work and re-entering the Housing Benefit system. This suggests that, whilst employment can have numerous positive effects, this may begin to fracture and break down once the reality of certain types of employment begin to settle in.

The fact that no young person found their employment through engagement with the Jobcentre Plus advisor, instead finding work through the support of their housing provider or 'off their own back' points to the importance of flexible, contextualised and personalised employment support within trusted environments and with trusted contacts: something the trailblazer Youth Guarantee scheme contained within the *Get Britain Working* white paper has the potential to further explore.

It is perhaps unsurprising that 'move on' was of central importance to all young people interviewed for the research – not merely due to the sense of urgency precipitated by the end of the PoC scheme, but also as the foundation of their future. The fact many were intent on obtaining council or social rented sector accommodation is unsurprising in terms of the level of security and affordability inherent to this option. Private rented accommodation had not previously formed part of their plans due to the challenges of obtaining such accommodation whilst on benefits, a low income, or a flexible contract.

As there was not a pre-defined 'target' cohort for this scheme; for example those close to being ready to move on', or who had already made significant inroads into obtaining independent accommodation, young people were at different 'points' in their transition to independence, which will have had an impact on the numbers of young people who had achieved move on within, or close to, the lifetime of the scheme.

Ultimately, there were significant, and numerous, positive impacts for young people who entered employment or increased their working hours, which should not be discounted. However, young people's experiences were tempered by a fear of the perceived risks of re-entering the Housing Benefit system alongside the difficulties of finding independent accommodation whilst managing sometimes difficult and tiring job roles.

15. Subjective Wellbeing and Financial Wellbeing

15.1 Subjective wellbeing

This section presents the results of the ONS4 subjective wellbeing questions asked of young people who took part in this research. These questions were asked at the beginning of in-depth research interviews. Five young people were asked to score themselves at two different points in time: within one month of joining the PoC scheme and within one month of ending their time on the scheme.

Appendix C has further detail on the rationale and considerations behind this method.

Next, I would like to ask you four questions about your feelings on aspects of your life. There are no right or wrong answers. For each of these questions I'd like you to give an answer on a scale of 0 to 10, where 0 is "not at all" and 10 is "completely".

Measure	Question
Life Satisfaction	Overall, how satisfied are you with your life nowadays?
Worthwhile	Overall, to what extent do you feel that the things you do in your life are worthwhile?
Happiness	Overall, how happy did you feel yesterday?
Anxiety	On a scale where 0 is "not at all anxious" and 10 is "completely anxious", overall, how anxious did you feel yesterday?

[ONS4 Subjective wellbeing questions and scoring]

Raya

Measure	Score: phase 1	Score: phase 2	Change
Life Satisfaction	7	8	+1
Worthwhile	7	9	+2
Happiness	5	7	+2
Anxiety	8	6	- 2

Elias

Measure	Score: phase 1	Score: phase 2	Change
Life Satisfaction	7	6	-1
Worthwhile	5	5	No change
Happiness	5	8	+3
Anxiety	5	9	+4

Simon

Measure	Score: phase 1	Score: phase 2	Change
Life Satisfaction	7	9	+2
Worthwhile	5	7	+2
Happiness	5	9	+4
Anxiety	5	8	+3

Omar

Measure	Score: phase 1	Score: phase 2	Change
Life Satisfaction	4	8	+7
Worthwhile	4	10	+6
Happiness	6	10	+4
Anxiety	5	10	+5

Ghani

Measure	Score: phase 1	Score: phase 2	Change
Life Satisfaction	4	7	+3
Worthwhile	5	8	+3
Happiness	4	9	+5
Anxiety	6	1	-5

Overall, whilst applying caution to self-reported measures with no comparator or 'control;' group, it is important to note that young people's life satisfaction, feelings that the things they do are worthwhile, and happiness had all increased during their time on the PoC. Only Elias' reported measures in the 'life satisfaction' and 'worthwhile' categories had dropped (slightly) or remained static. Elias attributed this to the fact he had given up his apprenticeship at the end of the PoC scheme and was uncertain about his next move.

Omar had significant increases in all categories – reaching an optimum score in 'life satisfaction', 'worthwhile' and 'happiness'. Omar had recently got married – something he felt would not have taken place without the PoC scheme – and had also been promoted at work.

3 of 5 in the cohort who answered the questions at two separate points in time reported an increase in anxiety. This mirrored the increases in uncertainty around their finances since the PoC had ended, the fact they had not secured move on accommodation, and their worry about 'what would happen next'.

Of the five young people who answered the subjective wellbeing questions towards the beginning of their time on the PoC scheme, it is significant to note that all but one reported levels of anxiety at five or above. This is similar to the first cohort, in which no young person scored themselves below a five at first measurement.

15.2 Financial wellbeing

Due to the cost of living, a third of young people (34 per cent) say that worrying about money has made their mental health much worse. This rises to 44 per cent among young people who are NEET (Princes Trust Youth Index, 2024).

This section presents results from the financial wellbeing questions asked of interview participants. The five priority measures within the UK Strategy for Financial Wellbeing 2020-2030 formed the framework for a series of questions young people were asked as an introduction to the 'financial calculations' section that was carried out at the end of the interview schedules.

Appendix D has further details on the rationale and considerations for this method.

Financial wellbeing questions:

a) Are you / were you able to buy essentials?
(food, hygiene products, clothes, etc.)

b) Were you / are you having to rely on credit at all?
(including overdrafts)

c) Have your living costs increased since you began working / since you increased hours?
(e.g. travel, clothing, buying lunch etc.)

d) Do you have any debts? (if so, have you been able to pay any off/ increase any payments)?

e) Were you able to / Are you now able to save?

f) Do you feel like you have received enough financial education and / or debt advice?

g) Taking your finances into account, did you feel able / do you feel able to plan for the future?

Key themes:

- All young people struggled financially on Universal Credit, often having insufficient funds to buy essentials, with some seeking assistance from support organisations, whilst others 'went without'. All expressed significant concern that they would return to a similar situation, even if they remained in their job, after the PoC ended, due to high rental costs.
- No young people had ever relied on credit, with most either fearing this, or believing they'd never be able to obtain credit anyway.
- All suggested their costs had increased since entering employment or increasing their hours – this was largely due to increased food intake and travel. Some young people expressed concern over how they would manage this alongside their rent once PoC ended.
- Young people had little debts. Some were utilising a bank overdraft – something they had deemed essential to 'survive' on Universal Credit – and were attempting to pay this off with extra earnings. Some had rent arrears that they were trying to manage, but felt these would only increase once PoC ended.
- Most young people had attempted to save some of their additional earnings whilst on the PoC scheme. Some had managed this but feared their savings would be used on their rental costs after PoC. Many expressed that this was the first time in their life they had ever been able to save money.
- Financial education and confidence in money management were mixed. Most young people suggested they had 'learned as they went along', had received no formal financial or money management education, and that Universal Credit had in some sense 'forced' good financial management. Some felt they had benefited from support or training around finances within their housing contexts, but there was a distinct sense of anxiety that this had not been properly 'tested' yet, as they had not moved on to independent living. This learning seemed to be viewed as a continuous process that was partly achieved by 'doing'. Few felt the experience of the PoC had increased their understanding of finances and money management, although one young person who had moved to private rented accommodation felt managing his money on the PoC had given him confidence that he could now manage well.
- In terms of their finances, most young people felt their experiences on the PoC had helped them to plan better for the future, although one young person who had returned to Universal Credit felt he was back to living 'day-to-day', and one felt in 'limbo' as they were facing financial uncertainty due to returning to the Housing Benefit system.
- Ultimately, several young people felt in something of a liminal space in terms of their financial wellbeing; uncertain what the future would bring but generally hopeful they could either continue to stay 'on track' or take their previous experiences and in some sense 'port' them until they had the opportunity to enter independent living situations.



