



## King's Research Portal

### *Document Version*

Publisher's PDF, also known as Version of record

[Link to publication record in King's Research Portal](#)

### *Citation for published version (APA):*

Crane, M. A., Warnes, A., & Coward, S. (2011). *Moves to Independent Living. Single Homeless People's Experiences and Outcomes of Resettlement: The FOR-HOME Study final report*. Sheffield Institute for Studies on Ageing, University of Sheffield.

### **Citing this paper**

Please note that where the full-text provided on King's Research Portal is the Author Accepted Manuscript or Post-Print version this may differ from the final Published version. If citing, it is advised that you check and use the publisher's definitive version for pagination, volume/issue, and date of publication details. And where the final published version is provided on the Research Portal, if citing you are again advised to check the publisher's website for any subsequent corrections.

### **General rights**

Copyright and moral rights for the publications made accessible in the Research Portal are retained by the authors and/or other copyright owners and it is a condition of accessing publications that users recognize and abide by the legal requirements associated with these rights.

- Users may download and print one copy of any publication from the Research Portal for the purpose of private study or research.
- You may not further distribute the material or use it for any profit-making activity or commercial gain
- You may freely distribute the URL identifying the publication in the Research Portal

### **Take down policy**

If you believe that this document breaches copyright please contact [librarypure@kcl.ac.uk](mailto:librarypure@kcl.ac.uk) providing details, and we will remove access to the work immediately and investigate your claim.

# Moves to Independent Living

Single Homeless People's Experiences and Outcomes of Resettlement

Maureen Crane, Tony Warnes and Sarah Coward

Sheffield Institute for Studies on Ageing, University of Sheffield



## The FOR-HOME collaboration

The FOR-HOME study was conceived and designed by the authors at the University of Sheffield in collaboration with six homelessness service provider organisations (Broadway, Centrepont, Framework, St Anne's, St Mungo's and Thames Reach). The research was funded by the UK Economic and Social Research Council.

**Broadway** is a London based homelessness charity. Our vision is that every person finds and keeps a home. Last year we worked with 4,387 people on their journey from street to home. We provide a full range of services to help people get accommodation, improve their physical and mental health, gain training and employment and to live successful, independent lives. Broadway has set up a highly successful private-sector lettings agency (Real Lettings) to help people source suitable homes whilst at the same time offering landlords complete property management, guaranteed rent and zero voids. For more see <http://www.broadwaylondon.org/>

**Centrepont** is the leading national charity supporting homeless young people aged 16–25. We provide emergency night shelters, supported services, foyers and flats across London and North East England, where young people can stay for up to two years. Centrepont works with around 800 young people a day to tackle the issues that led to them becoming homeless, with vital emotional, educational and health support to develop the skills for a brighter future. For more see <http://www.centrepont.org.uk/>

**Framework** is a homelessness charity providing housing, support, training, care and resettlement services – opening doors to thousands of homeless and vulnerable people throughout Nottingham and Nottinghamshire. Framework's mission is to help homeless and vulnerable people by providing high quality housing, support, prevention, and training services. We enable people to live independent lives by offering choice and opportunity. Across Nottingham and Nottinghamshire our wide range of services – from street outreach to floating support – opens doors to more than 5,000 people each year. For more see <http://www.frameworkha.org/>

**St Anne's** provides a wide range of support to very diverse people – the common factor is that all of our support is focused on the individual needs and aspirations of each one. Whether support is required because people are homeless, because their lives are chaotic through dependence on drugs or alcohol, or because of mental health issues or a learning disability, St Anne's goal is to help people live a full life and be an active member of their local community. Our work focuses on their hopes, dreams, gifts and talents, and we work together with them to identify what things people need support with and how it is best provided. For more see <http://www.st-annes.org.uk/>

**St Mungo's** opens doors for homeless people. Mainly based in London and the South, we provide emergency accommodation, support towards recovery, and help to prevent rough sleeping. We run over 100 projects and help thousands of people make life changes every year. In 2009/10, we helped over 460 people make a positive move on from St Mungo's accommodation. For more see <http://www.mungos.org/>

**Thames Reach** is a London based charity that works with homeless and vulnerable people. It provides services from street outreach, accommodation including hostels and specialist schemes and resettlement support through to floating support, advice and drop in and a range of learning and employment services. In 2009, Thames Reach provided support to 4,000 people across the capital. For more see <http://www.thamesreach.org.uk/>

THE **FOR-HOME** STUDY

## **Moves to independent living**

**Single homeless people's experiences and  
outcomes of resettlement**

**Maureen Crane, Tony Warnes and Sarah Coward**

**Sheffield Institute for Studies on Ageing, University of Sheffield**

**February 2011**

**Funded by the UK Economic and Social Research Council  
(Grant RES-062-23-0255)**

**ISBN 978-0-9541612-4-8**



## Preface

This report presents the main findings of the ESRC-funded FOR-HOME study of the experiences of 400 single homeless people aged 16+ years who were resettled from hostels and other temporary accommodation into independent tenancies in London, Nottinghamshire and Yorkshire. They were interviewed in depth on three occasions over up to 18 months. The report also sets out the practice and policy implications of the findings and makes evidence-based suggestions for constructive changes in both areas.

Even eight years ago, when FOR-HOME was first conceived, economic and political trends had generated a consensus that it was increasingly important to maximise the effectiveness of the resources available to support homeless people and for their resettlement into mainstream housing. It was also accepted that the evidence about what worked and what did not was lamentable. It was in this context that the FOR-HOME study was designed by the researchers with the encouragement and substantial collaboration of six homelessness service provider organisations (Broadway, Centrepoint, Framework, St Anne's, St Mungo's and Thames Reach). The proposal went through several iterations and grant-awarding panels and was eventually funded by the UK Economic and Social Research Council.

In essence, the contents of this report are of three kinds – the factual evidence, evaluations and recommendations. The report's main and first task is to summarise and analyse the substantial and original data collected by FOR-HOME about the process of resettlement and its outcomes. This includes accounts of the experiences of those resettled, of the type and condition of property that they moved into, of the respondents' satisfaction with the move and adjustments to independent living, and of how they coped over the first 18 months. Among many notable findings, four have attracted great interest. They are: almost all the respondents retained their original tenancy or moved to another and an encouragingly small number returned to homelessness. Second, fewer received tenancy support after the move than has been generally assumed, and the allocation of this support was poorly related to need. Third, the most pervasive and unsettling problem faced by the respondents was debt, which increased over time. Fourth, resettlements into private-rented tenancies have been growing but, compared to moves into social housing, associate with higher levels of debt, abandonment, eviction and dissatisfaction with the home.

The analyses are the foundation of the evaluative content. The respondents' experiences are related to the processes and procedures by which the housing vacancies were obtained, by which a living income was secured, by which they were helped to prepare for, plan and organise the moves, and by which they had been equipped with the skills required of tenants and householders. The findings identify several aspects of resettlement practice that have improved greatly over the last two decades, such as vetting the structural condition of the new home and

ensuring that electricity, water and gas (if required) are supplied. They also reveal, of course, things that are not universally done well, such as the allocation of tenancy support, and a few that are common problems, most particularly the high rates of being without basic furniture at the time of the move and months later, and the low understanding among those resettled of the financial implications of living independently.

The revealed deficiencies in current resettlement practice and policy are the foundation for the final element of the report, the recommendations. Practical and feasible proposals require, however, a good understanding of the current political and economic context. As it happened, the first FOR-HOME analyses became available in May 2010 just as the Coalition government was formed. Necessarily, therefore, the final chapter summarises the macro or political economic factors that have most bearing on the practice and conduct of the resettlement of homeless people. It identifies trends that have been developing for years but are likely to intensify, such as the decreasing availability of low-cost and social housing, and summarises the relevant aspects of the Coalition government's ambitions for radical change in the welfare system.

All those working in resettlement need to have a good understanding of the implications of the policy and administrative changes that have already been timetabled and in some cases initiated and, as importantly, of the likely effect of the more radical welfare reform ambitions that will have progressively greater force over five years and beyond. In this context, the recommendations are offered 'for consultation'. Given the originality and robustness of the FOR-HOME evidence, our view is that the derived proposals warrant close discussion by service provider organisations, housing and welfare ministers, civil servants, and homeless people's representative organisations.

The immediately following chapters provide more detail about the policy and practice background, the FOR-HOME study and the respondents, after which there are two main topics. The first is the resettlement itself and deals successively with: preparation for resettlement and living-skills advice, obtaining housing, moving in and the accommodation, and housing outcomes. The second chapter concentrates on aspects of living independently, and covers: managing a home and finances; participation in education, training and employment; family and social networks; tenancy support and other formal support; and settledness and morale.

