



YMCA

Impossible homes

A report exploring the barriers young people in supported accommodation face when trying to move on to independent living

March 2021

Introduction

YMCA is the largest charitable provider of supported housing to young people in England and Wales. We provide a safe and supportive home to more than 20,000 young people each year, equipping them with the skills and space they need to live independently.

Our residents come to live with us for a range of reasons, from a few months to a few years, as we help them prepare for their life after moving on from YMCA. We work with them to set them off on the best track for the rest of their lives.

Many of the young people who live with us do so because they have nowhere else to go. We are a home to young people who have been kicked out by their parents; a lifeline to those who have experienced trauma in their lives; a safe place for those who have found themselves homeless; and a welcome to those who have left state care provision on their 18th birthday. We support young people who have no one else to turn to.

In 2018, we surveyed young people living in our accommodation to get a deeper understanding of what their lives looked like: why they moved in, how ready they felt to move on and what they felt were the barriers stopping them from being able to do so.

It was clear that moving on to independent living was a daunting prospect: the young people we spoke to were pitted against high rent costs, lack of available housing, and worries of landlords not wanting to take them on as tenants.

Two years later we re-contacted this group to understand how these young people fared as they tried to move on, and what their lives look like now. We interviewed respondents to learn the stories behind these answers, and hear just how difficult it can be to move on in their own words.

Our aim was to understand what the challenges of moving on are from a long-term view, taking the snapshot of life in supported housing as gleaned through the initial survey and placing this alongside a retrospective view of their journey to independence once they'd managed to do so.

From tracking their journeys from within supported housing to how they managed to move on, what emerged were the blockades and traps young people face which can limit their choices in how they might live their lives independently. Young people are shut out from chances in life many people often take for granted. With personal, financial and social obstacles piled in front of them, young people in supported housing need that extra hand from society to help them gain their independence. Otherwise they risk becoming stuck, disheartened and isolated by the challenges they face.



Methodology

We surveyed and interviewed 268 16- to 34-year-olds in 2018 who were living in YMCA accommodation across England and Wales. This was a wide-ranging survey on life in supported housing, and where the expected hurdles to move on may come.

We re-contacted this group with a short survey between September to November 2020, focusing on their challenges with regards to moving on. This survey was completed by 35 of the young people we initially spoke to in 2018.

To gain a clearer picture of the stories told through this new survey, we conducted 14 in-depth interviews with these young people to hear their experiences, from moving into YMCA accommodation to living independently.

After completing the fieldwork, we held a focus group with YMCA housing managers and support leaders from across England and Wales to present our findings, consulting with them on how this reflected their experiences and how young people in their accommodation can best be supported to move on. We also held a focus group with members of our Youth Advisory Group, our consulting group of young people who help direct YMCA's policy, campaigns and research work, who have experience of supported housing. This was to sense-check that our consequential calls to action represented the lives of young people that YMCAs support.

Key findings

What holds young people back from moving on?

01

Building savings is near-impossible

Most young people in supported housing are on Universal Credit, which often just about covers rent and everyday costs such as food and transport.

02

Working can make it even harder to save

For those in employment, starting work goes hand-in-hand with piling debt as benefits are stripped.

03

Private renting is not only unaffordable, but seen as unstable

Annual tenancy contracts, littered with break clauses and causes for eviction, mean young people are wary of private renting.

04

Stuck on waitlists and in postcode lotteries

With young people seeing private renting out of the question, they often wait for social or council housing to become available.

05

Vital support from families; struggling if it's not there

Despite family issues often leading young people to move to supported housing, the work YMCAs do to help young people repair these relationships once they're out of home is essential.

06

Exacerbated by a pandemic

Young people, and especially those in the service sector and entry-level positions, have had their employment disproportionately affected through furloughing and redundancies on the back of the COVID-19 lockdowns.

What is supported housing?

“Most people who go into YMCAs need the help; they need the security. They need to be understood.

▲ Catherine

In supported housing, young people are living away from their families in accommodation with shared facilities. Through support workers, reception staff, meal provision and holistic care, it is designed to be able to help young people settle and prepare themselves for independent living.

The goal is to create stability and establish a sense of purpose of what young people want to do with their lives from a safe base, while also identifying their needs and assessing their progress to move on to independence.

“I was nervous more than anything because I lived by myself. It was a relief as I had my own space again and knew I always had a safe place, but at the same time it was nerve-wracking because it was the first time I'd lived away from my parents.

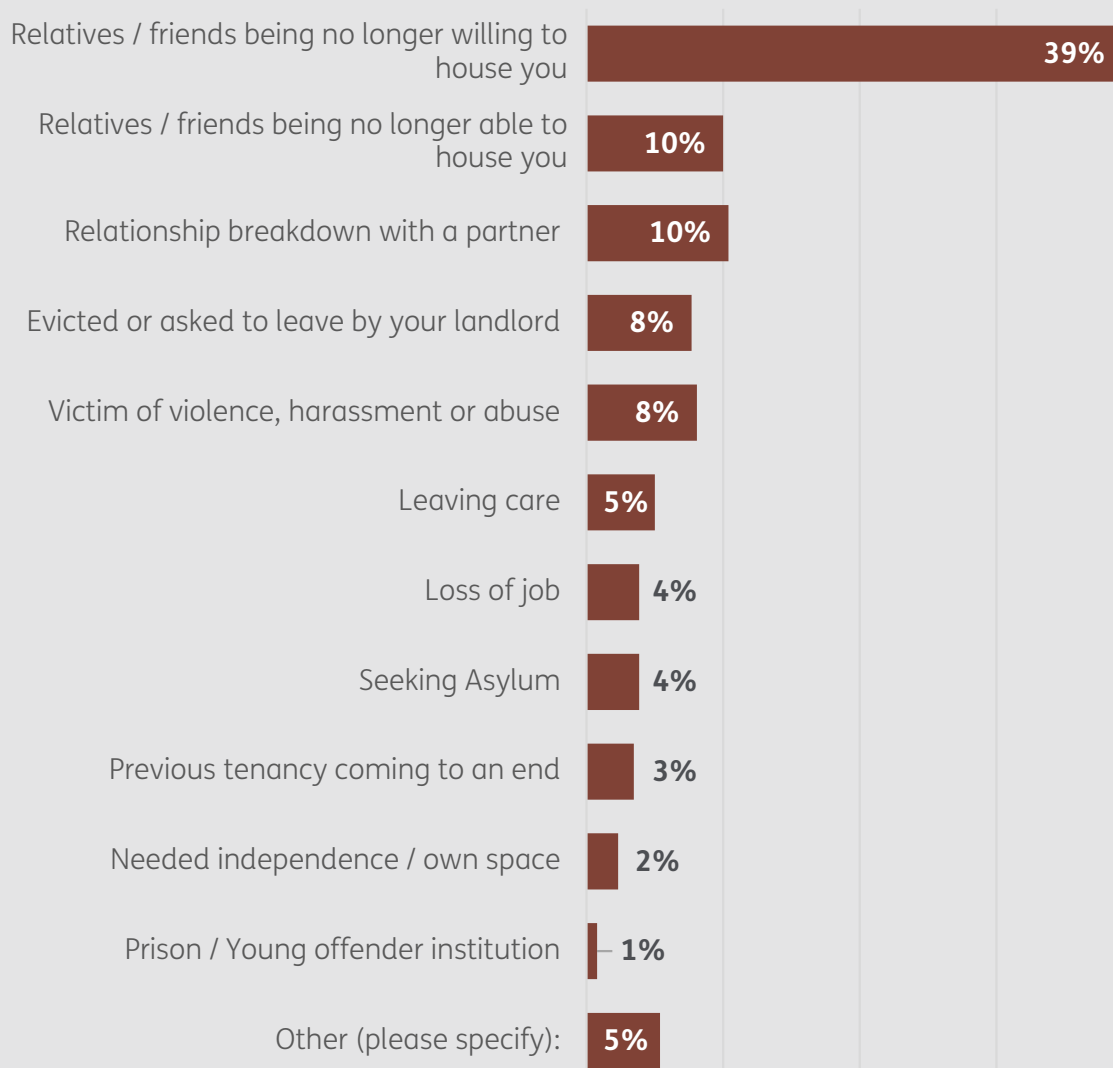
▲ Imogene

From our survey in 2018, we saw that half of young people moved into supported housing because of difficulties at home: 39% had relatives and friends no longer willing to house them, and 10% had a relationship breakdown with their partner. Many young people had limited options or a need to leave their place of residence: relatives and friends were no longer able to house 10%; 8% were evicted or asked to leave by their landlord; 8% were victim to violence, harassment or abuse; 5% were leaving care; 4% were seeking asylum and 1% were leaving prison or a young offenders' institution.