16. Case Studies

Raya

Raya was displaced from her home country, Sudan, in 2023 following the outbreak of civil war. She arrived in the UK with her stepmother and half-sister. She originally resided with them but, due to disagreements with her stepmother, had to leave and was placed in supported housing.

Raya describes resettlement as a 'completely different journey and a culture shock', and one to which she is still adjusting. Raya has the right to work but is still in the process of obtaining permanent residency in the UK; a process that has caused her significant anxiety.

Raya said she was determined to make use of her time as soon as she arrived in the UK, as it felt like 'a door of opportunity'. She had been pursuing a Business Management BA in Sudan, and initially attempted to gain work in a related field, but found without qualifications she was very restricted in the types of jobs open to her.

After several months living in a 24-hour supported scheme Raya secured a part-time job as a domiciliary care worker for children with additional needs. As the rent, commensurate with the level of support, was very high she was moved to a lower support, 'step down' scheme two months later. Raya had always wanted to work for the NHS but had already received several rejections. After learning of the PoC scheme through an employability course she attended, Raya again applied to the NHS for a full-time clerical job and this time was successful.

Raya was very anxious about starting her new role but settled in well and has, in the main, been enjoying the opportunity. She describes the job as 'nice, but stressful', as she has to deal with 'frustrated patients' in a busy GP surgery. She found the transition to full-time work difficult at first but is now enjoying it, and feels she has a supportive team. Raya says the only 'downfall' is the long commute, which means she has to leave very early each morning and doesn't return home until the evening, leaving her very tired and with little free time to herself.

Due to confusion over eligibility for the PoC, Raya's claim was backdated three months, as her Universal Credit had actually gone to nil during her time as a care worker. This was extremely disappointing to Raya as she effectively only had three months to make best use of the PoC. She says she would have maximised her hours as a care worker, had she known. As a result, Raya has only had three months to plan and to save.

Raya has not been able to save anything like she had planned, and feels if she had done, she would have been able to 'save thousands, which would have made a HUGE difference'. Raya feels she could then have moved out to private rent and shared an apartment share with her friend.

At the end of the PoC scheme, Raya had yet to secure independent accommodation. She was concerned about managing her finances due to the rent increase but, as she had credit on her rent account due to the back payment of PoC money, she felt a little more at ease. Raya was on the list for a Live Work scheme, which would allow her to continue working and continue to save.

Raya said that even three months fully benefiting from the PoC scheme had 'made a big difference' to her life. She felt that the PoC alleviated a lot of financial anxiety and also meant she had less to worry about during a very stressful and uncertain time of transitioning to a 'proper' full-time job. Raya said being able to work and keep more of her earnings had improved her wellbeing and significantly reduced her anxiety. It had allowed her to socialise more, and she now slept a lot better as she wasn't worrying about money, could prioritise healthy eating and buy things for herself that increased her confidence, such as hair treatments for her specific hair type.

Raya felt that the PoC 'definitely pushed her' to find a stable, full-time job. This had always been her goal, but the fear of debt and how 'slow and confusing' in-work housing benefit payments can be meant she had been holding off.

Three months after Raya's time on the PoC ended, she moved into the Live Work scheme, had been made permanent in her job, and had gained her residency.

"I would say I take every opportunity, put yourself out there, take the risk, you never know, things will work out. I think I do make use of my time and to be honest I wasn't a responsible person in my country, I wouldn't say careless, but right now I feel like maybe cos I am getting older my life is...I'm more goal orientated. I feel like I have a purpose since getting this good job, so I set goals and have been accomplishing a lot. The PoC has helped with that. I just don't want to go backwards now!!"

Elias

Elias was a care leaver and had been living in supported housing for around one year when he heard about the PoC scheme. He described himself as ‘moving about all over the place’ as a child, before living back with his mother in 2023. After a series of arguments, he temporarily moved in with a family member before securing a place at the supported housing scheme where he currently resides.

Elias had been working for a family member in construction when he moved into the supported housing scheme. He found managing his rent very difficult; particularly as his wages fluctuated from week to week. He says the support staff helped him a lot with this, but it was ‘really difficult and stressful’ and it felt like the majority of his wages went to cover his rent, although it was very difficult for Elias to understand how much he was paying each week as it was ‘so confusing’.

“I was earning a decent wage but when I came here, I was paying about £800 a month sometimes a bit less, sometimes more but about that. When I was earning a good wage, the good months, I had a few hundred to fall back on, so it was OK, but on the bad months...yeah, it was tight. Hanging from month to month with no certainty”

When this job came to an end, after a disagreement with the family member, Elias decided to hold off looking for another job until he had moved out. He did not want to risk being in arrears, as this could damage his ability to obtain social housing. Elias says he struggled without employment, both financially and psychologically, as he ‘needs stuff to occupy my brain and routine’.

After hearing about the PoC from his support worker, Elias applied for, and secured, an apprenticeship – an NVQ L2 in maintenance – with his practical work taking place at a sheltered living facility. Elias felt this was a significant step down from what he had done previously. He felt he had to ‘bite his tongue’ sometimes, when he was being talked down to, and felt he often knew more than those above him. Nonetheless, Elias was starting to see the benefits of keeping more of his wages and was beginning to save for the first time in his life. He was also able to give his mum some money to go away on holiday, which he said made him feel really good about himself, and showed he was doing well for himself to his family.

Unfortunately, Elias began to struggle in his apprenticeship. He realised it was affecting his mental health as he was in an environment with people who ‘messed about’ and didn’t teach him anything. Elias was determined to try to ‘stick it out’. However, when the PoC came to a close he realised it was not worth it’ due to how poorly paid the apprenticeship was, and how much rent he had to pay. Elias said this helped him to make a decision to end the apprenticeship and look for ‘something more careers-wise and less exploiting... the money was really bad - not survivable on. It was only the PoC that made it bearable’.

Elias is now taking antidepressants to help with his low mood. This has also helped with his motivation, and he is now looking for opportunities that can help him to gain skills. He had been given the details of a work experience programme with HS2. However, he learned that, although it had been ‘sold’ to him as ‘working on the railways and learning skills’ that could help him in the future, he would be ‘watching traffic all day. For no pay. I just couldn’t do it. I need to be doing things that will help me out’.

Elias experiences have helped him decide that he needs to ‘learn a trade, like an electrician or a plumber’, rather than feeling pushed into taking ‘very basic jobs’, which are ‘really hard work, bad pay and no opportunities at all’. Elias feels that moving to somewhere more affordable should now be his first priority, before he looks for better opportunities. He is finding life difficult, and says he is struggling financially being back on Universal Credit but feels this is typical of his generation:

“I look everywhere and everyone like me is struggling. It feels like massive stress for the country at the moment”

Reflecting on his experience of the PoC, Elias feels it, ‘just got me through life a bit better for that time. It was nice, not struggling for once’.

Several months after his time on the PoC, Elias secured a council property and has now moved in. He has been able to use the small amount of money he saved on the PoC to help furnish it. Elias said, after years of moving around and being in supported accommodation,

“It’ll be nice to make a home, finally. I want to buy loads of properties and do them up, sell them on. That’s my goal, eventually. Now I’m here I can get myself back onto the job search. I want a trade, sparky or plumber. Be my own boss one day”

Simon

Simon moved into supported accommodation after having difficulties living with his mum. He had been in the accommodation for just over a year when he was informed of the PoC scheme by his support worker. Simon had been in employment 'off and on' before he entered supported accommodation; mainly bar work and telesales. He had been unemployed for around 8 months before he entered supported accommodation and was unemployed for a further 6 months - until he began work to join the PoC scheme.