This report has developed from drafts by the named authors and the many helpful suggestions that these prompted from the project's Management Committee and other staff in the collaborating organisations. Interspersed with the account are a number of 'boxed' short articles on aspects of resettlement and support practice from our colleagues. Aside from these, the views, interpretations and recommendations in the report are exclusively those of the academic authors and not necessarily those of the collaborating organisations or of the ESRC.

# Contents

<b>Acknowledgements</b>	<b>vi</b>
<b>Executive Summary</b>	<b>vii</b>
<b>1 The policy and practice background</b>	<b>1</b>
<b>2 The FOR-HOME study: design and implementation</b>	<b>7</b>
<b>3 Profiles of the FOR-HOME respondents</b>	<b>11</b>
<b>4 Preparation for resettlement</b>	<b>18</b>
<b>5 Obtaining the housing, its tenure and type</b>	<b>27</b>
<b>6 Moving in, the accommodation and neighbourhood</b>	<b>35</b>
<b>7 Housing arrangements and outcomes</b>	<b>43</b>
<b>8 Managing a home and finances</b>	<b>51</b>
<b>9 Participation in education, training and employment</b>	<b>62</b>
<b>10 Family and social networks</b>	<b>70</b>
<b>11 Tenancy support and other formal support</b>	<b>79</b>
<b>12 Settledness, morale and aspirations</b>	<b>91</b>
<b>13 Overview and recommendations</b>	<b>99</b>
<b>References</b>	<b>115</b>

## Declarations

The opinions and recommendations in this report are those of the authors and not necessarily of the six collaborating organisations or the ESRC. Ethical approval for the FOR-HOME interviews and data management was granted by the University of Sheffield Research Ethics Committee.



## Acknowledgements

We thank the homeless people who participated in this study over an extraordinarily long time and who went to the trouble of keeping in touch with us. Their trust, support and co-operation, and the hospitality that they offered in their homes were much appreciated. Without their willingness to stay involved and to share with us their good and bad experiences, it would not have been possible to conduct this study or to collect such rich and valuable information.

Warm thanks to Ruby Fu for her help and support throughout the study: she managed many of the administrative tasks and has been our chief coder. We also thank Camilla Mercer and Louise Joly for their help with coding and administration. Many thanks for their perseverance, hard work and dedication to the freelance interviewers – Gary Bellamy, Paul Gilsean, Louise Joly and John Miles. Jude Bennington, Tony Fernandez, Ruby Fu and Kevin Rothero also conducted a few interviews.

The members of the Management Committee played crucial roles in creating and executing the study, not least in ensuring the support of numerous members of the policy and project colleagues. Our thanks particularly to David Fisher (Broadway), Caroline Day and Jennifer Monfort (Centrepoint), Peter Radage and Rachel Harding (Framework Housing Association), Julie Robinson and Tony Beech (St Anne's Community Services), George Miller (St Mungo's), and John Crowther and Debra Ives (Thames Reach). Thanks also to the Chief Executives who gave their full support.

The Link Workers were exceptionally dedicated to the task of co-ordinating the recruitment in their respective organisations and in helping with tracking the study respondents. We are extremely grateful to: Anne-Marie Binley, Juliette Hough and Becky Rice (Broadway); Claire Baker, Caroline Day and Jennifer Monfort (Centrepoint); Rachel Harding, Paul Bexon, Liam Dixon, Phil Smith and David Sweetman (Framework Housing Association); Ziggy Monroe, Connie Booth, Jon Dixon, James Bell, Wendy Fisher and Caroline Chapman (St Anne's Community Services); Kym Calise, Tracy Duffin and George Miller (St Mungo's); and Vincent Hickey, Monica Geraghty and Robin Trotman (Thames Reach). Thanks also to Mandy Carr, Steve Goddard, Anne Helps and Josie Jenkins (Framework Housing Association), Elaine Crofts (Nottingham City Homes) and Debbie Richards (Nottingham City Council) for their assistance with recruiting and tracking. We also appreciate the help given by staff of other organisations whose clients were resettled through Broadway's Real Lettings scheme.

We thank the Advisory Committee for their guidance and advice: Kate Cox, National Centre for Social Research, London; Keith Kirby, Research, Analysis and Evaluation Division, Housing and Homelessness Directorate, Communities and Local Government; Joanna Shapland, Professor of Criminal Justice and Director, Centre for Criminological Research, Department of Law, University of Sheffield; and Joan Smith, Director of the Centre for Housing and Community Research, Cities Institute, London Metropolitan University. Lastly, we thank the Economic and Social Research Council for funding the study (Grant RES-062-23-0255).

## Executive Summary

This report describes the main findings of the FOR-HOME study of the resettlement of 400 single homeless people from hostels and other temporary accommodation into independent tenancies in London, Leeds, Nottinghamshire and Sheffield. The aims were to collect information over 18 months about the experiences of homeless people who are rehoused and the factors that influence the outcomes; and to produce policy and practice recommendations. The study was funded by the Economic and Social Research Council, and designed in collaboration with six homelessness service provider organisations: Broadway, Centrepoin, St Mungo's and Thames Reach in London; Framework in Nottinghamshire; and St Anne's Community Services in Yorkshire.

### The respondents

- There were 296 men and 104 women in the study. They were interviewed just before they moved and after 6 and 15/18 months. One-quarter were under the age of 25 years, 38% aged 25-39 years, and 37% aged 40+ years. Three-fifths were White British / Irish.
- The respondents' histories were characterised by high rates of personal problems and disadvantages. Thirty-nine per cent left school before 16 years-of-age, 18% had literacy problems, and 22% had been in care as a child. In the five years before being resettled, 63% had experienced mental health problems, 33% alcohol problems, and 57% drug problems. One-quarter had been homeless for more than five years when resettled.

### The move and the accommodation

- Forty-eight per cent of the respondents were rehoused in local authority tenancies, 38% in housing association tenancies, and 14% in the private-rented sector (PRS). Those housed through Choice-Based Letting schemes were most likely to say they had choices about their future housing.
- For many respondents, starting a new home was very stressful and distressing. Once they had a housing offer, many had to move in very quickly, had insufficient time to obtain a grant for furniture and for several weeks were without essentials, such as a bed or a cooker. At the time of moving in, some properties were well-maintained and the heating and main services were in working order; others were in disrepair and the utilities were not working.
- Over the 15/18 months, many had problems with the condition of the accommodation, particularly in the PRS. While social housing providers have systems by which tenants can request repairs and make complaints, many of the PRS tenants found it difficult to get landlords to organise repairs. Some did not wish to upset the landlord for fear that their tenancy would not be renewed. Younger people were significantly more likely to be in accommodation in disrepair.

## **Housing outcomes**

- Resettlement was successful over the first 15/18 months – 73% of the respondents remained housed in the original accommodation, and 8% moved to a new tenancy. Among those whose tenancies ended, 3% were staying temporarily with relatives or friends, and just 5% were known to have returned to hostels or the streets.
- The respondents who moved to private-rented accommodation were the least likely to have stayed – only 47% were in the original accommodation, 22% had moved to a new tenancy, and 27% were without a tenancy (12% had returned to hostels or the streets).
- Younger adults (aged up to 29 years) were the least likely, and older people (aged 45+ years) the most likely, to have remained in the original accommodation.

## **Aspects of living independently**

- Most people coped well with household tasks, but managing finances and paying bills were common and serious problems. At the time of resettlement 45% reported debts, and by 15/18 months 67% had debts, including 25% who owed £1,000 or more. Young people and those in the PRS were most likely to have accrued debts and to have the highest rent arrears. Six per cent were evicted for rent arrears, and several others were threatened with eviction.
- Nine per cent were employed at the time of resettlement, and by 15/18 months the percentage had doubled. There was a great deal of movement in and out of work – 16% worked at some time after being resettled but were unemployed at 15/18 months. Many of their jobs were temporary, casual or short-term and insecure. There was a strong relationship between intermittent employment and debts and eviction threats.
- Family and social network members played an important part in helping many of the respondents cope with the practicalities of running a home and of adjusting to living alone. The networks were less effective, however, in preventing financial difficulties.
- One-half of the respondents received help from a tenancy support worker. Housing association tenants were most likely and PRS tenants least likely to have this help. In London, 93% of those allocated housing through the Clearing House had tenancy support compared to just 37% who obtained housing through other routes. As a result young people, few of whom had slept rough, and those with *no* previous experience of living alone, were *least* likely to have a tenancy support worker.
- The main help given by tenancy support workers was with social security benefit claims, sorting out rent and utility payments and arrears, tackling problems with the condition of the accommodation, and providing emotional support. Most who had a tenancy support worker said their help was beneficial. Several without a tenancy support worker sought help from staff at their former hostel when having difficulties, but some waited until they were in serious difficulties and their tenancies were threatened.

- Most respondents were glad to have been rehoused, settled in their new accommodation and created a home. Through the first 15/18 months, they were positive and motivated and began to rebuild their lives. Several accomplished things that they had not done for years, including getting into work and re-establishing family contact. Those with mental health and alcohol problems found it harder to adjust and were more pessimistic.