“Being allowed into society is the hardest thing. When you’ve grown up in care, you’ve gone to prison, you’ve come out and you’ve got no qualifications, nobody really wants to look at you in that way. Nobody wants to let you be a part of society, they just think you’re a waste and a stray and you’re going to mess it up like everybody else. And nobody wants to give you that chance. When you want to enter society, you’ve got to have society allow you to re-enter. That’s the savage part of it.”

▲ Jimmy

CHART 1 | WHAT WAS YOUR MAIN REASON FOR LEAVING YOUR LAST PLACE OF RESIDENCE?



2018, n=260

01 The financial struggle to move on

Gaining employment is seen as the way out of supported housing and into a life of independence. Through work, money could be set aside to fund a rental deposit, or the big-cost items of furniture or white goods needed when moving on to a place of one's own.

Although employment levels among young people had been returning to pre-Financial Crisis levels following the economic downturn of 2008–11,¹ many young people going out into the world on their own may not be able to secure a job with the requisite hours and pay. The proliferation of zero-hours contracts (ZHCs) and the gig economy, where young people work in jobs with no guaranteed hours or on an as-and-when-needed basis, has been particularly notable among young people, with 8.8% of all 16- to 24-year-old workers in ZHCs as at 2019.²

Young people who were ever a looked-after child by their local authority, or those referred to their local authority social care services as at-risk, are disproportionately likely to be long-term not in education, employment or training (NEET).³ These are common characteristics of young people living in supported housing. This is a group vulnerable to low employment, and the young people we surveyed in 2018 were aware of how their unemployment or underemployment could impact their ability to move on.

¹ House of Commons Library, *NEET: Young People Not in Education, Employment or Training*, 24 August 2018

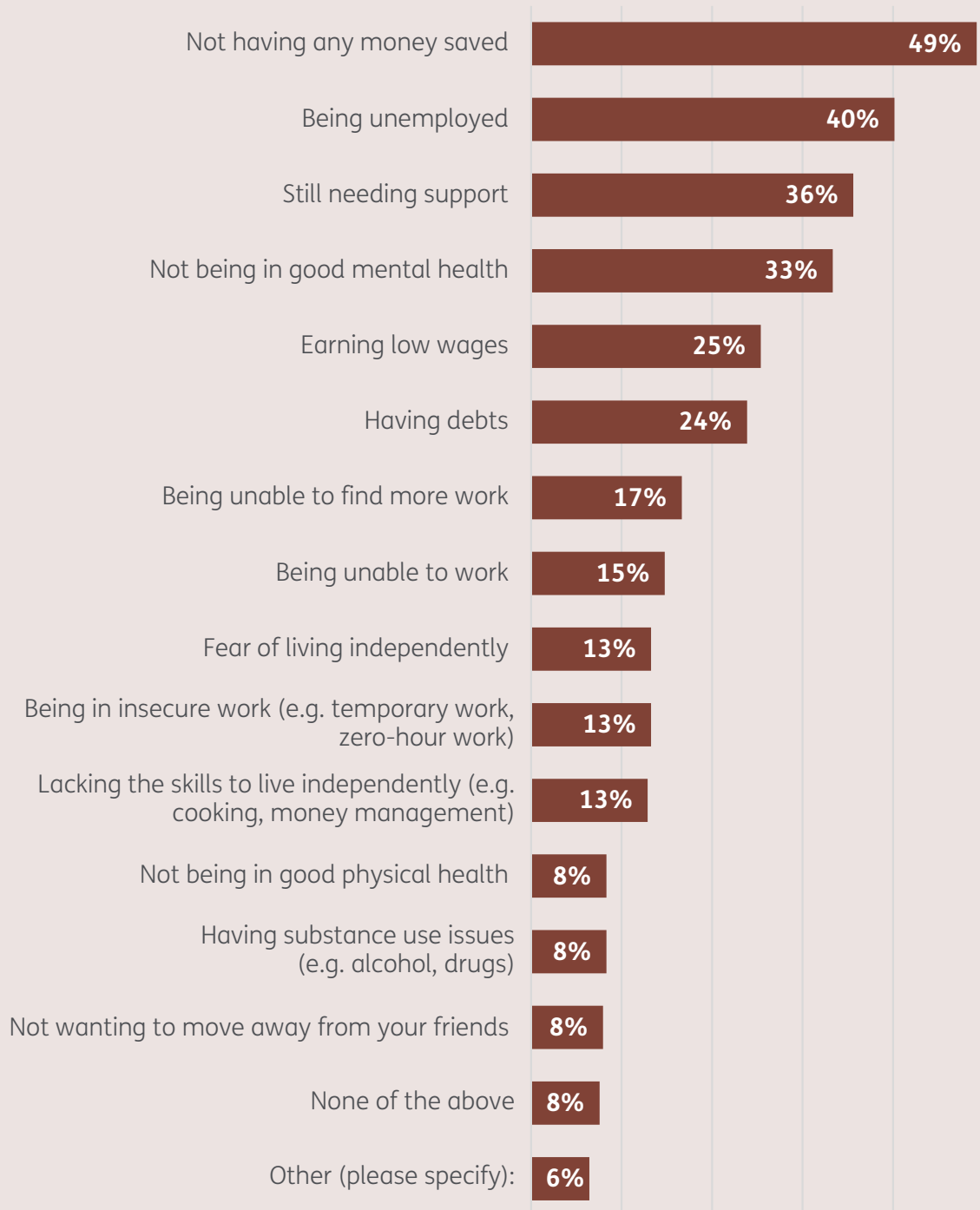
² House of Commons Library, *Zero hours contracts: Rights, reviews and policy responses*, 20 August 2019

³ Department for Education, *Characteristics of young people who are long-term NEET*, February 2018

This difficulty to earn and save was front-of-mind for many of the young people we spoke to in supported housing in 2018. Half (49%) felt that not having any money saved was holding them back from moving on, and 40% felt that being unemployed held them back. For a third, not being in good mental health was preventing them from moving on, and a quarter were held back by either earning low wages (25%) or having debts (24%). From speaking to young people, these problems are often all interlinked, rather than one single challenge for them to overcome to be able to move on. It will be difficult to save any money if they are unemployed, earning low wages, have debts or are unable to find work, for example.



CHART 2 | WHICH, IF ANY, OF THE FOLLOWING PERSONAL FACTORS DO YOU THINK ARE PREVENTING YOU FROM MOVING ON FROM SUPPORTED HOUSING?



2018, n=264

Start work. Start accruing debt.

Those who managed to enter employment or higher education faced another hurdle entirely. The reality of working or studying while in supported housing, when considered in line with the benefits system, is not so simple – or even beneficial.

Almost all of the young people we spoke to told us of getting into debt, often without realising, upon starting work and having their benefits stopped. This debt is often due to the reduction and removal of Housing Benefit or Universal Credit when starting a job and working over a certain number of hours. Or, upon starting work, their Housing Benefit is reduced and they are unable to cover the cost of rent anymore, as working demands new out-of-pocket expenditures such as transport, uniform or appropriate clothing and sustenance while at work.

“ I got into debt while I was working. I wasn't paying enough, and I didn't realise it. I didn't know the percentage of what they'd take from my wages, and it was a lot of money. They wanted over half. I gave up work for that reason. I was working 16 hours a week and I wasn't getting any other help from benefits – they weren't helping me at all. I was just relying on my wages. It was very hard. I had to stop working.