Simon had put off working due to the high rents that 'just didn't motivate me as you're working for nothing, basically'. However, trying to survive' on Universal Credit, and the impact on his self-esteem of being unemployed, had led him to a point where 'I was thinking "how am I gonna do it?"' but I need to work, even if I have to pay loads of rent, I have gotta do it'.

Simon felt that the PoC scheme came along 'in the nick of time' and he soon gained employment in logistics with the NHS. Simon felt 'daunted' initially, and was 'very quiet', but feels he now gets on well with his colleagues and has a very supportive manager.

Simon feels the mental health benefits of working have been one of the best things about the PoC scheme. He acknowledged how lonely it can feel, living in supported housing, and that it doesn't feel like 'you're living real life' when you're unemployed and living apart from family and friends.

"Mentally, getting out and being around people with work is really good for me. I have a lot of energy and being in a hospital environment and active, it helps me, feels like real life. Work definitely makes it less lonely"

Simon would like to stay within the NHS, as he feels there are a lot of opportunities for progression and growth.

At the close of the PoC scheme, Simon's employment was made permanent. He still feels 'quite far away' from moving on to independent accommodation and is very concerned about the cost of his rent. Now he is back within the Housing Benefit system he is left with around £400 per month, to cover council tax, electric and living costs.

Simon is looking at move on options in the private rented sector, alongside the potential of moving to a Live and Work scheme. He is also bidding for social housing through the local authority. He is very aware of the potential implications of not keeping up with his rent payments: "So, if I get into debt, it could jeopardise my position at the Live and Work scheme, stop me getting council house.... a lot to balance, definitely".

The majority of funds Simon managed to save through his time on the PoC have now 'mostly gone on just living', although he was able to use some to recommence driving lessons and feels he will only need 8-10 more lessons before he can take his test.

Due to the uncertainty over his high rental costs, the arrears that have built up since being on PoC, and, so far, the limited progress with moving on, Simon feels the gains he made whilst on PoC have now stalled, with life 'put back on hold a bit'. Once he is living independently, and as long as he is able to maintain employment without severe financial implications, Simon fully believes he will be 'back to achieving the things I want'.

Overall, Simon has been able to see the positives of his time on the PoC, despite valid concerns about his finances, and whether this will adversely affect his housing prospects and employment:

"The PoC decreased my anxiety massively, not having to worry so much has been a really different experience for me. I have always had to worry about money, where I'm going in life. I mean, now I'm back in it with having such a load of rent to pay and it's not practical. But it [PoC] makes you want to work more as you actually keep the money. Just a lot more relaxed in general to be honest. You can really figure out what you're working towards, helps you calm down a bit and come up with a plan rather than constantly worry about 'how I can pay the insane amount of rent?'. It helps with social life, self-esteem, all that"

See Appendix C for case studies of the other 8 young people who participated in this research.

17. Conclusions and Recommendations

This report has provided evidence and analysis of some of the experiences within, and the contexts surrounding, the Rent Simplification and Support Proof of Concept scheme. It has framed these ‘on the ground’ experiences within a purposefully deep and broad contextual framework. This was to show the reciprocal connectedness between policies, systems, and structures. It is first important to restate that this review did not seek to establish whether the Proof of Concept scheme achieved its aim of incentivising young people to gain employment, sufficient to take them off benefits, by ‘simplifying’ the in-work benefits system. In many ways this review contests the notion that a single primary outcome is sufficient for such a complex, multivariate issue. However, it cannot be avoided that the number of young people who took part in the scheme – the ‘take up’ - was a lot lower than most stakeholders had expected and indeed was insufficient to ‘prove’ the concept. Nonetheless, this review is far less concerned with the binary rhetoric of ‘success’ and ‘failure’ (see McConnell, 2010) than it is about embracing and unpacking complexity, and furthering knowledge, understanding, and momentum around a longstanding, ‘wicked’ policy problem. In essence, the experience of the PoC scheme for researcher and participants has been a process of ‘sensemaking’, not a passive act of ‘discovering’ (see Weick, 1995, in Termeer and Dewulf, 2019).

This review has highlighted that the inter-connectedness of the policy problem itself has, perhaps inevitably, had repercussions for the perceived ‘success’ of the PoC scheme or its ability to create sustainable change for young people. So, attempts to alleviate one part of the problem can impede or exacerbate another, interconnected part. It is important, however, that in acknowledging the interconnectedness of the problem we do not close down the appetite to seek solutions and create transformative change.

It is also clear, from previous research and from the findings of this review, that the Housing Benefit system is too complex, strongly disincentivises employment, and often does not alleviate supported housing residents from hardship. Any attempt to simplify, introduce certainty, and ‘make work pay’ should be acknowledged as a progressive step. However, the design of the PoC scheme in many ways ultimately replicated the complexity, uncertainty, and mistrust inherent to the existing system, which often compounded young people’s and providers’ fears of the perils of entering employment. In particular, young people’s fears, and perceptions of the risks of, entering employment should not be discounted, and should be situated within the context of their precarious, uncertain lives, and their – often disadvantaged, certainly marginalised – position within both society and social policy.

These are contested subjects and, as this research has shown, there is a tension between ‘institutional’

measures of being ‘better off’ and the situated, rational measures applied by young people, who often have no familial support or security. Government rhetoric may still continue to assert that being ‘better off’ by any amount is preferable to – and certainly more desirable than – remaining on benefits. However, when this is broken down and matched against hours worked and types of employment (**see Section 3 and Appendix A**) a much more complex picture emerges; one that is vital to contextual analysis and ‘sensemaking’.

For several young people taking part in the scheme, the opportunity to be liberated from both hardship (as a Universal Credit claimant) and the disadvantageous Housing Benefit tapering system was worth taking the ‘risk’. Overall, this risk yielded important gains in wellbeing, mental health, self-belief and identity, family relationships and social lives. Such positive gains – although often tempered by a return to the existing system – increase the imperative to seek lasting solutions that enable young people to work and live within supported housing contexts until they are ready for semi, or fully, independent living. It is important, although somewhat obvious, though, to state that no one scheme or ‘solution’ will be able to sufficiently account for all eventualities or alone create the necessary social and economic infrastructure required to fully address the ‘policy problem’. Nonetheless, this review has shown that any future scheme attempting to address this problem must attend to labour market realities, effective and personalised modes of employment support,

individual needs and pace, true ‘simplicity’ that engenders confidence and trust, and built-in housing options. Future initiatives cannot rely on single outcome measures of ‘take up’ to prove, or disprove, the utility of an intervention. Instead, flexible ‘success’ measures, that understand the variance in ‘points of departure’, and that do not rely on time-sensitive progress or behavioural change, are more likely to align with government aspirations for ‘good’, meaningful employment for young people, that both foster and enhance security.

The ‘benefits trap’ of supported housing and employment, and the ensuing impacts on young people can be understood and approached as both an individual, economic, and social issue. However, it must also be understood as an issue of social justice; an issue that can thwart opportunity, security, and growth. An issue that can work against what supported housing should – and strives – to be. Schemes that privilege entry into the labour market or a reduction in ‘reliance’ upon ‘welfare’ benefits run the risk of under-privileging situation and nuance and over-privileging what may be short-term statistical measures of ‘success’. This approach also risks reifying stereotypes and further embedding mistrust; particularly when it is coupled with an overarching design that in many ways replicates the very system from which it is trying to extricate itself. Creating a workable model or system that alleviates these deep-seated problems should not be designed, or seen as, solely, a ‘labour market intervention’. It should be seen as a systemic and holistic housing-based intervention that ‘designs in’ opportunity and privileges security and choice over participation.