### **Practice and policy recommendations**

- To reduce the stress and discomfort of people moving before they possess basic furniture, homelessness sector organisations should look into ways of accessing ‘banks’ of essential items. Awareness should be raised among homeless people preparing for resettlement that it is highly likely they will have to move before the accommodation is ready.
- Before being resettled, homeless people should have more advice and training in the management of personal finances, and guidance about the financial consequences of intended ‘life changes’, such as entering full-time education or work. For those with rent arrears or other debts, repayment plans should be in place before they move. There is a potential role in this area for corporate partners and sponsors.
- Tenancy support should be allocated more on the basis of capabilities and needs. This may require a major reorganisation of its funding and management, and should be considered by central government. It also requires agreement among the various stakeholders in a city or authority on a clearer list of the criteria for allocating different forms of tenancy support.
- The availability of advice and support to resettled homeless people who do not have a tenancy support worker should be improved. Homelessness organisations and local authorities have responsibilities and complementary roles in this regard.
- To improve the effectiveness of resettlements into the private-rented sector, there should be intensively managed private-rented schemes that provide careful assessment of the client’s capabilities, appropriate placements, and access to advice and support after resettlement. The effectiveness of such schemes should be evaluated.
- Ways to raise morale and reduce pessimism and isolation when homeless people are resettled need to be developed.
- There is a role for peer mentors and volunteers to assist paid staff in the resettlement process. They could act as peer educators and inform people of what it is really like to be resettled, assist with the actual move and setting up the tenancy, and ‘befriend’ those who are newly-resettled.
- There should be more job-skills training, help to find work, and advice about benefit entitlements and allowances once employed, for homeless people with few job skills or who have been out of work for some time. A benefit such as the recently proposed ‘better off in work’ credit would recognise the special disadvantages of single homeless people and help them overcome the financial obstacles of moving off benefits into insecure and low paid jobs.



## The policy and practice background

This chapter summarises the policy and practice contexts that stimulated the conception of the FOR-HOME study and that explain the collaborating organisations' substantial commitment to the study over six years. The study was a creative response to our understanding of the changing accommodation needs of homeless people, of the changing policy environment (up to 2007), and of the rising pressures on service-provider organisations. Its large scale and ambition (in comparison to most research projects in the United Kingdom on homeless people and on the responsive services) also reflected a keen awareness that robust, authoritative evidence has rarely been produced on the effectiveness of these services.

### **Resettlement: a rising priority among the needs of single homeless people**

Those who work with homeless people have for long recognised that hostels and temporary supported accommodation are not suitable as long-term housing. Hostels are essential for providing shelter and other basic services, and as places where people receive help to address their problems, but it is also appreciated that their institutional aspects have negative effects and that long-term residence encourages dependency. Government policies and funding programmes had over the previous decade increasingly encouraged prompt and comprehensive help for single homeless people to enable them to return to mainstream housing and to self-reliance, and they have promoted minimum delays in such transitions. There are both welfare (or humanitarian) and cost-saving cases for these policies, which seek to help homeless people, when once government largely ignored them.

At the same time, rises in property prices and rents had made the resettlement of people on low incomes and with no savings increasingly difficult. Ill-prepared and inappropriate resettlements into accommodation that is uninhabitable or so costly that it leads the tenant into debt are more likely to fail through abandonment or eviction. This generates among the tenants a sense of being unable to cope or of alienation from 'the system', and increases returns to homelessness. For both welfare reasons and to raise the returns from the state's limited financial support, it is therefore important to do everything possible to improve resettlement preparation and decisions. That requires evidence about which forms of advice, preparation and follow-up support work are most effective, and about which decisions lead to negative outcomes.

### **Resettlement policies**

Since the late 1970s, British governments have progressively refined resettlement programmes for single homeless people. The first stimulus was the closure of many large, obsolescent hostels and common lodging houses. The 'decanting' programmes increased the involvement of not-for-profit homelessness organisations and led to the first specialist resettlement teams and outcome

evaluations.<sup>1</sup> Apart from decanting work, St Mungo's in London was the first (in 1981) to introduce resettlement by a dedicated team. Late into the 1980s, however, only a few organisations had planned resettlement programmes.

Through the *Rough Sleepers' Initiative* (RSI) launched in 1990, the Conservative government funded various services for (former) rough sleepers, including resettlement workers and permanent accommodation. After 1997, the Labour government elaborated policies to reduce rough sleeping and strengthened the spectrum of support from the streets to independent accommodation. Tenancy Sustainment Teams were also introduced to support rough sleepers once they were resettled, for as long as help was needed. Although these measures reduced the number of rough sleepers on any one night, many hostel residents were resident for extended periods because there was insufficient move-on accommodation, and many others were evicted or left and returned to rough sleeping. There was also a high rate of repeat homelessness among those who were resettled.

Recent developments have made 'managed' resettlement more widespread. The previous Labour administration undertook important reforms of its capital subsidies and revenue funding programmes for single homeless people's hostels and temporary supported housing. The *Hostels Capital Improvements Programme* (HCIP), introduced in 2005, provided £90m of capital funds over three years to modernise and change the functions of hostels. From April 2008, HCIP was succeeded by the three-year *Places of Change Programme* with a budget of £80m. The aims were to help hostel residents 'move more quickly, and on a more sustainable basis, to independent living ... [hostels will be] centres of excellence and choice which positively change lives'. Better opportunities have been created for homeless people to overcome problems, and to move into education and employment and become self-sufficient, with an assumption that they will be ready to move on from hostels within two years.

These new emphases in resettlement practice were reinforced by changes in the *Supporting People* (SP) programme, the principal source of public funding for housing-related support services. Since SP began in 2003, total expenditure to 2010 was over £8.7bn, but there have been cuts in the annual budget for several years. The funds were originally ring-fenced to ensure that they were allocated solely to housing-related support, but from April 2010 the SP grant to local authorities is no longer ring-fenced.<sup>2</sup>

It has been customary for single homeless people to be resettled into social housing (local authority or not-for-profit housing association tenancies), but mounting shortages over the previous five years led the Labour government increasingly to advocate the use of the private-

1. For example: Dant and Deacon 1989; Duncan and Downey 1985; Vincent, Deacon and Walker 1995. Policies concerning single homeless people are a devolved responsibility in Northern Ireland, Scotland and Wales, and detailed variations in funding and practice have arisen.
2. Major changes in social security benefits (including Housing Benefit) policy were announced by the new Conservative-Liberal Coalition in June 2010, as well as severe cuts in local authority budgets which are likely to impact on SP. These will not have affected the FOR-HOME respondents in earlier years.

rented sector. Many homelessness organisations have developed or have access to private-rented accommodation for their service-users, although some staff and homeless people have concerns about the suitability of the tenure. These include: the appropriateness of placing vulnerable people in short-term tenancies (that characterise the private-rented sector), the condition and high rents of some properties, exploitative landlords, and that the Local Housing Allowance is paid directly to tenants not the landlord.<sup>3</sup>

### **Rehabilitation and resettlement practice**

Rehabilitation, resettlement and tenancy support services for single homeless people have recently developed rapidly in Britain, driven by the policies described above. Individualised help by key-workers enables single homeless people to overcome problems and build independent living skills, and thus increase their chance of successful resettlement. Health and substance misuse problems are common among the client group, and key-workers play an important role in encouraging them to obtain the necessary treatment and support. Many homelessness sector organisations have developed or have links to education, life-skills training and work-training programmes for their service-users. Centrepoint has established its own *Health Team* and *Lifewise* training programme, both of which successfully engage and work with many young homeless people (Boxes 1.1 and 1.2).

#### **Box 1.1: Centrepoint Health Team**

Supporting young people to manage and address their physical and mental health problems is a crucial part of helping prepare them for independent living. In view of the difficulties of accessing statutory health services, *Centrepoint* established its own health team to address these needs in-house. For example, a third (33%) of young people at *Centrepoint* present with symptoms of a mental health problem, but only 7 per cent have a statutory diagnosis, meaning many young people are wholly reliant on the in-house service.

Our health team works across all *Centrepoint* services to provide tailored support for young people with drug, alcohol, physical and mental health difficulties and other complex problems. Few statutory services provide specialist support for young people, making this in-house support particularly valuable. The team has qualified mental-health therapists who provide specialist support to help homeless young people with their mental and emotional health needs. For some young people, this focuses on building confidence, motivation and self-esteem, but for those with more complex problems, it can mean working intensively to control and contain mental-health conditions. The team uses a range of therapeutic approaches including integrative, cognitive behavioural therapy, and analytical, psychodynamic and drama therapies.