▲ Nyima

Going to university to gain knowledge and with hopes to boost their future earnings had the potential to put some of the young people we spoke to into accidental debt. For one young person, it took months of unknowingly accruing debt before they found out the true cost of attending university while on Housing Benefit.

“My Housing Benefit was stopped because for about eight months I was at university. I wasn't aware that you couldn't claim income support or Housing Benefit while receiving a bursary. I got a call from Income Support who asked what I've been up to. I was really excited, I told them about how I'd gone to university. They then stopped all my money and left me on zero income. That was while I was still at living at YMCA, it was the reason why I left. I couldn't afford it anymore. It was really horrible. It felt like the government was punishing me for trying to do something better with my life. I had gone from being unemployed and being asked to leave college courses, to doing the best in my year and doing really well at something – and faced having that taken away because of my situation.”

▲ Alex

The debt young people were mounting was not from excessive spending or rash use of credit cards. It often started unknowingly while working or studying, or when benefits were stopped upon starting work despite wages not being received until weeks later. Having debt means money siphoned from any income into repayment plans, inability to build savings to put towards a deposit to move on, or in some cases, reluctance for private landlords to take young people on as tenants. This immediate cut to benefits is a hindrance in young people's ability to afford moving on, risks leaving adverse marks on their credit records, and the repayment of debt means a further squeeze on their income for years to come.

The impossibility of saving

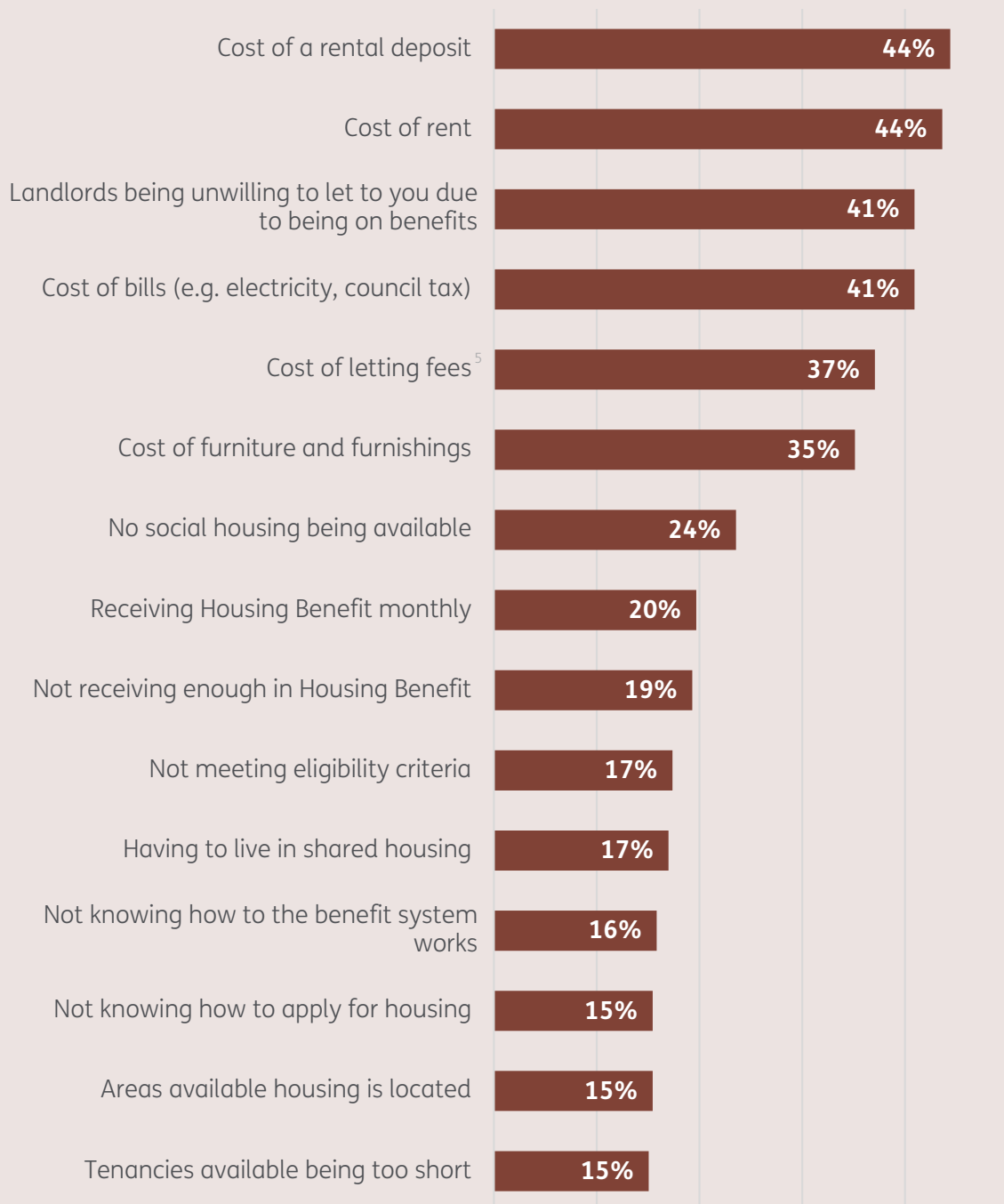
Entering work and building debt may sound a contradiction, but is often the case for young people in supported housing. This is a time when they need the extra support to build themselves and their savings up to be able to move into independence with stability and security gained through working. Yet, even for those not mounting debts, we heard that saving money while living in supported housing was close to impossible. The inability to save money can limit the type of housing young people can hope to move on into, as most private accommodation requires an upfront deposit of several weeks' rent payment before moving in.



When we spoke to young people in 2018, the anticipated future hefty payments were perceived as holding them back from being able to move on from supported housing. More than two-fifths were concerned about the cost of a rental deposit (44%), the cost of rent (44%), and the cost of bills (41%) respectively. Without being able to put money aside, these significant costs feel insurmountable. Given the steady increase in UK rental prices over the two years since, this sentiment still rings true today.⁴

⁴ Office for National Statistics, *Index of Private Housing Rental Prices UK: January 2021*, 17 February 2021

CHART 3 | WHICH, IF ANY, OF THE FOLLOWING EXTERNAL FACTORS DO YOU THINK ARE PREVENTING YOU FROM MOVING-ON FROM SUPPORTED HOUSING?



2018, n=259

Many young people were trying to work to build towards their future, but found their efforts futile.

⁵ The Tenancy Act of 2019 since made it illegal for a letting agent to charge fees when renting a new property.

“The hardest part of moving on is the savings. The more you work, the more they take. I could be working and saving up for my future at the same time. It’s really hard to save up and live a nice life unless you’re working 24 hours a day.

▲ Ashraf

“The hours that you work, how it affects your Housing Benefit, you’re having to pay that bit extra. So, if you were working full time, you weren’t getting much Housing Benefit at all. You were having to fund your rent plus all food and everything else, and then trying to save. It’s a bit of a difficult situation for people in terms moving on from the place. If they do have full-time jobs, or if they don’t, it’s impossible to save.

▲ Katie

“I was on ESA and Housing Benefit. I did save a little, but not a lot at all. I wasn’t on a lot of money. I was literally living on £115 a month, I found that very hard. I was getting the most minimal and basic shopping in, using the shortest shopping list.

▲ Jess

YMCAs provide schemes and skills lessons to help young people with saving money for moving on. These are important parts of the holistic care in supported housing to help young people feel ready for independence, such as running budgeting lessons at the early stage of young people coming to live with them before their finances may spiral. Some YMCAs adopt a jam-jar approach of setting aside an amount of money from a young person’s rent payments for individuals to access when they decide to move on.

“The support worker I had at the time put a savings amount together, so I had extra on top. When I moved on, the savings account I had from YMCA helped pay for things, so it was great when I needed it for furniture. My support worker didn't tell me how much I had, so I kept building it up. It was a good way of doing it.