Supported housing should enable opportunity, increase wellbeing, and support movement towards independence and autonomy. The perceived constraints around enabling and supporting employment will impede many providers from fully realising their aims; a situation that must be addressed, considering the current importance of supported housing within our overall housing ecosystem (MHCLG and DWP, 2013). Similarly, the current government has committed to increasing overall employment and introducing localised and personalised support for those experiencing multiple barriers, including young people. This surely must take into account – and seek to remedy - the entrenched barriers to employment that are faced by young people within supported housing; a situation not of their making but one that risks reifying damaging stereotypes and further reducing the impetus to support rather than penalise.

Ultimately, we must not ignore that the ‘problem’ of employment and supported housing affects all residents, regardless of age, to varying extents. Whilst the iniquities within benefit systems and the ‘scarring’ effects of youth unemployment arguably create an additional imperative to seek solutions for this cohort, it is important that this problem is seen for what it is: an overall problem of complex benefits systems, practitioner misunderstanding and misinformation, ‘baked in’ disincentives for both resident and provider, and resultant organisational cultures that thwart the appetite and acumen to work within the existing system.

Further interventions and pilots should retain simplification and affordability as primary aims, but ensure durations are longer, and that personalisation, flexibility, and housing options are all built into design and monitoring.

The announcement in the Autumn 2025 Budget of the introduction of ‘four new earned income disregards’ into Housing Benefit for residents in Supported Housing and Temporary Accommodation should go some way towards addressing the issue of affordability in supported accommodation. However, this research report has shown that high supported housing rents; the complexity of the Housing Benefit system; fear and mistrust of benefit systems and difficulty navigating between them; uncertainty around payments for those on fluctuating wages, and longstanding organisational, systemic, and cultural barriers mean that the ‘issue’ of supported housing and employment for young people remains important for policy and practice.

The following recommendations remain relevant, despite the progress that has been made with the government commitment to address the ‘cliff edge’ when supported housing residents enter employment.

Recommendations: Central Government

Department for Work and Pensions

Making the system more transparent, more equitable, and less complicated

REC 1: Once a resident in supported housing enters full-time employment, their weekly rent liability should be reduced to the core rental charge, with the remaining service charges ‘topped up’ by Housing Benefit for a defined period of time and combined with intensive move on support from providers.

REC1: Suggested Model:

A new initiative to be trialed with commissioned supported housing providers in the West Midlands Combined Authority. This would require a flexible external funding source.

The scheme length is recommended to be 3 years in total, with young people able to access the scheme for up to 1 year.

The scheme will have the following features:

True ‘simplicity’: a flat rate rent that residents pay upon entering full-time employment that is not tied to existing benefits systems. This would be at social rent level for equivalent accommodation or the core rent of the property; whichever is less.

Mentors and advisors attached to the scheme to provide intensive and tailored support around employment, goals, and future planning.

Bespoke employers attached to the scheme who are also able to provide ongoing ‘in-work’ support. These employers would sign up to a good practice charter and attend awareness training around employing young people who have or are experiencing homelessness.

A tailored package of support provided to those who enter employment through the scheme that includes budgeting, financial literacy and independent living.

Trusted ‘Move on’ accommodation providers attached to the scheme.

Young people who maintain employment for three months and have completed budgeting, financial literacy and independent living work **will have their deposit paid or receive a ‘move on grant’** to help them secure and settle into independent accommodation.

Frontline workers and young people must be part of design, planning, and frequent review processes. They must also form part of a monitoring and improvement board for the pilot.

The pilot should take an action learning approach and be prepared to flex and adapt as it progresses.

REC 2: Create a guidance manual for supported housing providers around employment, Housing Benefit and Universal Credit.

REC 3: Ensure that the national rollout of the Youth Guarantee scheme includes pathways, solutions, and support for young people who are experiencing homelessness, in transient or temporary forms of housing, or who cannot remain in the family home.

Ministry for Housing Communities and Local Government

Ensuring the facilitation of employment is included in national supported housing policy and guidance:

REC 4: The National Supported Housing Standards within the Supported Housing (Regulatory Oversight) Act (SHROA) should reflect and respond to the challenges faced by supported housing residents when gaining, and maintaining, employment.

Guidance around the Standards should acknowledge:

- (i) **the financial and systemic barriers many residents face around entering employment** and
- (ii) **the flexible, contextual approach needed within the Person-Centred Standard** to evidence any outcomes attached to progression into employment.

REC 5: Guidance for the creation of Supported Housing strategies within the SHROA should support local authorities to assess and promote the need for supported housing that facilitates employment.

This should acknowledge:

- (i) **Strong messaging** that evicting residents or advising them to leave upon entering employment is not in alignment with a local authority's aims
- (ii) **Assessing and incorporating the local need for supported housing providers** who facilitate and support employment; including providers that can evidence they have bespoke schemes available within their existing portfolio or their proposed schemes.



Recommendations: The West Midlands Combined Authority / Mayoral Combined Authorities

As this study took place within the WMCA area, these recommendations are focused there. However, these recommendations are relevant for all combined authorities.

REC 6: Broadly, the WMCA should work collaboratively and creatively to

- **dismantle housing access, affordability, and sustainment barriers linked to low wages**
- **ensure employment and employability initiatives acknowledge and address the barriers** to accessing employment created by both housing precarity and high supported housing rents
- **cater sufficiently for young people in low wage or early career employment** who are not able to remain in the family home

Ensuring working young people can access secure, genuinely affordable accommodation

REC 7: The WMCA should ensure their work to increase housing supply across the region has a strong focus on affordability. This must include a definition of ‘affordable’ that acknowledges and caters for young people, on low incomes, and without family support. A portion of affordable housing must be developed and delivered with this cohort in mind.

Ensuring youth employment schemes and initiatives understand and incorporate housing circumstances

REC 8: Schemes to improve and increase young people’s skills and employability, such as the WMCA’s Youth Plan and the Youth Guarantee Trailblazer, must incorporate clear housing pathways and tailored housing advice. This should be targeted at supported housing residents for whom entering employment could mean jeopardising their accommodation.

Create joined up strategies and deliver joined up thinking around homes and jobs

REC 9: The WMCA should focus on encouraging the region’s housing and employment directorates to acknowledge and understand the links between homes and jobs, particularly for young people and those in lower income quintiles. The WMCA should lead on communicating this link and supporting schemes that work to ensure people’s housing or family situation does not prohibit or discourage them from entering and sustaining employment.

Recommendations: Local Government

Supporting the development and commissioning of schemes that align with local needs and priorities:

REC 10: Local authorities' homelessness strategies should align with their supported housing strategies and seek to commission, or support the development of, accommodation that genuinely meets the local needs of those experiencing homelessness.

This could include:

- (i) **Commissioning accommodation** that can cater specifically for those already in, or ready to enter, employment.
- (ii) Where relevant, **ensure commissioned supported accommodation providers are aware of the systems around employment, Housing Benefit, and supported housing** and are able to advise their residents competently.

Providing a short-term safety net for those who enter employment and have high housing costs

REC 11: Local Authority Housing Benefit departments should include those in high cost supported housing who gain employment as a priority group for Discretionary Housing Payments.



Recommendations: Practice and Further Research

Supported Housing Providers should:

REC 12: Ensure all staff are sufficiently and regularly trained around the interaction between employment, supported housing, and Housing Benefit.

REC 13: Create clear communications for residents around their right to seek employment whilst living in supported accommodation, and how they will support residents to maintain their accommodation and, where appropriate, seek timely alternatives.

Researchers and Advocacy Organisations

REC 14: Further research is needed to show the extent that this issue is contributing to repeat homelessness. The issue of employment and supported housing is widespread, longstanding, and not restricted to young people. It is currently unknown how many people who are in employment are unable to access safe, vital accommodation, are forced to give up their employment in order to access a place to stay or asked to leave supported housing upon gaining employment.