The team also helps young people at *Centrepoint* address their physical health problems, as one-in-seven (13%) have a physical health problem, and even more have poor general health arising from poverty and chaotic lifestyles. *Centrepoint's* Healthy Living Advisor provides workshops, group activities and one-to-one advice to help young people live healthier lives. The staff run cookery workshops to improve diet and nutrition, offer health assessments and arrange gym sessions to encourage exercise and fitness. The Substance Misuse Advisor provides intensive support to address drug and alcohol use, using harm-reduction techniques. This tailored support has led to a great improvement in young people's health. In 2009/10, the health team worked with 830 young people, and 72 per cent of those with mental health needs were supported to manage their conditions better, as were 84 per cent of those who were known to self-harm.

3. Rugg and Rhodes 2008.



### Box 1.2: Centrepoint *Lifewise* Programme

Many homeless young people have never previously managed their own tenancy, so throughout their stay with *Centrepoint* we help them develop the skills they will need for independent living. *Lifewise* is a programme of workshops that help young people learn these vital skills and gain qualifications for taking part. Each *Lifewise* workshop is accredited by the Assessment & Qualifications Alliance (AQA) Unit Award Scheme. Not only does this encourage young people to engage in accredited training, it helps build their confidence and communication skills, which will help them cope better with disputes and stress. Accreditation is a great method of raising the morale of individual young people and a good base on which to re-engage them with training, education or employment.

Upon arrival, a *Centrepoint* learning worker conducts a learning assessment with each young person to explore what their needs are and to develop an individualised Learning Plan, which includes a relevant selection of *Lifewise* sessions. A wide variety of workshops is available. For example, 'anger management', 'healthy living' and 'drugs and alcohol' sessions help young people manage their behaviour and address their support needs. Some focus on the practical skills which young people will need when living independently, such as 'living on a budget', 'introduction to bill payment' and 'introduction to the private-rented sector'. Other workshops focus on helping young people into work, such as 'compiling a CV' and 'job interviews'.

*Lifewise* has been well received by young people and achieved a high level of uptake. In 2009/10, 705 young people engaged in the programme, and 1401 units were completed. This support led to significant improvements in young people's learning outcomes, with 68% of those who needed support to participate in training or education, participating in some form of learning following help from *Centrepoint* staff.

Some homeless people are rehoused from hostels directly into independent housing, while others first attend life-skills training programmes or stay in transitional accommodation where they are responsible for their own cooking and cleaning. Some with alcohol and drug misuse problems are engaged in treatment programmes and have been abstinent for some time before they are resettled, but others are rehoused while still drinking or misusing drugs. After being resettled, some people receive support from a tenancy support worker, but others receive little or no help.

'Resettlement' skills and posts have also developed considerably (in part reflecting similar developments in the resettlement of people discharged from the armed services and from correctional institutions). During the 1990s many organisations created dedicated resettlement workers or teams, but as the pressure to resettle has grown and funding arrangements have changed, many front-line support staff now carry out the resettlement work. In 1999, Randall and Brown argued that, 'resettlement is a specialist skill and should be undertaken by agencies and expert staff. ... There is a need to develop recognised professional standards and qualifications'.<sup>4</sup> Some large providers believe, however, that all front-line support workers should have the skills to resettle clients, and have established their own training programme for staff. Homeless Link and Broadway in London run open-access courses (Broadway's training is described in Box 1.3).<sup>5</sup>

Best practice guidelines have also been developed by individual organisations and through extensive consultations. Homeless Link's *Resettlement Handbook*, published in 1998, originated from a 'good practice sharing' project by the National Resettlement Forum. Since

4. Randall and Brown 1999: 56.

5. A search on *Shelter's* on-line directory of housing training course using the key words resettlement and settlement identified no courses. The trainingandcourses.com website identifies one two-day course, *Focus on Resettlement*, offered by LAF Yorkshire Ltd (ex Leeds Accommodation Forum) that covers the 'design and implementation of support plans, health and safety in resettlement work, caseloads and looking at the problems of "letting go" and more'.

2007 it has been available as a free access Internet manual and has additional material on resettlement into the private-rented sector and resettling older homeless people.<sup>6</sup>

### **Box 1.3: *It's Your Move*, Broadway's Training Service**

*It's Your Move* (IYM) is a training service for tenancy and resettlement advisers run by Broadway. Since 1999 they have helped over 150 provider organisations in more than 45 different local authorities develop the skills and materials that they need to run tenancy training sessions for clients in their services. IYM support the delivery of this training in three ways:

1. **By embedding group training:** IYM have over 36 hours of free group training resources available to download off their website ([www.itsyourmove.org.uk](http://www.itsyourmove.org.uk)). The training sessions are structured under the Supporting People five outcome areas and cover everything from basic budgeting to tackling racist behaviour. IYM's *Train the Trainer* course (or what kind of qualification) shows housing support workers how to develop and deliver training to mixed ability groups.
2. **By providing client workbooks.** IYM has five client workbooks designed to help deliver tenancy training one to one in either a floating support or key work setting. Each workbook comprises of six worksheets which can be completed in at least three different ways to best suit the client. Workbooks are available free to organisations who have attended IYM's *Becoming a Learning Practitioner* course.
3. **By offering a bespoke consultancy service.** IYM provides consultancy support to both local authority and housing support agencies. At a local authority level, IYM has developed resources and trained staff from a wide range of providers on behalf of the local authority. In 2009 IYM's Life Skills Programme with Birmingham City Council saw the team train over 170 frontline staff, a third of the total workforce (which workforce?).

At an agency level, IYM runs Broadway STEPS, a structured training and engagement programme available for purchase. STEPS offers agencies the chance to purchase staff training, life skills resources and an accreditation framework for all their clients. All tenants engaged in training are eligible for a Entry level STEP UP award through the National Open College Network.

For more information on *It's Your Move* and its products contact Chris Cornell, IYM Business Manager at [chris.cornell@broadwaylondon.org](mailto:chris.cornell@broadwaylondon.org)

Approaches to resettling homeless people are different outside Britain. The *staircase of transition* approach is common in the Nordic countries, the aim being that homeless people move progressively to more independent housing by demonstrating that they are 'housing ready', *i.e.* able to cope with independent living and have addressed personal problems such as alcohol misuse.<sup>7</sup> In Sweden, however, it has been found that the staircase can reinforce rather than solve homeless people's problems and dependency. The move through the system is generally slow, only a minority progress to being ready for fully independent living, and they then wait several years before being offered permanent housing. The alternative *housing first* model builds from the premise that stable housing for homeless people is the key factor in 'restoration', and needs to be secured before other problems such as substance misuse and mental illness can be effectively tackled. In the USA, the model is thought appropriate for chronically-homeless people with

6. See <http://handbooks.homeless.org.uk/resettlement>. A *Resettlement Training Toolkit* has also been developed by Glasgow Simon Community's Resettlement Training Service. It provides a comprehensive set of materials for setting up a resettlement programme and running courses (Wallace and Gachagan 2001). See also Seal (2005).

7. Benjaminsen and Dyb 2008; Sahlin 2005.

multiple problems, and high tenancy sustainment rates have been achieved.<sup>8</sup> In Canada, a similar approach has been used by the City of Toronto's 'Street to Homes' programme.

### *The effectiveness of resettlement practice*

It is still largely the case that resettlement practice, particularly in the UK, is more experience-based than evidence-based. There have been few systematic evaluations of the work to determine the interventions and factors that are most likely to have positive outcomes. A few British studies in the 1990s found that many resettled homeless people had difficulties adjusting to settled living, managing bills and rent payments, and with living in shared houses, loneliness and boredom. Some were placed in accommodation that was in poor condition or inadequately furnished. Around 16-31 per cent lost their tenancies.<sup>9</sup>

Several rigorous USA studies have examined the rehousing of homeless people and the factors that predict stability and reintegration, mainly among homeless families and single people with mental illness or substance misuse problems. Positive housing outcomes associate with rent subsidies and access to subsidised housing, enhanced tenancy support, substance-abuse treatment, and involvement in employment and training schemes.<sup>10</sup> Predictors of housing instability include alcohol and drug problems, particularly among people not engaged in treatment programmes, and prolonged histories of homelessness.<sup>11</sup> Likewise, among 64 older homeless people in London, Sheffield and Leeds who were resettled in the late 1990s, settledness and tenancy sustainment associated with previous stable accommodation histories, family contact, engagement in activities and tenancy support. Unsettledness and tenancy failure associated with prolonged homelessness, worries about living independently, and continuing contacts with homeless people.<sup>12</sup>

### **Overview**

Although resettlement services for homeless people have grown, there remains much variability in the types of long-term housing that are offered, in the experience and training of resettlement staff, and in the availability and forms of tenancy support. Recently the pressure to resettle homeless people quickly has increased and, given the economic recession (that began concurrently with the FOR-HOME interviews), and the new British government's fiscal response, the pressures are clearly set to grow. The evidence in this report about which features of current resettlement practice are fit for purpose and produce positive outcomes are timely. They will not answer all the questions that can be asked about current resettlement practice, but we believe provide valuable reference points.