▲ Aaron

It can require this tailored assistance for young people to save money, however. For many in supported housing, their life circumstances are as such that budgeting lessons, typically learned from family, do not occur. These young people are branching out to independence with unstable foundations, with weaker support networks around them and at a young age. Some form of extra help or assistance can make saving towards a deposit or for big-ticket household items far more tenable.

The challenges of entering the workplace with a disability

However, not all young people are able to maintain long-term employment or work enough to afford more than daily expenditures. If day-to-day living is a stretch, saving for the future will be near-impossible.

For some of the young people we interviewed, working actually hindered their ability to move on. Staying in education or sustaining employment proved a challenge because of their existing mental or physical health difficulties. Young people told us of how their ill health led to taking either frequent or long-term sick leave, triggering conversations about their ability to stay in the role with their employers. For those in education, they were unable to attend classes. Alternatively, some opted for part-time

work which had greater flexibility for accommodating their needs: however, working only a few hours a week means a smaller income, and thus building savings for a deposit to be able to move on becomes much harder.

“ I wasn’t at college or working. Because of my problems – I have really bad anxiety and depression – I couldn’t go into town or anything to go to college. I went a couple of times, but all those times I got a lift there. But when I had to make my own way back, I’d have to walk out of town and walk the way round to get back to the hostel. I couldn’t go through town; I couldn’t bring myself to do it. Eventually I realised I can’t do this, so I dropped out.

▲ Kyle

This withdrawal from colleges and workplaces not only can put young people at a disadvantage by limiting their income, capping their qualifications and by not gaining experience, but may in fact hold them back for the rest of their lives. Time spent not in education, employment or training (NEET) in early adulthood increases the likeliness of unemployment, low wages or low quality of work later in life.⁶ Wanting to stay busy, several young people who felt unable to maintain employment volunteered instead as the requirements for sick leave were less stringent. This has the advantage of gaining skills for future employment. Yet, without payment, young people were unable to build savings to move on.

⁶ Ibid, House of Commons Library

“Volunteering made things easier, as it feels to me like the workplace isn’t very disability-friendly and volunteering is more so. That’s why I switched to it – I kept being too ill to work, so that was why I switched to volunteering instead because they can’t fire you for having too many sick days.

▲ Emily

Finding sustainable employment is a challenge for many young people today, but those living in supported housing are likely starting out with a range of setbacks. Without being able to work and keep enough of their earnings to put aside into savings, they can be limited in terms of what their independence will look like.



02 What options are there for moving on?

The goal of supported housing is for young people to move on to live independently – that is, into their own accommodation. This will typically be either through the private rental sector or social housing. Each come with their own benefits over the other in terms of what young people need from where they live: social housing has lower costs but can take years to receive a property; private rental has ample stock and young people can quickly find a place once they feel ready to move on.



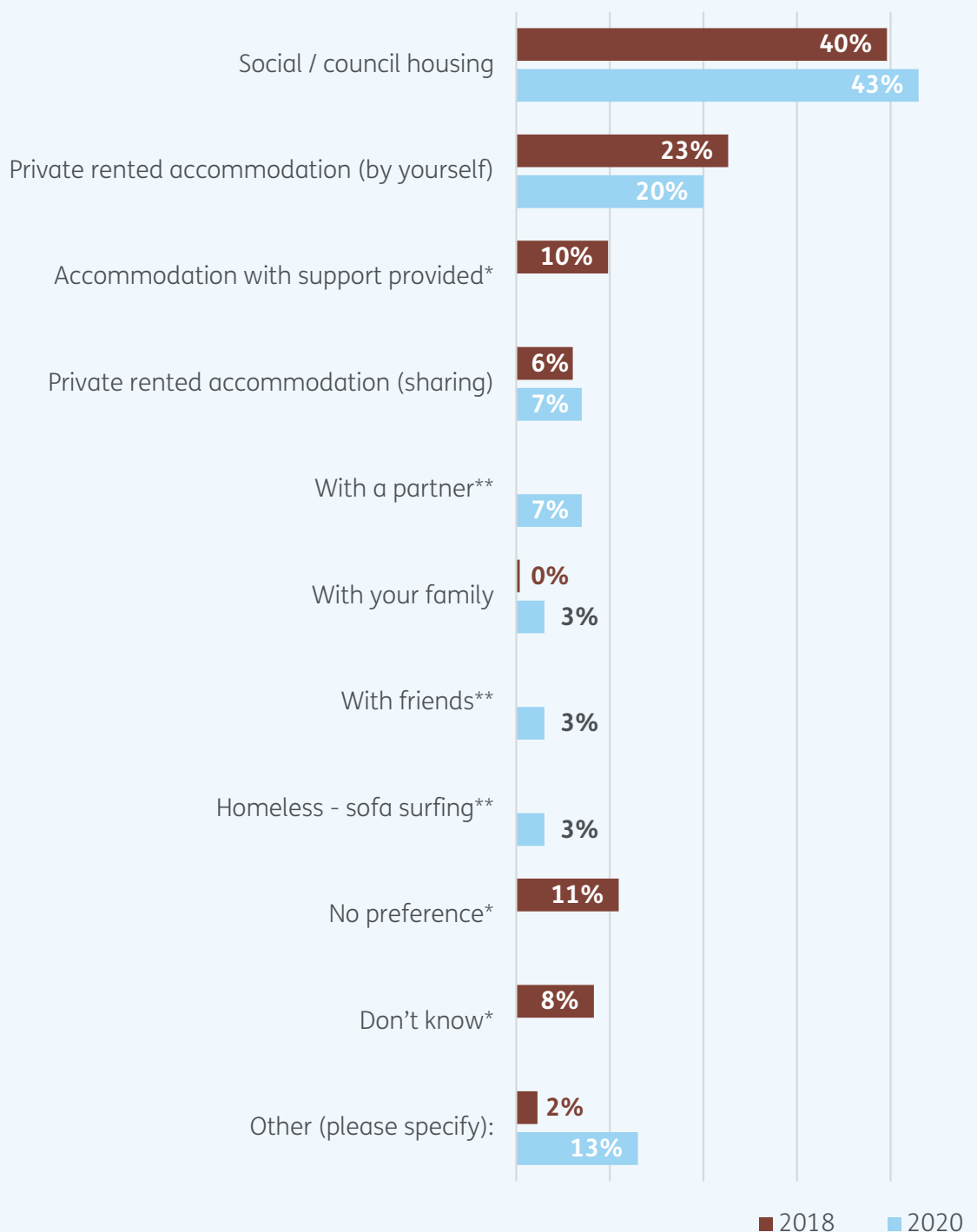
Weighing up their options

What was apparent when we spoke to young people in terms of their expectations of where they would move on to in 2018, and when we surveyed the same group in 2020, was how social housing was the desired destination to start this new chapter of their lives.

Chart 4 places the type of accommodation young people wanted to move on into in 2018 alongside where the young people in 2020 had actually they moved into directly after supported housing.

CHART 4 | WHAT TYPE OF ACCOMMODATION WOULD YOU LIKE TO MOVE INTO AFTER YOU LEAVE SUPPORTED HOUSING? (2018)

WHERE DID YOU LIVE OR STAY DIRECTLY AFTER MOVING ON FROM SUPPORTED HOUSING? (2020)



2018, n=265; 2020, n=30

* only asked in 2018

** only asked in 2020

Two-fifths of young people in 2018 expected to move into social housing, in line with the amount who reported doing so in 2020. The young people we interviewed in 2020 explained how private rental could not be considered as a feasible option given their circumstances, and how social housing was the option that would provide them with a secure home in which they could start to lay unshakeable foundations for their independence.

“My mum used to be a landlord, and I watched when me and her, this house she rented out, one day we wanted to move into it. We gave the people living there their one-month notice, and I don't want that. I don't want to be living in my house with my child and then be given a one month notice on a house I put this hard work into. Council housing is much more secure, and the rent's cheaper. Why you would want to move somewhere that's more expensive with less security?