References

- Acharya, I., and Broome, M. (2024) *Housing Hurdles The changing housing circumstances of young people in Britain*. London: Resolution Foundation
- Acolin, A., and Reina, V. (2022) Housing cost burden and life satisfaction. *Journal of Housing and Built Environment*. 37(4):1789-1815
- Affordable Housing Commission (2019) *Defining and measuring housing affordability – an alternative approach*. London: Nationwide Foundation
- Arena, A. F., Harris, M., Mobbs, S., Nicopolous, A., Harvey, S. B., and Deady, M. (2022) Exploring the lived experience of mental health and coping during unemployment. *BMC Public Health* 22(1): 24-51
- Budak, A. A., Florisson, R., Martin, A., and Williams, G. (2024) *Zero Choices: Swapping zero-hour contracts for secure, flexible working*. London: Work Foundation
- Bukata, E., and Murphy, L. (2023) *Narrowing the youth gap: Exploring the impact of changes to the minimum wage on the incidence of low pay among young people*. London: Resolution Foundation
- Casey, R., and Elliott, J. (2025) *Unlocking the potential of young people furthest from the labour market*. Joseph Rowntree Foundation
- Clarke, V., and Braun, V. (2013) Teaching thematic analysis: Overcoming challenges and developing strategies for effective learning. *The Psychologist*, 26(2): 120-123
- Crisis (2021a) *Policy Briefing: Tackling problems with non-commissioned exempt housing*
- Crisis (2021b) *Barely Breaking Even: The experiences and impact of in-work homelessness across Britain*.
- De Fraja, G., Lemos, S., and Rockey, J. (2021) The Wounds That Do Not Heal: The Lifetime Scar of Youth Unemployment. *Economica* 88(352): 839-1143
- Drydakakis, N. (2025) Youth homelessness, support services and employment in England. *International Journal of Manpower* 46(5): 817-835
- DWP (2018) *The Impact of Benefit Sanctions on Employment Outcomes Evaluation Report*
- DWP (2025) *Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper*
- DWP, HM Treasury, DfE (2024) *Get Britain Working White Paper*
- Francis-Devine, B., and Brooks, C. (2025) *Youth Unemployment Statistics*. House of Commons: House of Commons Library
- Fricker, B. (2007) *Epistemic Injustice: Power and the Ethics of Knowing*. Oxford: Oxford University Press
- Furey, B., and Harris-Evans, J. (21021) Work and resilience: Care leavers' experiences of navigating towards employment and independence. *Child and Family Social Work* 26(3): 404-14
- Furst, M. (2023) Closing the conceptual gap in epistemic injustice. *Philisophical Quarterly* 74(1): 1-22
- Gray, T. (2020) *Employment and homelessness in the context of the new economy following Covid-19*. London: Centre for Homelessness Impact
- Greg, P., and Tominey, E. (2004) The wage scar from youth unemployment. *Labour Economics* 12(4):487-509
- Hector, M. (2023) *Breaking Barriers: Exploring the impact of the benefits system on young people living in supported accommodation and their ability to work*. London: YMCA

UK Parliament (2025) Housing Benefit and Supported Housing: Employment: Question for Department of Work and Pensions, tabled 07th March 2025.
Available from: <https://questions-statements.parliament.uk/written-questions/detail/2025-03-07/36487> (Accessed 31/03/25)

House of Lords Library (2024) Housing Needs of Young People.
Available from: <https://lordslibrary.parliament.uk/housing-needs-of-young-people/> (Accessed 01/08/2025)

House of Lords Youth Unemployment Committee (2022) Causes of Youth Unemployment

Joseph Rowntree Foundation (2024) A Minimum Income Standard for the United Kingdom in 2024

Madden, D., and Marcuse, P. (2016) In Defence of Housing: The Politics of Crisis. London and New York: Verso Books.

McQuaid, R (2015) The Multiple Scarring Effects of Youth Unemployment. Skills Development Scotland

MHCLG and DWP (2024) Supported Housing Review 2023. London: MHCLG

National Audit Office (2023) Investigation into Supported Housing

Nicoletti, A., and Kerridge, T. (2024) A chance to end youth homelessness: Centrepoint Manifesto for the next Government of the United Kingdom. London: Centrepoint

Office for National Statistics (2025) Housing affordability in England and Wales: 2024

Parsell, C., Kaakinen, H., Fitzpatrick, S., and Kuskoff, E. (2025) What does it take to end homelessness? Tweaking or transforming systems. Housing Studies

Raisbeck, T. (2018) Risk, Safety and Wellbeing in Supported 'Exempt' Accommodation. Birmingham: Birmingham Safeguarding Adults and Spring Housing

Raisbeck, T. (2019) Exempt from Responsibility? Birmingham: Commonweal Housing and Spring Housing

Rice, B. (2024) No Access, No Way Out: How a lack of availability and rising prices in the private rented sector impact move-on options for people experiencing homelessness. London: Commonweal Housing

Strandh, M., Winefield, A., Nilsson, K., and Hammarstrom, A. (2014) Unemployment and mental health scarring during the life course. *European Journal of Public Health*. 24 (3): 440–445

Taylor, F. (2024) Untapped Resources: Homeless Young People's Employment Experiences and Aspirations. London: Centrepoint

Timms, S. (2024) Helping people into good jobs rather than just any job could save the government billions. New Economics Foundation.
Available from: <https://neweconomics.org/2024/04/helping-people-into-good-jobs-rather-than-just-any-job-could-save-the-government-billions> (Accessed 09/07/2025)

Tomlinson, M. & Tholen, G. (2023) Scarring effects for young people in challenging economic times: a conceptual synthesis and future policy and research agenda. *Labour and Industry* 33(3): 308- 325

Webber, R., Hill, K., and Hirsch, D. (2023) Living or surviving? Benefits, barriers, and opportunities for young people transitioning out of homelessness. Loughborough: Loughborough University

Youth Unemployment UK (2025) Youth Unemployment in the UK.
Available from: <https://www.youthemployment.org.uk/youth-unemployment/> (Accessed 15/08.2025)

Appendix A

(Housing Benefit rules and tapers accurate at time of writing – June – September 2025)

Example B: Existing Housing Benefit rules: National Minimum wage, 'lower supported' accommodation. 19 year old.

	19-year-old on National Minimum Wage	Universal Credit
Weekly take home pay	£309.18 (39x £8.60 NMW) (£17,440.80 gross per annum / £335.40 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£228.47	£228.47
Weekly Housing Benefit entitlement	£67.91	£219.02
Weekly rent liability (+ £9.45 ineligible service charge)	£160.56	£9.45
Weekly money after housing costs	£148.62	£62.47

**£86.15 per week 'better off' in full-time employment than on Universal Credit
Can 'feel like' working for £3.75 per hour or 'losing' around 22 hours of work per week.**

PoC Scheme:

	19-year-old on PoC scheme	Universal Credit
Weekly take home pay	£309.18 (39x £8.60 NMW) (£17,440.80 gross per annum / £335.40 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£228.47	£228.47
Weekly payment under PoC entitlement (13% of £219.02 + £9.45 HB ineligible service charge)	£37.92	N/A
Weekly money after housing costs	£271.26	£62.47

**£208.79 per week 'better off' on PoC than on Universal Credit
£122.64 per week 'better off' on PoC than under Housing Benefit rules**

Example C: Existing Housing Benefit Rules: National Living Wage, ‘fully supported’ accommodation. 24 year old.

	24-year-old on National Minimum Wage	Universal Credit
Weekly take home pay	£388.92 (39x £11.44 NMW) (£23,200.32 gross per annum / £446.16 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly Housing Benefit entitlement	£213.82	£416.76
Weekly rent liability (+ £9.45 ineligible service charge)	£214.94	£12
Weekly money after housing costs	£173.98	£59.92

£114.06 per week ‘better off’ in full-time employment than on Universal Credit. Can ‘feel like’ working for £4.46 per hour or ‘losing’ around 24 hours of work per week.