8. See Johnsen and Teixeira 2010 for a review of the literature.

9. Crane and Warnes 2002; Dane 1998; Edwards *et al.* 2001; Preece 1995; Randall and Brown 1994; Vincent *et al.* 1995.

10. Zlotnick *et al.* 1999; Pollio *et al.* 2000; Susser *et al.* 1997.

11. Bebout *et al.* 1997; Goldfinger *et al.* 1999.

12. Crane and Warnes 2007.

## The FOR-HOME study: design and implementation

Although UK resettlement policies and practice had changed greatly in the two decades preceding 2007, little outcomes evidence has been available to guide service providers or to inform policy and funding reforms. It was in this context that the FOR-HOME study was designed in collaboration with six homelessness service-provider organisations (Broadway, Centrepoin, St Mungo's and Thames Reach in London; Framework in Nottinghamshire; and St Anne's Community Services in Yorkshire). Given the heterogeneity of single homeless people and of service providers and resettlement practice, there were compelling grounds for a rigorous and authoritative investigation. It was evident that the study needed to involve a number of provider organisations that work both in London and outside the capital and with various age groups. A large sample was also required and the respondents needed to be followed for as long as resources would allow. This chapter concentrates on the main aspects of the study design and implementation; a full report of its design and methods is available in a separate document.

### The study's aims and population of interest

FOR-HOME was a longitudinal study over 18 months of the outcomes of the resettlement of single homeless people. The aims were to collect information about: (i) the experiences of homeless people who are rehoused, and (ii) the factors that influence tenancy sustainment, housing satisfaction, settledness, achieved levels of independence, and wellbeing, and (iii) to contribute to practice debates about the resettlement of vulnerable people and the prevention of homelessness. The population of interest were single homeless people aged 16 or more years resettled from hostels and supported housing by the collaborating organisations.<sup>13</sup> The key criterion for inclusion was that the person was moving to independent accommodation where they would be responsible for the rent, other housing expenses and household tasks. People who were staying in other homeless organisations' hostels and were resettled by Broadway through its private-rented scheme, *Real Lettings*, were included. The criterion excluded those who moved into residential or group homes where personal and domestic tasks are carried out by paid staff, and people with dependent children at the time of moving.

### Sampling and recruitment

There are no nationally collated statistics on the characteristics of single homeless people who are resettled, so considerable efforts were made to ensure that the FOR-HOME sample was representative of homeless people being resettled. Before recruitment began, each collaborating organisation determined the age-sex profile of the clients they had resettled during 2006 (the

13 Residents of 'supported housing' receive supervision and advice from either resident or visiting staff of the provider organisation.

requirement to use consistent definitions and age groups meant that this was itself a considerable task). A recruitment target of 400 over 12 months was set, with the start in June 2007.

Each collaborating organisation nominated a Link Worker to assist with recruitment. They gathered information from their colleagues about imminent resettlements, carried out an eligibility check of each nominee, established that he or she was willing to be contacted, and passed on his or her contact details to the researchers. Recruitment was initially slow, however, principally because information about imminent resettlements did not reach the Link Workers in time. Three factors were involved: several of the collaborating organisations manage many hostels and supported housing projects in dispersed locations; the interval between a resident receiving information about a housing vacancy and his or her move into the accommodation was often just a few days; and our intention was to conduct the baseline interviews before the person moved into the accommodation.

More effort was put into raising awareness about the study within the six organisations. Senior managers issued circulars about the study and its importance, and the researchers and Link Workers attended staff meetings to encourage co-operation. The recruitment of 400 respondents was achieved, but required 15 not 12 months (Table 2.1). The age-sex profile closely matched that of people resettled by the six organisations in 2006, except for a slight over-representation of older (40+ years) men.

**Table 2.1 The FOR-HOME respondents by recruiting organisation**

Organisation	Men		Women		Total	
	Number	%	Number	%	Number	%
<b>London:</b>						
Broadway	37	12.5	19	18.3	56	14.0
Centrepont	23	7.8	22	21.2	45	11.3
St Mungo's	55	18.6	19	18.3	74	18.5
Thames Reach	42	14.2	6	5.8	48	12.0
<b>Notts/Yorks:</b>						
Framework	76	25.7	37	35.6	113	28.3
St Anne's	63	21.3	1	1.0	64	16.0
Total	296	100.0	104	100.0	400	100.0

*Note:* Notts/Yorks refers to respondents primarily in Leeds, Nottinghamshire and Sheffield. A small number were resettled from projects in Dewsbury, Newark and Worksop.

### **Interview waves and instruments**

Data collection was through semi-structured, face-to-face interviews just before the respondents moved, after six months and after 18 months. Delays in recruitment meant that 91 of the 400 respondents were interviewed for a third time at 15 rather than 18 months. The questions asked

derived from a theoretical model that resettlement outcomes are influenced by: (i) the resettled person's biographical and current attributes; (ii) the help and support received before and after resettlement; (iii) the condition and amenities of the accommodation; and (iv) the respondents' experiences post-resettlement.

The three interviews covered housing, homelessness and employment histories; finances and debts; engagement in work, training and other activities; health and addiction problems; family and social networks; the characteristics of the resettlement accommodation and housing satisfaction; help and support pre- and post-resettlement; experiences in the new accommodation; morale and settledness; and future plans and aspirations. At each interview, the respondents also completed a 'Right Move' Scale which has eight questions about housing satisfaction, settledness, and how they were coping. With the respondent's consent, a self-completion questionnaire was also completed by his/her resettlement worker about the help given to prepare for resettlement, to find a housing vacancy, and to move. There were substantial inputs from the collaborating organisations into the design of the instruments, and each was piloted and revised twice.

### **Conducting the interviews and tracking**

Each interview lasted between one and two hours, and most post-resettlement interviews were carried out in the respondents' own homes. Because of the vulnerability of the study population, risk assessment procedures with reference to conducting one-to-one interviews in the respondents' homes were agreed with the collaborating organisations. A 'Safety Procedures Code' was drawn up and adhered to throughout the study. For safety reasons, a few interviews were conducted by two interviewers and a few in offices or public places. The respondents were given £10 for the initial interview and £15 for each subsequent interview as an incentive to participate.

The majority of the interviews in London were conducted by Maureen Crane, and in Notts/Yorks by Sarah Coward. Around one-fifth of the interviews were undertaken by freelance interviewers. Wherever possible, all three interviews were by the same interviewer. Around one-third of respondents were very difficult to engage, and repeated phone calls, letters and visits were required before an interview could be arranged. The respondents who moved to another tenancy continued to be interviewed as long as they remained housed. Those who ceased to be tenants but could be traced were interviewed to establish their reasons for leaving the resettlement accommodation but they were not subsequently followed up.

A diligent tracking system was designed and implemented to minimise attrition.<sup>14</sup> At each interview, comprehensive information was collected about the respondent's social contacts, activities and use of services. Their permission was sought to approach key-workers, service-

14 Two of the authors spent a day with Paul Toro and his team at Wayne State University, Detroit, being briefed about best practice in tracking research participants. Example papers include Toro 2006.

providers, relatives and friends if we lost touch with them. As the study progressed and trust was gained, they became more willing to give details of people who could be contacted. They were given ‘change of address and contact’ cards, which many returned in freepost envelopes. Christmas cards were sent to them each year.

Comprehensive tracking was undertaken at 12 months to establish their whereabouts. It involved telephone calls, letters, inquiries at homeless people’s projects and house calls. Some respondents who were known to be vulnerable were also tracked on other occasions. The Link Workers and freelance interviewers made critical contributions to tracking the respondents.

*Interviews completed and attrition*

Tenacious effort and amicable collaboration in the challenging tasks of recruitment, arranging interviews and tracking contributed to a very positive result. Contact was maintained over 15/18 months with a high percentage of the respondents and attrition rates were low. Final interviews were achieved with 77 per cent of the original sample, and another three per cent that had left their tenancies were interviewed. Contact was lost with just eight per cent (Table 2.2).