▲ Jimmy

The higher rent prices of private renting, alongside sizeable upfront deposits, had left the young people we spoke to feeling shut out from accessing private renting as a feasible option for where they could move on to. Due to low personal income, through either work or benefits, several young people felt that they would not be able to maintain even the cheapest private rental arrangements, with no choice but to pursue social housing.

Held back by social housing waiting game

There is a strong desire among young people to move into social housing, however the supply of accommodation is just not there on the back of local authorities selling off property to tenants and a plummet in the building of new stock to replenish this.

The size of the social housing sector has fallen from around 33% of all housing in the 1970s to around 17% in England and Wales as of spring 2018, with minimal growth in the sector over the past decade.⁷ The availability and building of new homes is again varied across the local authorities young people live in, and accordingly can see some young people waiting years to reach the top of the priority for bidding through the council.

“ I wanted to move out anyway into my own place for my own independence. I knew I was capable of doing it, but the problem I had was struggling to get my Band 1 letter. When you're on a council housing waiting list, you get assigned different bands. Band 1 is highest; Band 4 is lowest. When you sign on to Universal Credit, they automatically sign you onto Band 3. Then your 16-plus worker has then to push to the council to say that they have a young person in supported housing, they've been through care, he needs the Band 1 letter. For some reason I struggled to get mine for a year and a half, two years.

The hardest part of moving on is just waiting for that letter. To know in your mind you've got something where you can start settling down and move on with your future.

▲ Kyle

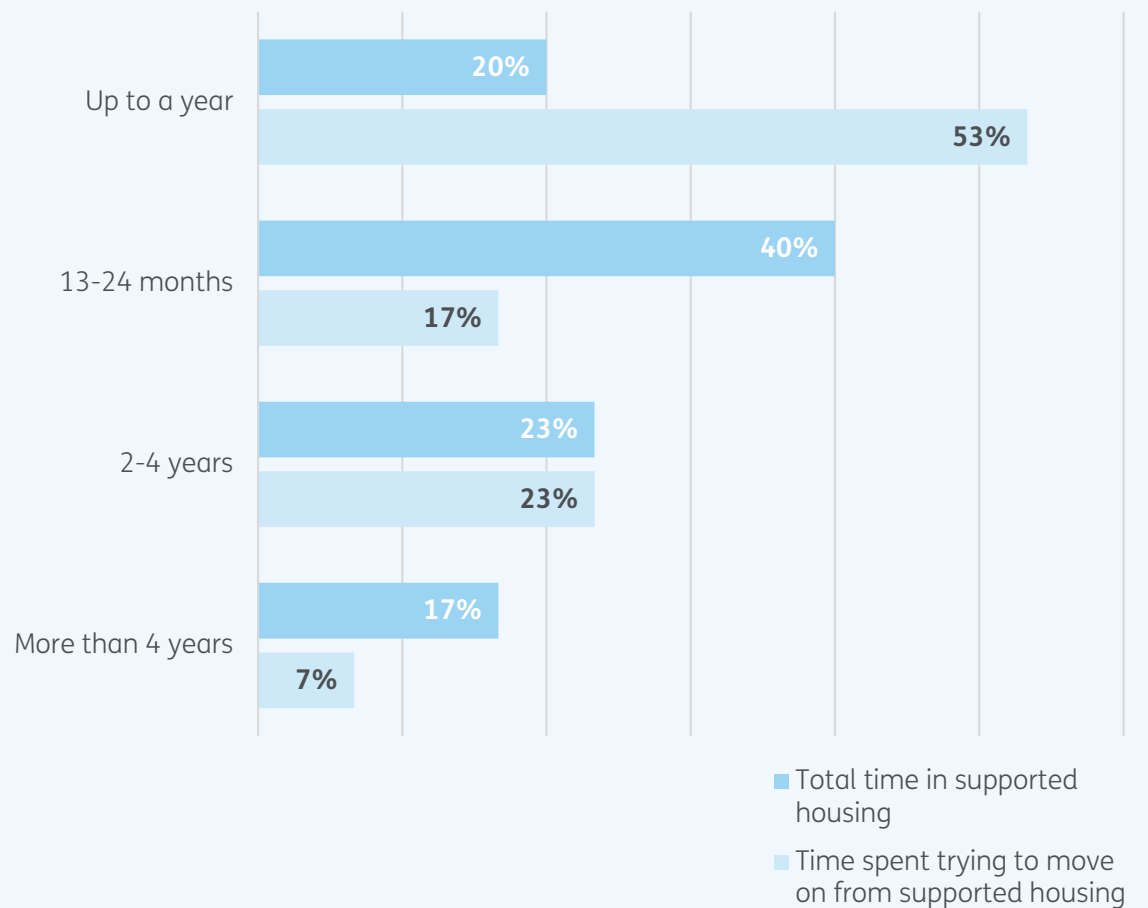
⁷ ONS, *Comparing affordable housing in the UK: April 2008 to March 2018*, 6 November 2019

Young people can often feel ready to move on from supported housing, but lack of available and suitable accommodation means some are waiting years for their independence. One housing manager told us of how there is simply no supply of social housing in their area, and how their young people need to prepare to move into private accommodation. The variance in local authority social housing can also be in the state of the property: with limited budgets, the housing itself may have become run down and poor quality where maintenance has been unaffordable.

For social housing, young people are required to have a local connection to the area they want to live in, and can be placed anywhere within the residing local authority's foothold. If the YMCA they moved to is not in the same area where a young person grew up, they may not automatically be considered as having a local connection to this area if it is where they want to continue living. Some YMCAs are able to nominate young people to the council for their local connection, but this can differ by local authority.

This waiting game can leave young people in supported housing far beyond when they feel ready to leave, stretching into years for the right accommodation to materialise. Among the young people we spoke to in 2020 who had moved on, for half it had taken up to a year, but for another quarter it took between two and four years. Spending years in supported housing waiting for social housing to become available can be draining and exhausting, as well as leaving supported housing providers without the space to bring in new young people in need of the support they provide because of this bottleneck.

CHART 5 | HOW LONG DID YOU LIVE IN SUPPORTED HOUSING IN TOTAL, AND HOW LONG DID YOU SPEND TRYING TO MOVE ON FROM SUPPORTED HOUSING?



2020, n=30

Following the wait to move up the housing allocation priority list, it can be a matter of luck as to the housing young people are offered to bid on, in terms of location. For some, they can secure property close to their YMCA, their family and their support network. For some, it can be out of town and isolated. The ability to choose the ideal area where young people can feel secure and supported after moving on can be stymied when limited to social housing.

The perks – and pitfalls – of private renting

The private rental sector provides the advantage of choice, supply and availability, particularly in terms of location. The increased choice can mean young people can turn down places easier that are unsuitable, or choose landlords and properties that match their requirements of what they need from a property to a greater extent – costs allowing.

For young people without local connections to where they want to settle, or for those looking to start their lives in a new town or city, there is ample selection and a greater degree of choice than with social housing. For Katie, one young person we interviewed, this meant moving to her university town, saving an exhausting commute and setting up new roots. Catherine and her partner meanwhile started life afresh across the country, finding cheaper accommodation with more space for their family.

The choice to wait out the months or years for social housing isn't always an option for those in supported housing. Some of the young people we spoke to had moved on into private accommodation, typically when needing to move on from supported housing at short notice. This often wasn't done through what is considered the more typical methods, such as estate agents, but through word of mouth or social media marketplaces.

These more informal arrangements can be instigated quickly, and place less burden on young people in terms of sizeable deposits and upfront rent. They may also not be required to provide such extensive proof of income, or exclusion for being on benefits. It does, however, leave them vulnerable to landlords who may not uphold the same level of standards as those in more formal contracts.

For Jack, it offered the opportunity to secure a room in a shared house quickly, as the stress of shared supported housing had continued to mount over time. Working full-time, he was able to afford upfront rent and deposit asks for a room he had found through the Facebook marketplace function days earlier.