PoC Scheme:

	24-year-old on PoC scheme	Universal Credit
Weekly take home pay	£388.92 (39x £11.44 NMW) (£23,200.32 gross per annum / £446.16 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly payment under PoC entitlement (13% of £219.02 + £9.45 HB ineligible service charge)	£66.18	£12
Weekly money after housing costs	£173.98	£59.92

£262.82 per week ‘better off’ on PoC than on Universal Credit. £148.76 per week ‘better off’ on PoC than under Housing Benefit rules.

Example D: Existing Housing Benefit Rules: National Living Wage, ‘lower supported’ accommodation. 24 year old.

	24-year-old on National Minimum Wage	Universal Credit
Weekly take home pay	£388.92 (39x £11.44 NMW) (£23,200.32 gross per annum / £446.16 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£228.47	£228.47
Weekly Housing Benefit entitlement	£16.08	£219.02
Weekly rent liability (+ £9.45 ineligible service charge)	£212.39	£9.45
Weekly money after housing costs	£176.53	£62.47

**£114.06 per week ‘better off’ than on Universal Credit.
Can ‘feel like’ working for £4.53 per hour or ‘losing’ around 24 hours of work per week.**

PoC Scheme:

	24-year-old on PoC scheme	Universal Credit
Weekly take home pay	£388.92 (39x £11.44 NMW) (£23,200.32 gross per annum / £446.16 per week equivalent)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£228.47	£228.47
Weekly payment under PoC entitlement (13% of £219.02 + £9.45 HB ineligible service charge)	£37.92	£9.45
Weekly money after housing costs	£351	£62.47

**£288.53 per week ‘better off’ than on Universal Credit.
£174.47 ‘better off’ on PoC than under Housing Benefit rules.**

Example E: £ 28,000 per annum gross salary, ‘fully supported’ accommodation. 24 year old.

	24-year-old on £28K salary	Universal Credit
Weekly take home pay	£455.37 (39x £11.44 NMW) (28,000 gross per annum / £538.46 gross per week)	£71.92
Weekly eligible rent (+£12 HB ineligible service charge)	£428.76	£428.76
Weekly Housing Benefit entitlement	£170.62	£416.76
Weekly rent liability (+ £12 ineligible service charge)	£258.14	£12
Weekly money after housing costs	£197.23	£59.92

**£137.31 per week ‘better off’ than on Universal Credit.
£51.22 per week ‘better off’ on £28,000 salary than minimum wage (£17,440.80 eqv)**

PoC Scheme:

	24-year-old on PoC scheme	Universal Credit
Weekly take home pay	£455.37 (39x £11.44 NMW) (28,000 gross per annum / £519.23 gross per week)	£71.92
Weekly eligible rent (+9.45 ineligible service charge)	£228.47	£228.47
Weekly payment under PoC entitlement (13% of £219.02 + £15)	£37.92	£9.45
Weekly money after housing costs	£417.45	£62.47

**£354.98 per week ‘better off’ than on Universal Credit
£220.24 per week ‘better off’ on PoC than under Housing Benefit rules.**

Example F: £28,000 per annum gross salary, ‘lower supported’ accommodation:

	24-year-old on National Minimum Wage	Universal Credit
Weekly take home pay	£455.37 (28,000 gross per annum / £538.46 gross per week)	£71.92
Weekly eligible rent (+£9.45 ineligible service charge)	£228.47	£228.47
Weekly Housing Benefit entitlement	£0	£219.02
Weekly rent liability (+ £9.45 ineligible service charge)	£228.47	£9.45
Weekly money after housing costs	£226.90	£62.47

**£137.31 per week ‘better off’ than on Universal Credit.
£51.22 per week ‘better off’ on £28,000 salary than minimum wage (£17,440.80 eqv)**

PoC Scheme:

	24-year-old on PoC scheme	Universal Credit
Weekly take home pay	£455.37 (28,000 gross per annum / £519.23 gross per week)	£71.92
Weekly eligible rent (+9.45 ineligible service charge)	£228.47	£228.47
Weekly payment under PoC entitlement (13% of £219.02 + £15)	£37.92	£9.45
Weekly money after housing costs	£417.45	£62.47

**£354.98 per week ‘better off’ than on Universal Credit
£220.24 per week ‘better off’ on PoC than under Housing Benefit rules.**

Appendix B: Research Questions

RQ1 What are young people's attitudes to employment within supported housing?

- Any previous experiences of this?
- What do young people identify as the biggest barriers or challenges?

RQ2 How did young people experience their time on the PoC?

- How did young people experience the transition into employment, beyond housing costs?
- How did this compare to being on Universal Credit?
- How did the PoC effect their subjective wellbeing and financial wellbeing?
- What effects or impacts did the PoC have on their lives and their work / working environments?
- What did taking part in the PoC mean to young people?
- What improvements or changes were identified by participants?

RQ3 What types of employment are young people entering?

- How do they feel about the work they are doing?
- Does their current employment fit into their longer-term goals?

RQ4 'What happens' to young people after the scheme?

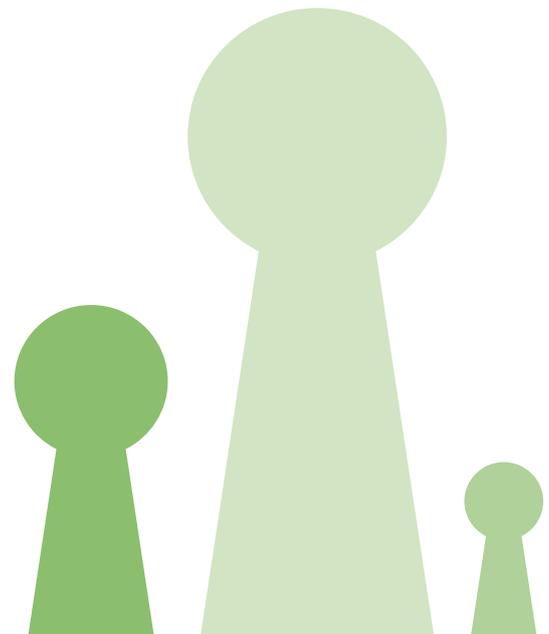
- Are they able to manage their finances?
- Are they able to 'move on'?

RQ5 How did practitioners experience the PoC scheme?

- What challenges, insights, and learning do practitioners hold around the operation and administration of the PoC?
- What insights can they offer around young peoples' transition into work, and the nature of support relationships for employed young people?

RQ6 What are the potential lessons?

- For policy and practice?
- For commissioning?
- For supported housing?



Appendix C: Wellbeing and financial wellbeing: Methodology and Rationale

Subjective wellbeing

The policy contexts section of this report has highlighted the established links between employment and wellbeing.

In addition, preliminary consultation sessions with young people, that informed the research design and questions, discovered that increases in wellbeing were prominent as an aspiration for potential impacts of the PoC scheme.

Relatedly, some current contemporary debates and commentary on the ‘value’ of supported housing, its objectives, and intended outcomes, suggest the subjective wellbeing of the residents should be the appropriate criterion for any ‘value’ assessment (see, for example, Clapham, 2018).

As such, the research design included an assessment of subjective wellbeing, which was incorporated into the interview schedule. This was designed with the intention of documenting a measure of subjective wellbeing at the ‘beginning’ and ‘end’ points of a young person’s ‘journey’ through the scheme. Although the temporal ‘distance travelled’ was only around 7 months for most participants, and the research design could not control for additional factors that may impact upon subjective wellbeing, inclusion of the assessment helped to enrich qualitative data and to give grounding for further investigation into this area of policy and practice.