**Table 2.2 FOR-HOME interviews completed at 15/18 months**

Status of respondents	Number	%
Interviewed:		
At 15/18 months	310	77.5
Early as left tenancy	13	3.3
Contacted but not interviewed:		
Too ill or violent	4	1.0
Refused / unable to arrange interview	28	7.1
Not contacted:		
Died or in prison/rehabilitation	11	2.8
Lost contact	34	8.5
Total	400	100

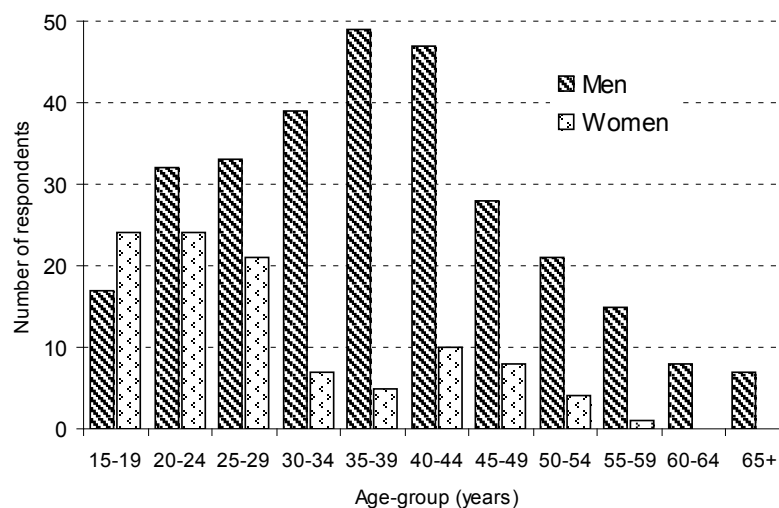
## Profiles of the FOR-HOME respondents

This chapter summarises the characteristics of the respondents at the time of resettlement. It concentrates on their age, gender and ethnicity, countries of birth, and their educational, occupational, accommodation and homelessness histories. The relative material and social disadvantages of the respondents are clearly shown, but Chapter 8 has more detail about their income and debts, and Chapter 10 more on their family relationships and social networks. The prevalence of mental health, alcohol and drug problems along with the associated treatments and support at the time of resettlement are described in Chapter 4.

### Age and gender

There were 296 men and 104 women in the study, aged from 17 to 84 years. At the time of resettlement, 24 per cent were aged 17-24 years, 39 per cent 25-39 years, 23 per cent 40-49 years, and 14 per cent 50 or more years. As found in many homeless populations, women were younger than the men (respective mean ages 29 and 37 years). The majority of women were aged 17-29 years, while the five-year age groups with the most men were 35-39 and 40-44 years (Figure 3.1). The mean age of the men in London was higher than in Notts/Yorks (40 versus 35 years), whereas the difference among women was less (mean ages 30 and 27 years).

**Figure 3.1** Ages of the male and female respondents



### Ethnicity and countries of birth

There are strong differences in the ethnic composition of the two area samples (Table 3.1). In London, 44 per cent of the respondents were White British or Irish, as compared with 77 per cent in Notts/Yorks. In London, 13 per cent were Black British and 15 per cent Black African. The



**Table 3.1 Ethnic groups of the respondents by gender and area**

Ethnic group	London		Notts/Yorks	
	Men	Women	Men	Women
	<i>Percentages</i>			
White British / Irish	52.6	23.4	77.0	89.5
White other	6.4	1.6	3.6	0.0
Black British	12.8	14.1	1.4	0.0
Black Caribbean	4.5	10.9	2.2	0.0
Black African	11.5	23.4	5.8	2.6
Asian	5.1	4.7	4.3	0.0
Other	6.9	21.9	5.7	7.9
Number of respondents	156	64	139	38

equivalent figures in Notts/Yorks were one and five. The women respondents in London had the most distinctive profile, with 48 per cent self-describing as of a ‘Black’ ethnic group, and 22 per cent falling into ‘other’ categories. Sixty-nine per cent of the respondents were born in England and Wales, four per cent in Scotland, three per cent in Ireland, and 24 per cent outside the British Isles. The latter named 40 different native countries, among which those in the civil-war ravaged Somali Peninsula stand out: there were 12 from both Eritrea and Somalia, and seven from Ethiopia. Seventeen per cent of the women respondents in London came from the Horn of Africa. Among the foreign-born (including natives of the Republic of Ireland), 94 reported their duration of residence in the United Kingdom. The average was 12 years 11 months (14 years for the London and nine years for the Notts/Yorks samples).

### **Childhood experiences of statutory care**

Twenty-two per cent of respondents had been in statutory care as a child, either with foster parents or in a children’s home. Women were a little more likely than men to have had this experience (24% v. 21%), particularly those in Notts/Yorks (35%). On the other hand, among those who had been in care, the average duration was longer for men than women (67 and 49 months respectively). There was little difference by age in the percentage having been in care, although the duration of the experience increased with age (on average 53 months for 17-24 year olds rising to 73 months for those aged 50+ years). Three-fifths of those who had been in care were aged 16 years or older when they left, although only a few said that leaving care led to their first episode of homelessness.

### **Education, qualifications and literacy**

The respondents had high social disadvantage scores, including relatively low educational exposure. Forty-two per cent of men and 30 per cent of women left school before 16 years-of-age, and another 45 and 48 per cent respectively left at that age. Against expectation, there was no relationship between the age of the respondent and the age at which they left school – in other words, the FOR-HOME sample does not show, as one might expect, that the younger adults

received more education than middle-aged and older adults. This indirectly suggests that selection by educational disadvantage among homeless people is more pronounced among young adults than among other age groups. The main reason for leaving school early, particularly among the men, was expulsion following truancy or other problematic behaviour. A few others left because of difficulties at home or to care for a sick parent. Among those born outside the British Isles, one-fifth left school before the age of 15 years, some had their schooling interrupted when they fled civil unrest, and some were conscripted as youths to fight for their country.

Sixty-two per cent of the respondents had an educational or vocational qualification, including 70 per cent of women but only 58 per cent of men (Table 3.2). When the figures for the two area clusters are examined, women in London were the most likely to have a qualification (77%). Those who had been in statutory care as a child were less likely than the others to have attained GCSEs (38% compared to 50%), although the difference is not statistically significant. Overall, the respondents' educational attainment was much lower than that of the economically active in England in 2006: this applied to both men and women and to all age groups.<sup>15</sup> Among people of working age in England in 2006, only 12 per cent had *no* qualifications. This compares to 38 per cent of the FOR-HOME respondents aged less than 65 years (Figure 3.2).

**Table 3.2 The respondents' educational and vocational qualifications**

Qualification	London		Notts/Yorks	
	Men	Women	Men	Women
	<i>Percentages</i>			
GCSE / equivalent	42.0	68.2	42.4	47.4
'A' levels	11.5	15.2	7.2	5.3
Degree	1.9	1.5	5.0	2.6
NVQ / City and Guilds / other vocational	30.6	39.4	30.9	34.2
Any qualification	56.7	77.3	60.4	57.9
Number of respondents	157	66	139	38

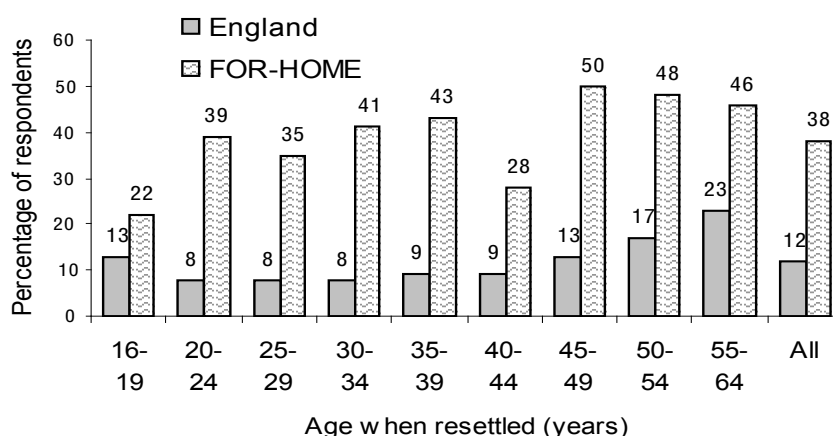
Twenty per cent of men and 13 per cent of women said that they had literacy problems (not including difficulties with the English language). Such problems were significantly more prevalent in Notts/Yorks than in London (24% and 14% respectively), and most common among women in Notts/Yorks (26%).

### **Employment histories**

Just over one-third of the sample had been 'mostly employed' during their adult lives, and just over one-quarter had been 'mostly unemployed' or had never worked. The prevalence of these states varied with the age of the respondents, but less than one might expect. For obvious reasons, one-half of the respondents aged 17-19 years had mainly been in full-time education.

15 See <http://www.dcsf.gov.uk/rsgateway/DB/SFR/s000715/SFR09-2007.pdf>.

**Figure 3.2 Having no educational qualifications: people of working age in England, 2006, and the FOR-HOME sample, 2007-08**



Source: <http://www.dcsf.gov.uk/rsgateway/DB/SFR/s000715/SFR09-2007.pdf>

However, just one-fifth aged 20-24 years and one-third aged 25-39 years had been in work consistently – the others had been unemployed or intermittently employed. Only the 15 oldest respondents had a distinctive pattern, with much more lifetime engagement in work than all other age groups (Table 3.3).