Alex meanwhile found herself in arrears, as income support retroactively removed eight months of benefits after finding out she was at university. She quickly had to leave YMCA accommodation as to not keep accruing more debt for which she had no income to pay back, and managed to find somewhere to rent privately through a friend. This informal connection to the landlord meant a lax approach to typical obligations: no deposit or upfront rent was required, but amenities were not kept in working order and she received a shock eviction.

“ I ended up moving into a houseshare that was a bit dodgy. It was really cheap so it was all I could really afford. It was a bit grotty – you couldn’t use the shower because it rotted the floorboards. The council left a note on the door saying the people who lived here aren’t registered, and the guy managing it freaked out and told everyone they had 24 hours to leave.

▲ Alex

The necessity to live alone

The aim of supported housing is to prepare young people for independent living. Many young people in supported housing have specialist needs and complex histories, and as such, where they move on to can greatly impact their wellbeing and chances of sustaining independence.

When we surveyed young people in 2020, living on their own was or is important for 92% when leaving supported housing. The reasons for this were expanded when we interviewed some of these young people, ranging from bad prior experiences in shared housing, the need for finally having a space of their own, or the detrimental impact of sharing on their mental health. This could take the form of social anxiety or unable to feel at ease around others. For some, the unpredictable and chaotic nature of changing housemates led to stress, or unable to feel at ease within other people's space.

“For my mental health, I had to live on my own. I needed my independence. When I moved away from my mum, even having my independence there in the hostel was really good for me. Even though the circumstances weren't great, I still felt good being out on my own. Having my own place was just the ultimate goal, I just had to be there. It's having my freedom – I need it. it's vital.

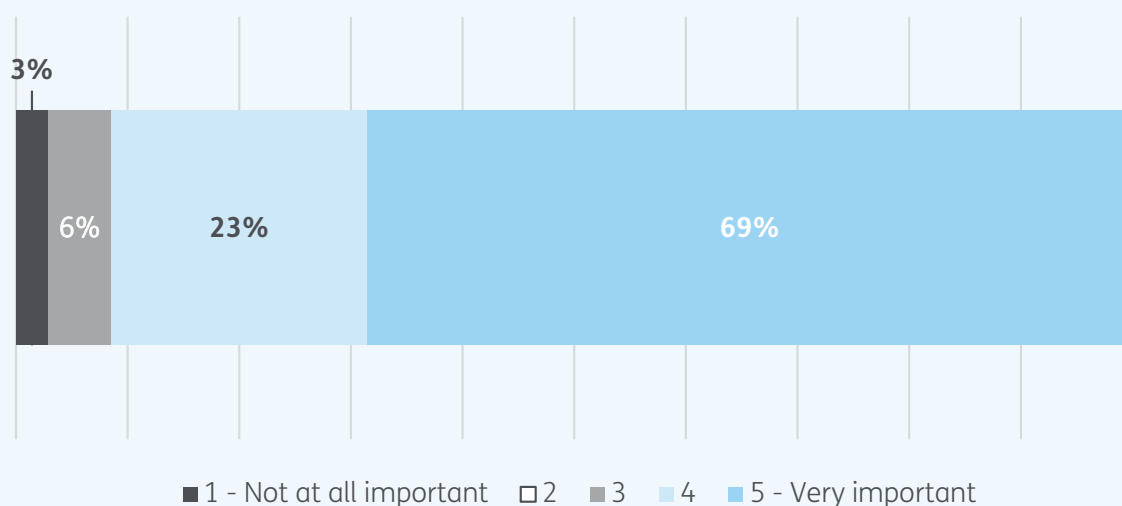
▲ Nyima

The transient nature of housemates within shared accommodation can present problems for young people who have left supported housing. Even when living in move-on accommodation organised through YMCA (in a residential area but with fortnightly or monthly contact with support workers), housemates can come and go, changing dynamics in the group and making it more difficult to live there.

“The first year of living there was fine, then towards the end it went a bit toxic. It was stuff going missing, things like that. Two of the housemates didn’t get on, then one got kicked out and it went chaotic. It was horrible. They were at each other’s throats all the time.

▲ Aaron

CHART 6 | HOW IMPORTANT, IF AT ALL, WAS LIVING ON YOUR OWN WHEN MOVING ON FROM SUPPORTED ACCOMMODATION?



2020, n=35

For those whose personal situations are such that living alone is imperative for their wellbeing, they can be limited in choices for how they can achieve this. In the private rental sector, single occupancy tenancies will be far beyond what they would be able to afford. These young people are then reliant on the sustainability of tenure in their supported housing. To stay there as they wait for social housing, however, blocks other young people in need from entering supported housing themselves.

03 How do young people manage to move on?

The importance of family

A young person's support network and family can be pivotal in terms of their chances of achieving comfortable independence. This has become particularly prevalent over the past two decades, with a 46% increase in the number of people aged 20–34 in the UK living with their parents to 3.5 million in 2019.⁸ Living at home means young people are able to save and put money aside, which depending on the length of the stay at home can finance either a rental deposit or to buy their own house.

For those in supported housing, this opportunity to save with the help of their family is often not there. The support they receive from their family is not so much the Bank of Mum and Dad as we commonly know it: this is more a lender of last resort. Families may take on debt to help, or make sacrifices in their own expenditure. Often, this is something only available because of the work young people had put in to repairing relationships by entering supported housing. The separation from difficult family interactions that mounted while living together can allow space for both parties, while support workers help young people work on engaging with their family in a more positive way.

Surviving and saving on sofas

Katie, for example, was burdened with ever-growing debt as her part-time work had led to cancellation of Housing

⁸ Office for National Statistics, *Dataset: Young adults living with their parents*, 15 November 2019

Benefit by the council. She and her boyfriend, who had met at a YMCA foyer, were disheartened by the revelation that they were unable to save the money required to make their own start together. Having repaired her relationship with her mother with the help of YMCA support workers, she and her boyfriend moved out of supported housing to sofa surf with each other's families while working full-time – as this was the only way to save the necessary money for a deposit, rent and furniture.

“It was horrible to be back in that situation of sofa surfing. It was nice to know the savings were going to be there to eventually move on, but it wasn't very nice at first. It was difficult to find a flat, and not knowing when we'd be able to move. We made the move in June 2019, and aimed to have our own place by the September but we couldn't until the January. It was for quite a long amount of time where we weren't really settled. It was quite a stressful time.”

▲ Katie

Shouldering debt

Credit ratings can often hold young people back from being able to afford big household items when moving into a place of their own, particularly if they had got into debt early in adulthood. Their parents may not also be able to buy these things upfront, but can take out purchase plans for these necessary items.


“When I first moved, I had to buy a new bed and things like that, but my mum got them on finance so I'm paying her for that. I wouldn't have been able to move on if I didn't have help from my mum. A member of staff from YMCA helped give us understanding of things a lot more, which helped me to rebuild relationships with my parents.”

▲ Imogene

When there's no family to turn to

Without this support from family, young people can find themselves limited in terms of the type of housing they are able to move into.

This can also place an emotional burden on young people. Alex, who was evicted from privately rented accommodation with 24 hours' notice and nowhere to go, sofa surfed with a colleague. This stopped her becoming homeless, but also presented a chance to save money to afford a less precarious housing arrangement.



Where I was working, I was trying to contribute things and to do the food shop, buying bits for my friend and her son, but I was trying to save up as well, it was a bit difficult. Plus, if you stay at someone's for a long period of time, you do end up feeling like you shouldn't be there. There's nothing that they can do or say, you just feel like you're encroaching or overstaying your welcome. But equally there's nothing you can do to leave. I was having to really scrape as much as I could, so when it came to putting down a deposit of £350, I could just pay it. I was living on bare minimum.

▲ Alex

No guarantor for private rent contracts

Private landlords and agents often require a guarantor from tenants with poor credit history, renting for the first time, unemployed or who have a low income. Guarantors undersign tenancy contracts to pay rent if the tenant doesn't or can't pay it, and often are parents or relatives. For some young people in supported housing, a friend or relative who is able to take on this responsibility doesn't exist.

“ I’ve got no choice but to try for council housing because I don’t have a guarantor. I won’t be able to sustain what’s needed from me financially and in general for me to go private. Even if I went for the cheapest place in private, I would struggle to do that.