The low ‘take up’ of the scheme meant that only a small number of young people were interviewed for the research, and only 5 were interviewed in depth at the beginning and end of the scheme, and thus able to assess their wellbeing at both junctures.

The review used national measures, through the ONS4 Subjective Wellbeing Questions, at the beginning of each interview (Office for National Statistics, 2025).

Financial Wellbeing

In light of the ‘policy contexts’ review, and the experiences and concerns articulated by young people during initial consultation sessions, a series of questions centred around financial wellbeing were incorporated into the interview schedules.

These did not seek to ‘measure’ the financial wellbeing of participants, but served to frame this section of the interview, allowing young people to discuss their experiences and perceptions based on initial prompts.

Research has indicated how financial management can be incredibly difficult for young people on Universal Credit (Casey and Elliot, 2025), and many young people who joined the PoC scheme would be managing increased levels of income that would lift them out of hardship for the first time. The Princes Trust Youth Index recently revealed that ‘young people’s overall happiness and confidence with money have hit their lowest levels ever recorded’ by the study, with 33% of young people saying that thinking about money depresses or stresses them (Princes Trust, 2025).

Young people in preliminary consultation sessions expressed how managing money and moving on to independence were sources of anxiety, and so it was deemed prudent to explore this element with interviewees.

Financial wellbeing can be defined and understood in several ways. This review used the Money and Pensions Advice Service definition of financial wellbeing as “feeling secure and in control of your finances, both now and in the future. It’s knowing that you can pay the bills today, can deal with the unexpected, and are on track for a healthy financial future.”.

This concept, and the five priority measures within the UK Strategy for Financial Wellbeing 2020-2030, formed the framework for a series of questions young people were asked as an introduction to the ‘financial calculations’ section that was carried out at the end of the interview schedules [see section x for questions]. Money and personal finance can be a sensitive topic, and young people could opt not to discuss their finances and spending in detail. Using prompts and open questions around a core framework was judged as a non-onerous and non-intrusive method that allowed for exploration, but also for choice and control. The financial wellbeing section of the interviews provides useful ‘pen portraits’ on where young people saw themselves in terms of their financial wellbeing.

The same methodological reasoning and interpretive caution applied to this element of the research as to the inclusion of the subjective wellbeing assessments.

Appendix D: Further case studies

Ghani

Ghani came to the UK as an unaccompanied minor after civil war broke out in his home country of Sudan. He had been at his current supported housing scheme for just over 12 months when he heard about the PoC scheme. Ghani had never had a job before but said he had always wanted to work and ‘do useful things’. However, when he arrived at the supported housing scheme he was advised the rent would be too expensive if he worked more than 16 hours, and he struggled to find employment with so few hours; particularly as he had no transferable qualifications or experience. Ghani’s main fear was losing his accommodation and having nowhere to live; something he could not risk.

Once he heard about the PoC scheme, Ghani applied for a job at Amazon and was successful. He was on a temporary, full-time contract initially, working 45 hours per week.

Ghani said that the routine of work and feeling ‘useful’ and being able to save money for his future security were the biggest benefits of the PoC scheme. Ghani also felt that his confidence had increased, and he took pride in himself: “I feel better about me now. I have a purpose; the day has a purpose”.

Ghani was very concerned about what the end of the PoC scheme would mean for him. He wanted to continue working but said he could not risk any debt so could not stay full time. However, he knew his employer would want a ‘good reason’ why he wanted to reduce his hours and felt he could not give one as he did not want to discuss his living arrangements with his employer, feeling they would not understand and may judge him.

Ghani was considering applying for an apprenticeship as he was considering training to be an electrician. He felt this would be a more manageable option than continuing with his employment. However, Ghani said there appeared to be a lot of colleges doing apprenticeships that were not ‘legitimate’. One had previously asked him for £100 before they would consider his application. Ghani was concerned about navigating this and said it looked like a lot ‘were just lying on their websites’.

After 6 months of employment, Ghani was made permanent at Amazon. He decided he did not want to give up his employment as he had received a pay rise and had settled well, enjoying the benefits work had brought to his life. However, he felt staying in his current accommodation was incompatible with maintaining employment and staying debt-free – both of which he felt were crucial to obtaining council accommodation, or social housing. Ghani made the decision to leave his supported accommodation and stay with a friend.

A short while after, Ghani secured social housing in a nearby local authority, where he had a ‘local connection’. This was achieved with the help of his Personal Assistant (PA)

Overall, Ghani had been grateful for the opportunity to be able to work without the ‘worry and stress of the benefits systems’ and losing my property’. He had been able to save money to help set himself up in his new flat and felt he ‘had options’ and was ‘getting places’ now.

Jake

Jake was referred into supported housing after he had served a prison sentence. After leaving prison he had been sleeping on his brother's sofa. He had managed to find employment, and had been working for an agency, fitting furniture. After it became 'impossible' to stay with his brother any longer, he found a shared accommodation project with the help of his mum. He said this accommodation provider had told him he could not work and live there, so he had 'paused' his work with the agency for a while. The accommodation he was living in was 'really nasty, like shockingly bad' and he was relieved to eventually find a place with his current accommodation provider. Jake was frustrated that he was advised to keep his employment hours low due to how expensive the accommodation would be otherwise, so 'I kept it to 16 hours or around that'

Jake felt very frustrated by this situation and pointed to the absurdity of being told to rehabilitate and change his life yet feeling held back by his housing situation:

"I went to jail for selling drugs and stuff, and I come out and they tell me not to do that again, which is fine, I agree, don't do that again, but they took all the clothes I worked hard to get meaning I am back at square one. You left me in the same house I got raided from, so in the same place where I went to jail, then expect me to be a different person, then I change where I live and you tell me I can only work 16 hours, yet you want me to change my life and be a better person? What do you want from me? Mad stuff!"

Jake said he immediately took advantage of the PoC scheme and it was the opportunity he had been waiting for to increase his hours again and 'stop struggling all the time'. Jake felt that living on such a confined budget prior to the PoC was incredibly difficult and he could see why the lure of 'non legal' money when you are suffering hardship meant several of his peers had returned to crime following prison.

Jake says he has struggled to know what he wants to do in life and hoped that the PoC scheme would focus him and allow him to save, learn to drive and eventually be able to move on to independent accommodation, after which time he could properly plan for the future:

"I never wanted to work before, no idea what I wanted to do when I left school, I never knew you see. I was 21 when I got my first job. Never had a bank account or ID or anything until I was 21. I was basically just a National Insurance number!! Now, I reckon once I've got my own place it'll settle me, and I'll be able to get a permanent contracted job and focus on the long term"

Jake feels that being on the PoC scheme has given him a 'taste' of what he can achieve and what life is like when he is earning money and feeling 'independent' and 'motivated'. Unfortunately, Jake began to accrue debt in his accommodation after the PoC scheme ended so, ultimately, had to cease his employment.

Jake is hoping to secure council accommodation so that he can re-enter employment and pursue his goals of learning to drive, getting his forklift licence and, ultimately, buying, renovating and selling houses. He feels it is a 'bigger motivator' to work for himself and make his own money, rather than 'making someone else loads of money and still struggling myself'.

Alfie: A Practitioner's Perspective

Alfie had been living in his supported housing scheme for over two years when he learned of the PoC scheme through an event put on by his housing provider.

Previously, staff reported that Alfie had often stayed in his room and appeared to have lost all motivation and drive. He was also experiencing mental health and self-image difficulties, which had resulted in periods of self-harm. He would often spend all day in bed and seemed to feel there was 'no point' in anything.

Following information on the PoC scheme, Alfie secured a well-paid job in security. Staff noticed changes in him very quickly. His mental health, motivation, and independence have vastly improved. He is also visiting the gym and 'cooking healthy, fresh meals' whereas previously he had only been able to have 'cheap, frozen meals'.