**Table 3.3 Employment histories by age groups**

Employment pattern	Age groups (years)						All
	17-19	20-24	25-39	40-49	50-59	60+	
	<i>Percentages</i>						
Mostly employed	24.4	21.4	34.6	38.7	51.2	73.3	35.8
Intermittently employed	9.8	30.4	32.7	35.5	26.8	20.0	29.6
Mostly unemployed	17.1	32.1	31.4	24.7	22.0	6.7	26.6
In full-time education	48.8	16.1	1.3	1.1	0.0	0.0	8.0
Number of respondents	41	56	153	93	93	15	399

A clearer age pattern (and cohort difference) was found in the types of jobs that the respondents had generally had. Service occupations were relatively common among those aged less than 25 years, and white-collar occupations among those aged in their fifties (Table 3.4). Elementary occupations were common among all age groups, but particularly among those aged 25-39 years. An exceptionally high share (40%) of the oldest respondents had worked in skilled trades.

### Accommodation histories

The accommodation histories of the respondents varied greatly. One-half (51%) had experience of living alone in a tenancy, although only 29 per cent for more than two years. Many aged in the thirties or older had lived with a spouse or partner for years, and so had been responsible jointly for managing a home. Not surprisingly, young people were least likely to have lived alone – only 15 per cent aged 17-24 years, and only two per cent for more than two years. Most young people

**Table 3.4 Type of job in which worked longest by age groups**

Employment pattern	Age groups (years)					All
	17-24	25-39	40-49	50-59	60+	
	<i>Percentages</i>					
White collar <sup>1</sup>	3.1	11.8	15.1	21.9	13.2	11.6
Skilled trades	4.1	13.8	29.0	17.1	40.0	16.3
Personal, retail and customer services	27.8	11.8	9.7	7.3	0.0	14.3
Machine and plant operatives	3.1	8.6	5.4	9.8	6.7	6.5
Elementary occupations <sup>2</sup>	32.0	52.0	38.7	41.5	40.0	42.5
Number of respondents	97	153	93	93	15	400

Notes: 1. Professional, technical, administrative and secretarial. 2. Includes labourers, waiters, hotel porters, bar staff, cleaners, security staff.

had lived with their parents or other relatives until they became homeless. The accommodation histories of those aged in their sixties also differed – as adults many had lived for years with their parents or in accommodation attached to a job or in lodgings, and 40 per cent had never lived alone. Women were less likely than men to have lived alone (31% v. 58%).

### Experiences of homelessness

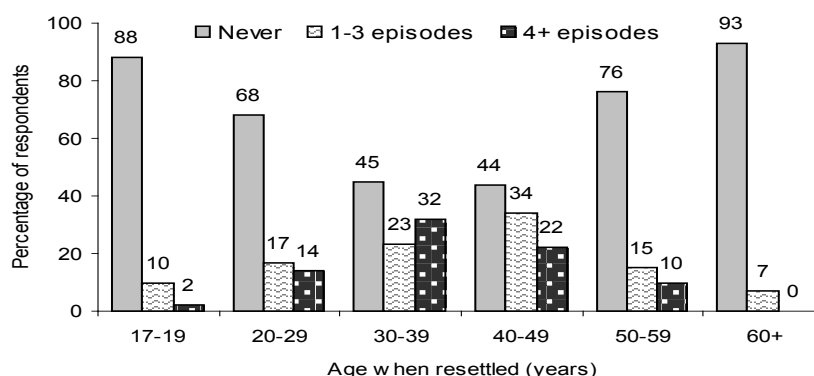
Three-fifths of the respondents had experienced just one episode of homelessness by the time of resettlement, while 18 per cent had been homeless more than four times. There were gender differences. Just under one-half of men in London and of both men and women in Notts/Yorks had previously been homeless, compared to one-fifth of women in London (Table 3.5). Women in Notts/Yorks were unusually likely to have been homeless more than four times (29%). Younger and older people were most likely *not* to have been homeless before, while those aged in the thirties and forties were most likely to have been homeless several times (Figure 3.3).

The total duration of homelessness (most recent and previous episodes) ranged from one month to 40 years. Sixty-eight per cent of the sample had been homeless less than five years, including 18 per cent for no more than 12 months, but 14 per cent had been homeless more than 10 years. Over the entire sample, the mean total duration was 59 months, with men having a higher figure than women (63 v. 47 months). The London respondents had been homeless two-

**Table 3.5 Number of previous episodes of homelessness by gender and location**

Previously homeless	London	Notts/Yorks	All
<i>Percentages</i>			
<b>Men</b>			
Never	58.8	53.7	56.4
1 episode	17.6	14.7	16.3
2-3 episodes	5.3	10.3	7.6
4+ episodes	18.3	21.3	19.7
<i>Number of respondents</i>	153	136	289
<b>Women</b>			
Never	81.5	57.9	72.8
1 episode	9.2	7.9	8.7
2-3 episodes	4.6	5.2	4.8
4+ episodes	4.6	28.9	13.6
<i>Number of respondents</i>	65	38	103

**Figure 3.3 Number of previous episodes of homelessness by age**



and-a-half times longer than those in Notts/Yorks. Not surprisingly, there was a relationship with age but rather than linear or progressive, its form was an inverse U ( $\cap$ ). On average, those aged 35-49 years had been homeless longest. This pattern was particularly noticeable among both men and women in Notts/Yorks (Table 3.6).

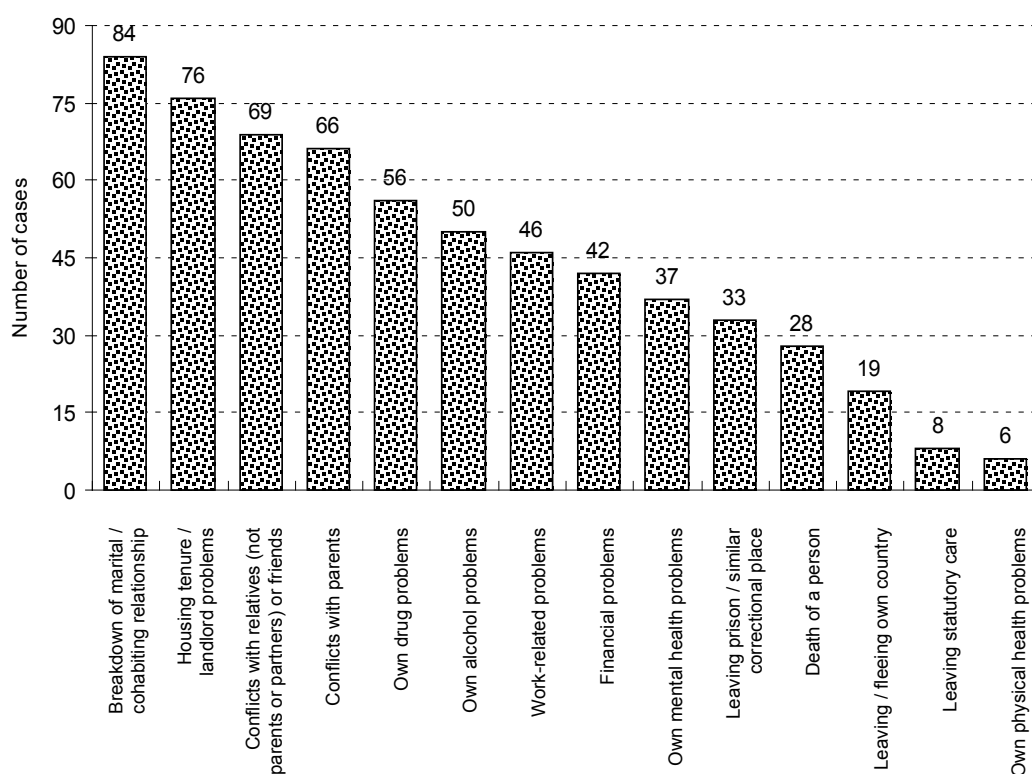
**Table 3.6 Mean total duration of homelessness (months) by age group, gender and area**

Gender and area	Age group (years)				All
	17-24	25-34	35-49	50+	
<i>Average number of months</i>					
<b>Men</b>					
London	34.9	78.4	105.1	102.7	90.0
Notts/Yorks	23.4	31.9	37.6	26.9	31.5
<b>Women</b>					
London	35.8	73.3	64.3	59.8	53.1
Notts/Yorks	21.5	37.6	68.8	32.0	35.0

### *Reasons for homelessness*

Many different reasons for the current episode of homelessness were given (Figure 3.4). The most common were those timelessly reported, namely relationship breakdown, conflict with parents and other relatives, financial problems (which dovetail into problems with landlords), and drug, alcohol and mental health problems. More reflective of contemporary British society was a relatively high frequency of ‘fleeing own country’ and ‘discharge from prison’. Young people, particularly those in their late teens, were most likely to refer to conflicts with parents and other relatives. Those aged in their thirties and forties commonly mentioned relationship breakdown and drug problems. Discharge from prison was most common among those in their late twenties or early thirties. People over the age of 40 years tended to cite financial problems and alcohol problems as reasons for homelessness, while the death of a spouse or parent was frequently given by those aged in their sixties or older.