▲ Jess

Charities and local authorities can help fill the gap

In some parts of England and Wales, local authorities sign as guarantors, or provide a deposit or rent bond to young people in supported housing to move on. This is not universal for all local authorities, meaning young people’s ability to move into private renting could be determined by where they live. Additionally, although local authorities can enter a deposit guarantee or rent deposit scheme, the inspections and paperwork this entails can take time to complete, thus putting off landlords who may want or need a vacancy filled quickly.

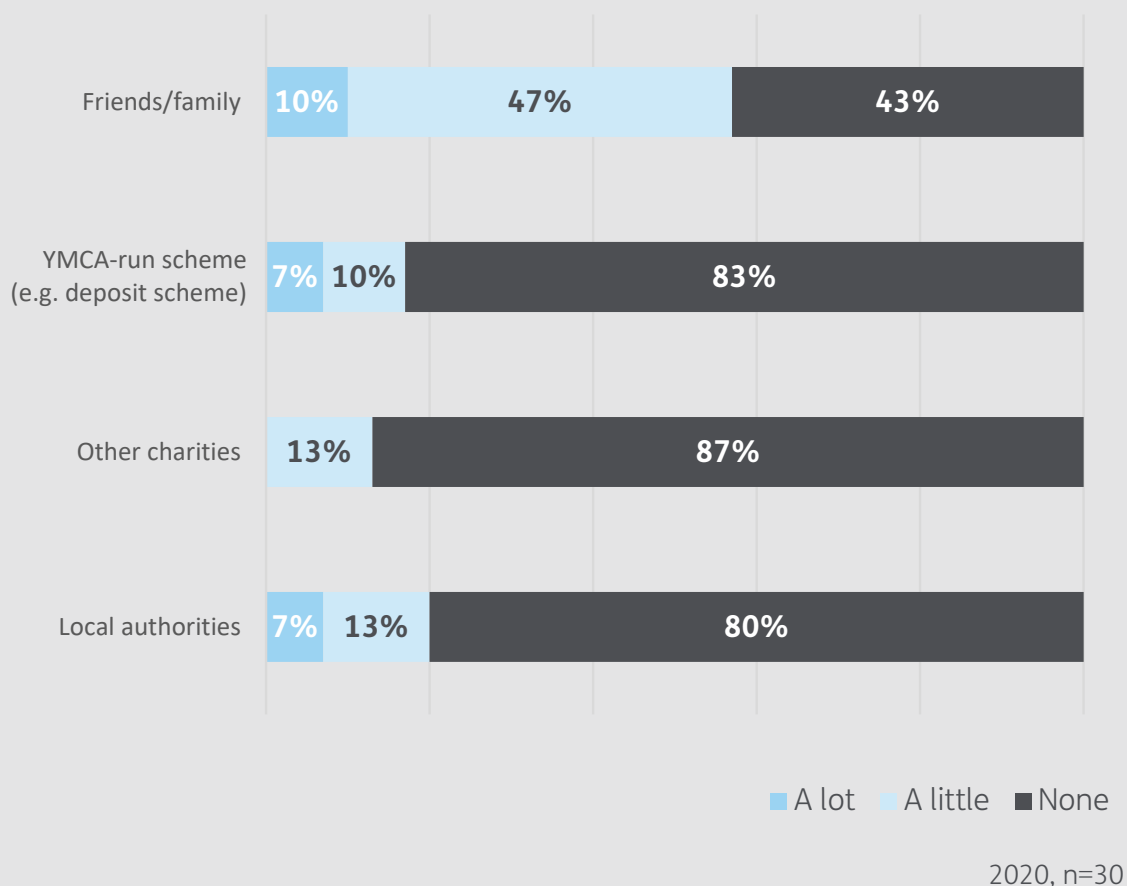
On either low incomes or in receipt of benefit, it can be hard for young people to be able to move on without some form of outside help. We heard how YMCAs, councils, the welfare system and other charities provided much-needed support to make moving on something within reach.

“ Universal Credit has a thing called a budgeting advance. I got that, which helped with the deposit and the holding deposit. Then Social support gave me a Moving On allowance which was £1,000 that helped me buy the necessities – furniture, a cooker. YMCA helped me fill my cupboards, they helped me move on.

▲ Catherine

This support is not guaranteed, however, and some young people are left to move on with no help: while 57% of young people we surveyed this year received financial support from their family to move on, this dipped to just 17%, 13% and 20% respectively with regards to financial support from a YMCA scheme, other charities or local authorities.

CHART 7 | DID YOU RECEIVE ANY FINANCIAL SUPPORT WHEN MOVING ON FROM SUPPORTED HOUSING?



04 Exacerbated by a pandemic

The young people we spoke to had spent the past several years building their lives with stability and certainty as they moved towards independence. That was until the spring of 2020, when the UK entered a national lockdown to curb the spread of COVID-19. Lasting several months, this would be the first of ongoing restrictions and lockdowns.

Stuck in supported housing

Like many industries, construction has stunted over the past year. Affordable homes programmes started under the Homes England scheme fell by a third year-on-year to the lowest levels since 2017–18.⁹ With social housing supply already depleted, this contraction of new stock could hamper the chances of not only young people today to move on, but for years to come.

Local authorities, responsible for social housing allocation, have also had to adapt to working under social distancing restrictions. YMCA housing managers reported that with local authority housing advisers adhering to the national work-from-home guidance, the multiple cogs in the process to move individuals into new housing have been turning slower.

We spoke to young people who, prior to the pandemic, had been planning to move into their own homes this year, but found themselves trapped in their current places of residences as councils were unable to conduct moves in these unprecedented circumstances.

⁹ Ministry of Housing, Communities & Local Government, *New Homes England statistics show overall housing starts down, reflecting the impact of COVID-19 on housebuilding*, 7 January 2021

“ I was hoping to move on in the summer, but COVID has slowed everything down. I asked to move on maybe in spring, but there was a delay, they were quite busy, they had staffing issues. In the summer they called to say they're progressing with it, and one day the housing association called me to say they're not looking to move people on because of COVID. It's annoying as I know someone could do with living here, and I don't need to be here anymore.

▲ Emily

Some young people had been ready to move before the pandemic but found the private rental sector difficult to enter, especially when employment – and in turn, income to support themselves – had been lost.

“ I have been looking to move on to non-YMCA accommodation but because of COVID and not working, I've not been able to. It's difficult to try and move during COVID, there's nothing going at the moment.

▲ Aaron

This slowdown in young people moving on has a collateral impact on the supported housing sector, made even more prescient due to national lockdowns. Many YMCAs have reported an increased demand for housing services over the past year from young people unable to remain at home or where they were staying: families being confined together inside their houses with little respite brought underlying tensions to a head, staying with a grandparent may have become impossible through shielding concerns, or friends may no longer be able to put them up on their sofas. One housing manager reported that their YMCA had a 61% increase in the demand for housing in the first few months of the lockdown in the spring of 2020.

When young people are ready to move on but cannot because the system has ground to a halt, supported housing providers are unable to take in those newly vulnerable and in need of a bed.



Job losses, redundancies and the struggle to find work

The lockdown and subsequent economic downturn caused companies of all sizes to tighten their expenditure, with many left unable to operate at all as many industries were forced into hiatuses. The impact on young people in particular has been severe: more than one-in-ten people aged 16–25 have lost their jobs, and were twice as likely to have lost their jobs as older employees. Just under six-in-ten 16- to 25-year-olds had seen earnings fall after the first lockdown.¹⁰

Young people in supported housing are particularly vulnerable to this, either through losing existing work in the service industries or reduction in potential jobs as businesses scale back their budgets. This shadow of joblessness hanging over young people trying to establish themselves could potentially linger for many years to come as normality staggeringly resumes.

¹⁰ Centre for Economic Performance, *London School of Economics and Political Science*, *Generation COVID: Emerging work and education inequalities*, 26 October 2020

Several of the young people we spoke to had lost jobs in the lockdowns, and have spent the months since searching for new roles to no avail.