Support workers felt they previously had to 'hand hold' with Alfie and provide a high level of support and assistance. Since gaining employment and joining the PoC scheme, Alfie has become motivated and self-reliant:

"I had to hand hold all the time but now it's like he doesn't need me, I'm not chasing him anymore, but I feel like he's so independent and I have to wait for him because he's always busy!"

Alfie has also been displaying an increased level of maturity and took the initiative to improve his housing prospects. Alfie remained in employment after his time on the PoC scheme ended and a few months later he secured affordable accommodation through his local authority's waiting list. He was now moved into his own flat.

Alfie's support worker says that Alfie did struggle to make rent payments after his time on the PoC scheme ended, and that he would have benefited from more intensive and bespoke budgeting support in parallel with the support from the POC scheme.

Alfie's support worker summed up what he had witnessed of Alfie's time on the PoC scheme:

"The PoC scheme has genuinely opened his life up. Now he is in the mindset that he is keeping moving forward and the money was such an incentive to keep working and move on. Sometimes it'd take me a couple of seconds when I saw him as I've never seen such a transformation, from one extreme to the other so quickly"



Footnotes

Page 7

- 1 The Deeper Devolution Deal was announced by Government in March 2023's Spring Budget. This secured 'new and significant longer-term funding agreements' see: <https://www.wmca.org.uk/what-we-do/trailblazing-devolution-for-the-west-midlands/>
- 2 This funding was launched on June 6th 2023. The fund provided £37.5 million to 'expand the evidence base on what works to improve labour market outcomes in the economy'. See: <https://www.gov.uk/government/publications/new-labour-markets-evaluation-and-pilots-fund#:~:text=The%20Labour%20Markets%20Evaluation%20and%20Pilots%20Fund%20was%20launched%20on,market%20outcomes%20in%20the%20economy.>
- 3 DWP Guidance (2024), unpublished.
- 4 These are service charges that, under Housing Benefit Regulations, would be covered as part of a claimant's entitlement.
- 5 Existing Housing Benefit rules were used to calculate rent and eligible service charges. The 13% figure was arrived at after extensive modeling, as a figure that would leave no one 'worse off' if they joined the scheme.
- 6 Young people in these groups receive certain allowances and premiums above the 'standard' rate of Universal Credit. Retaining 100% coverage of rental costs ensured this group would not be worse off if they joined the scheme

Page 8

- 7 During the lifetime of the scheme, Wolverhampton had no commissioned supported housing for young people

Page 9

- 8 Such as through commissioned contracts via local authority funding following the removal of the ringfence for Supporting People funding in 2009
- 9 This term does not appear in Housing Benefit regulations, although government guidance does acknowledge the terminology
- 10 Support costs cannot be covered through Housing Benefit and must be funded externally, or provided by a third party on behalf of the landlord

Page 10

- 11 All examples are based on a claimant aged under 25, on the 'standard UC allowance' of £71.92 per week, and the Housing Benefit 'applicable amount' of £71.70 per week for the tax year 2024-2025, to align with the PoC scheme
- 12 Note that the National Minimum Wage increased to £10 per hour in April 2025, after the PoC scheme had closed.
- 13 Note that the National Minimum Wage increased to £10 per hour in April 2025, after the PoC scheme had closed.
- 14 Tax and NI based on 2023-2024 tax year.
- 15 2024 – 2025 benefit rates, in line with the timeframe over which the PoC scheme was in operation. Section X analyses young people's experiences of re-entering the Housing Benefit tapering system for the 2025-2026 tax year.

Page 11

- 16 See Appendix A for full calculations
- 17 Note that the National Living Wage increased to £12.21 per hour in April 2025, after the PoC scheme had closed.
- 18 For salaried examples, the per hour equivalences and 'losses' have not been calculated as salaried individuals can, generally, be working anywhere from 35-40 hours per week, making calculation of hourly equivalences difficult.

Page 12

- 19 All percentages are rounded up or down to the nearest percentage point

Page 13

- 20 Currently, council tax support schemes vary between local authorities, and can vary between supported housing schemes. Section x will use 'real life' examples of housing costs inclusive of any council tax for young people taking part in this research

Page 14

- 21 Supported housing currently remains under Housing Benefit for distinct reasons. This includes the flexibility to provide payments for short term stays, the option for rental costs to be paid directly to the landlord, and the ability for local authorities to (in theory) scrutinise and provide oversight of claims by housing providers operating within their locality – something Universal Credit cannot facilitate (See Raisbeck, 2019, Webber, et. al., 2023).
- 22 Note these rates increased in April 2025 from £8.60 per hour and £11.44 per hour, respectively

Page 16

- 23 This figure is set by the Department for Work and Pensions and is designed to reflect the cost of the claimant's basic living needs.

Page 17

24 Based on National Living wage rate for 2025-2026 tax year

Page 18

25 <https://www.wmca.org.uk/news/mayor-launches-flagship-plan-for-youth-unemployment-in-the-west-midlands-to-create-20-000-learning-and-work-opportunities/> (Accessed 29/07/25)

26 This consultation closed on 30th June 2025. The government are currently analysing feedback.

27 Universal Credit payments can include an additional 'health element' for adults whose condition limits their ability to work. This is currently £423.27 a month.

Page 20

28 Bretherton, J., and Pleace, N. (2019) Is Work an Answer to Homelessness? Evaluating an Employment Programme for Homeless Adults. *European Journal of Homelessness*, 13 (1): 59-83

29 Such interventions and support has been viewed as, variously, attempting to mitigate the effects of conditionality within welfare benefits systems (Jones, 2019); achieving socio-economic integration (Bretherton and Pleace, 2019); getting those furthest from the labour market 'work-ready' (ibid); enhancing capabilities (Tanekenov and Fitzpatrick, 2017; Drydakis, 2025); and 'ending' homelessness or 'preventing' further homelessness (Crisis, 2021).

Page 21

30 What Works Centre for Wellbeing, 2024

31 Although these effects are tempered by the type and security of employment, with poor quality, insecure employment likely, overall, to be detrimental to mental health and wellbeing (What Works Centre, 2024)

32 Including depression, bad nerves or anxiety, mental illness or suffering from phobias, panics or other nervous disorders. See Casey and Elliot, 2025

Page 24

33 All took place during 'set up' phase of PoC, and before any young people had entered the scheme

Page 28

34 Sometimes known as 'conditionality groups'.

Page 31

35 All names are pseudonyms. Some details have been changed or amalgamated to minimise the risk of identification

Page 32

36 'Jennie' was only interviewed once. Details have been collated with the help of her support worker.

Page 35

37 'Alfie' was only interviewed once. Details have been collated with the help of her support worker.

Page 42

38 That is, not commissioned through local authority funding contracts

Page 49

39 Note that section x sets out what was happening for the 11 research participants after the close of the PoC scheme. This data is not included here so as not to suggest refutation or affirmation of these 'most likely' scenarios. The purpose of collating these scenarios was to deepen contextual understanding and analysis of the low 'take up' of the PoC scheme, and to situate it within the broader challenges and decisions facing young, employed people in supported housing and the staff who support them

Page 52

40 In those instances where payments were withdrawn, Discretionary Housing Payments were paid by local authorities to make up the shortfall.



We would like to thank the West Midlands Combined Authority Homelessness Task Force and the Centre for Personal and Financial Wellbeing at Aston University for their support of this report.



 **Spring Housing** Hestia House, 22 Old Walsall Road, Birmingham, B42 1DT

 0121 663 1443 |  info@springhousing.org.uk |  @SpringHousing

 www.springhousing.org.uk

Company No: 09244172. Registered Charity: 1163098.