“ I’m not working at the moment. They had to let me go because of COVID-19 in April. It was really hard. I was really low – I was in shock. I felt rejected, I didn’t know how to get back up from that. At the moment, life is not very affordable because I’m on Universal Credit.

▲ Nyima

Given the uncertain economy, we were told that the type of work available had shifted as companies try to fill gaps in personnel but in ways that afford them flexibility.

“ COVID has made it nearly impossible to find normal work rather than agency at the moment. I’ve been doing lots of applications, including one through someone I know, but the only emails I’ve had are the ‘thanks for the application’ responses.

▲ Ashraf

Some had been furloughed at the start of the lockdown, only to have their employers terminate contracts, often with immediate effect. Getting a job again was no simple feat, and was often through agencies rather than direct employment – putting young people at risk of unstable income. When young people are at the point of life of trying to establish themselves and reshape what future they thought was possible for them, the seemingly endless cycle of unsuccessful job applications can take its toll.

“ I can't get new employment because there's no jobs going. I was working before the lockdown – I was furloughed in March. I went back in July, and on the first day back they said that unfortunately they're going to have to let me go because of the current climate. Which was a shame, but what are you going to do. I'm looking for jobs and it does get me a bit depressed. At the end of the day, I'm looking but it's not easy.

▲ Aaron

Income dented, savings eaten, career plans halted

The majority of the young people we interviewed had moved on – and in doing so, had found saving more feasible once in either social or private renting, and particularly once starting work. For many, this ability to put money aside stopped once the impact of the economic downturn hit home. These funds, either as rainy-day reserves or designated for their futures, were quickly eaten into as young people had to find ways to pay for daily expenses, or were unable to continue contributing into them to afford things in the here-and-now.

“ Putting money into savings has been difficult. Because of COVID I haven't been saving. In a perfect world, in any other circumstance, I would have been able to.

▲ Jack

For those who had managed to retain their jobs, some of the young people who were not key workers found themselves furloughed, or unsure of how the second lockdown would impact the return to the hospitality sector.

With social distancing restrictions curtailing the amount of customers some businesses can host, required staffing levels have lowered since before the pandemic. However, this can leave young people, who due to their associated lower amount of time in the workforce are often on lower wages than the average worker, hard-up. One young person was looking for a second job in a tough market to try and supplement lost income.

“I’m doing a course at the moment to be a shift manager, or would be if it wasn’t for being furloughed again. I’ll be back to work at the end of the lockdown, but probably on reduced hours. But there’s a second bar job I’m looking for, for financial reasons. Lockdown has been hard on everyone. My partner’s been furloughed as well.

▲ Alex

Training and career progression was put on pause as businesses cut non-essential functioning and minimised interaction. For some firms, this meant halting recruitment. As at December 2020, there were 251,000 fewer vacancies in the UK than the year prior (a fall of 31.5%).¹¹ This is a difficult job market for young people to navigate, especially for young people in supported housing, who often have already had a challenging path to the point of forging their independence. Joblessness at this point may hold them back further, and into cycles of unstable employment and reliance on welfare support.

¹¹ Office for National Statistics, *Vacancies and jobs in the UK: December 2020*, 15 December 2020

“ I had an application last year to join one of the army reserve detachments. I had a problem with the application. The army got back and said that it was fine, that I would need to do a year’s probation then I can open the application again. So, I did my year’s probation, as soon as I was about to put another application in, that’s when COVID hit. I was so gutted - I felt I was ready at that point.

▲ Kyle

Moving on from supported housing is often felt as a weight lifted from off young people’s shoulders, and a sense of comfort in establishing their freedom to build their new futures. In a world of lockdowns and the knock-on effects, finding their way to their own place will likely be drawn out. Finding work in entry-level positions will be even more competitive with fewer roles available. These young people were already starting out on unstable footing. This new landscape may prove even more precarious.



05 Conclusion

The majority of the young people we surveyed in 2020 had managed to move on in the two years since our initial research. Gaining their independence felt like a breath of relief, giving them a chance to make their stamp upon the world. The first few months were always the hardest as they acclimatised to living without someone to support them in their low moments, or the community of other residents always around.

Once the young people we spoke to had settled, not only did they express how happy they were now they had made their independence, but felt well placed and excited for what the next stages of their lives held.

“ I can't wait for the future. I'm so excited to finish university, my partner and I are trying to set up our savings for the day-to-day things, but we're hoping to be able to save and put together for a mortgage once I'm working full time. I'm so excited to the future now compared to how miserable and sad I was. I thought my life was a mess but now I've got so much to look forward to.

▲ Katie

The importance of moving on

Supported housing is designed to be a temporary aid for young people to settle and have a helping hand to set their lives on track. Over the course of a few months to a year or two, it is designed to help those in need of structure and stability the space and connections to put steps in place to secure their futures.

Moving on is imperative to young people to grow and develop, welcomed into their communities and putting all the work on themselves done during their time in supported housing to good use. It builds their independence and ensures in the long-term young people will rely less on the state for housing and welfare.

The model of supported housing is dependent on young people moving on once they are ready to go. Young people are staying for months and even years after they feel ready to move because there is no suitable accommodation available for them to move into. Were this not the case, supported housing providers could open their doors to the young people in need of their services at the start of this journey. The system is bottlenecked with those vulnerable and in need of support unable to access this.



Our recommendations to Government

01

Upfront costs and barriers

Young people are unable to move on because of lack of deposits and first month's rent. Young people told us one of the hardest things was to find a guarantor.

Solutions

- ▶ Change the guidance for local authorities so that is clearly states that financial support should be given to those moving on from supported accommodation into the private rental sector through Discretionary Housing Payments (DHP) to avoid the current postcode lottery
- ▶ Improve data collection on DHP, via age or the shared accommodation rate (SAR) housing allowance, so that it can track the specific effect on young people – including those who have been rejected for DHP
- ▶ Local authorities to act as a guarantor for young people leaving supported accommodation

02

Cost of living

Welfare benefits are too low to afford rent, bills and have a decent standard of living.

Solutions

- ▶ Keep the £20 uplift in Universal Credit beyond the pandemic

- ▶ In 2023 when the exemptions to SAR are brought in for all care leavers and homeless people under the age of 35, it must explicitly include those who have lived in supported accommodation for a minimum of three months
 - ▶ The Universal Credit lower rates (claimants aged under 25) rates should not be applied if young people live alone
 - ▶ Commission a review of the caps placed on young people's benefits in comparison to the actual cost of living
-

03

Availability of suitable housing

Instability in the private sector leaves young people wanting social housing which slows down their ability to move on. The types of housing which is being built are often not suitable for young people moving on from supported housing.

Solutions

- ▶ Review the rights of renters to ensure that those moving into the private rental sector feel secure in their home
- ▶ Establish a clearer commitment on increasing the amount of social homes and affordable private rental homes it will deliver in the coming years
- ▶ Commitment to renew, revise and extend the Homes England Move On Fund so that it works better for providers to deliver on the Governments ambitions
- ▶ All S106 agreements need to take into account current housing waiting lists and the types of properties required in an area

04

Disincentives to work

The tapering of benefits does not encourage young people to work many hours to save enough to move on.

Solutions

- ▶ Put young people in supported accommodation on Universal Credit 'work allowance' so they can earn more before tapering occurs to help them get back on their feet
- ▶ Remove the 26-week qualifying period for Extended Payment of Housing Benefit
- ▶ Ensure the positive aspects of Extended Payment of Housing Benefit is not lost in the full migration over to Universal Credit for those in supported accommodation

YMCA ENGLAND & WALES

For more information about
this research, please contact:
policy@ymca.org.uk

ymca.org.uk



YMCA enables people to develop their full potential in mind, body and spirit. Inspired by, and faithful to, our Christian values, we create supportive, inclusive and energising communities, where young people can truly belong, contribute and thrive.

SUPPORT & ADVICE

ACCOMMODATION

FAMILY WORK

HEALTH & WELLBEING

TRAINING & EDUCATION