**Figure 3.4. The reasons for becoming homeless (most recent episode)**



Note: More than one reason could be reported

## Overview

This selective account of the FOR-HOME respondents' characteristics has presented a mixed picture, not only of age and ethnicity but also level of education, accommodation histories, and the reasons that led people into homelessness. On average the women respondents were much younger than the men, and partly in consequence they had fewer years' experience of independent living and of homelessness. They were also more likely to have educational or vocational qualifications. There are also strong differences among the London and Notts/Yorks respondents. Those in London were ethnically more diverse and included a relatively large number of men aged 35 or more years with comparatively long experiences of homelessness, and more young women with educational qualifications who had experienced a single episode of homelessness. The women in Notts/Yorks were particularly disadvantaged – higher percentages had been in care as a child, had literacy problems, and had been homeless repeatedly.

This picture of great heterogeneity and overall relative disadvantage is a challenge for organisations that resettle homeless people. Help and support needs to be tailored to each person's needs, disadvantages and limitations. For example, some people benefit from educational programmes to gain qualifications and increase their employment opportunities, but others require help with basic literacy. The help actually given to the FOR-HOME respondents in preparation for resettlement is described in the next chapter.

## Preparation for resettlement

This chapter presents details of the help that the respondents received in preparation for resettlement. It does not cover all the help received but concentrates on that which focused on building independent living skills, tackling debts, mental health and substance misuse problems, and engaging in education, training and employment. Information was collected from the respondents and the staff about the help offered and taken up. There were inconsistencies between the accounts, with a tendency for fewer respondents to say that they had help than the staff reported. It is likely that the two groups' perceptions of help differed, and that some respondents were dismissive of the help they had, particularly if they were unhappy about their resettlement or the accommodation to which they moved. It is also likely that some workers over-estimated the help given, in some cases by reporting the 'expected' rather than 'actual' delivery (some staff questionnaires were returned after protracted delays, and some were completed by proxies because the key-workers had left).

### **Box 4.1 St Anne's: Self-contained flats attached to a hostel (*Bevin Court*) Their role in preparing homeless men for independent living.**

The 12 purpose-built, one-bedroom, self-contained flats are in the grounds of the Bevin Court Hostel in Sheffield run by *St Anne's Community Services*. The aim of the project is to enable clients living in the hostel to experience independent living in a supportive, less 'risky' environment. The flats are funded under a separate Supporting People (SP) contract to the hostel and the project therefore attracts its own support hours (111 per week): these are needs-led and follow the SP eligibility criteria of housing-related support and an ethos of 'do with not for'.

To all intents and purposes, the flats are like any other tenancy; clients retain a certain amount of security of tenure through assured short-hold tenancies, but the flats are funded to provide short-term support and tenants can stay for only up to two years before being required to settle in more 'independent' accommodation. The flats provide a transition between the more intensively-supported environment of the hostel and the highly-independent (and possibly isolating) local authority or private-rented property. Clients can still use the hostel facilities such as the washing machines and the canteen, but this is actively discouraged as the whole point of the project is to reduce dependence on the hostel.

A support worker helps the client set up the relevant utilities and claim the benefits they are entitled to. A certain amount of work is done around developing life skills, budgeting, joining treatment programmes and keeping safe. Support workers also help clients secure move-on accommodation appropriate to their needs and refer them onto further floating/outreach type support if identified. All support work should be carried out within the flats or in the local community.

SP requires the service to meet certain key performance indicators (KPIs), the most important of which are the planned positive move-ons (moving into more independent accommodation or back with family/partner). Over one year (April 2009-April 2010), approximately 95 per cent of the flats' occupants had positive, successful planned move-ons. The few others did not successfully move-on, or abandoned or jailed. We do not have any hard data about how successful clients have been in maintaining their tenancies once they left the project, but strong anecdotal suggests that the clients who resettled through the flats had a better chance of success than those who resettled straight from the hostel.

As mentioned in Chapter 1, major improvements have recently been made to hostels and temporary housing for single homeless people.<sup>16</sup> Many newly-built or refurbished hostels now have self-contained clusters of flats as transitional accommodation where training for independent living takes place. The benefits of such an approach have been found at Bevin Court in Sheffield, run by St Anne's Community Services (Box 4.1). The availability of individualised help for single homeless people has also improved markedly, and the process of preparing clients for resettlement and ensuring that they are ready is described by Framework (Box 4.2).

#### **Box 4.2 Framework's Innovative Resettlement Practice and Projects**

Framework is committed to supporting individuals through the resettlement process from hostel living into sustainable independent accommodation. Key to this is establishing that the person is ready to move and that once housed, support is responsive to any emerging need. We have developed a **Ready to Move Form** which is signed off at the conclusion of a process that helps us assess when a person is ready to live independently. It complements the Individual Support Plan and addresses the seven skill areas to managing a tenancy:

- Tenants' rights and responsibilities
- Money and budgeting
- Bills and utilities
- Health and wellbeing
- Practical skills
- Meaningful occupation
- Social networks and citizenship

Clients are expected to demonstrate an understanding of each of these areas before they are supported in bidding for properties. At the point of moving into a supported housing service, an application for housing with the local authority is made and checks carried out for any previous arrears, chargeable repairs, anti-social behaviour, eviction or abandonment. Payment plans to address any arrears are agreed and realistic timescales set which demonstrate a commitment to repaying debt.

Then we work with the service user to produce a **Preparing to Move Plan**. This is a goal setting exercise to ensure that the client undertakes the necessary preparation tasks and actions and provides the evidence that they understand how to manage a tenancy. The first stage is that the client completes a **Preparing to Move Form**. A member of staff may help the client complete the form but it is important that it reflects the client's own views. The form is signed off with the client when it is shown that the client fully understands all areas of the **Ready to Move Plan**.

Another innovatory tool is called **The Portfolio**. Its purpose is to provide clients with a resource pack that they can take with them which will help them manage their tenancy. The Portfolio includes evidence of actions taken in each of the seven areas worked through.

#### **Accommodation before being resettled**

Immediately before being resettled, most of the FOR-HOME respondents were living in hostels or supported housing but a few were rehoused directly from the streets or night-shelters (Table 4.1). Relatively more in London had been living in supported housing, and more in Notts/Yorks in hostels. Some young people were resettled from foyers. The duration of stay at the pre-resettlement address varied considerably, from eight to 2,464 days (6¾ years), but with little difference between men and women or by age group, except that those aged 50+ years had on average longer stays – one-third for more than two years. There was, however, a marked difference between London and Notts/Yorks, with respondents in the capital much more likely to

16. Warnes, Crane and Foley 2005.

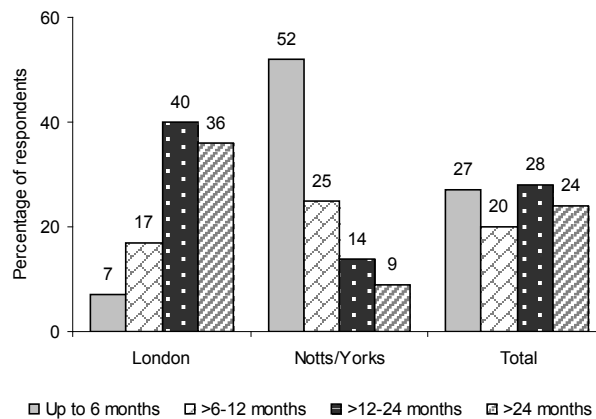


**Table 4.1 Accommodation immediately before being resettled**

Accommodation / setting	London		Notts/Yorks		All	
	Number	%	Number	%	Number	%
Hostel	122	54.7	120	67.8	242	60.5
Foyer	13	5.8	0	0.0	13	3.3
Supported housing	76	34.1	40	22.6	116	29.0
Cluster flat	9	4.0	12	6.8	21	5.3
Night-shelter	1	0.4	1	0.6	2	0.5
Streets	1	0.4	4	2.3	5	1.3
Detox unit	1	0.4	0	0.0	1	0.3
Total	223	100.0	177	100.0	400	100.0

have had long stays (Figure 4.1). This partly reflects the function of certain hostels in the sample. One-fifth of the Notts/Yorks respondents, for example, were recruited from Holdforth Court Hostel in Leeds that admits people from other hostels with the specific purpose of ‘resettlement’, and where the average stay is just 3-4 months (*see* Box 4.3). Another factor was the scarcity of affordable housing, particularly in London.

**Figure 4.1. Duration of stay in last hostel or supported housing**



Includes 394 people in foyers, clustered flats and night-shelters; not people on the streets or in detox.

### Building independent living skills

The respondents’ experiences of independent living, looking after a home and paying bills varied greatly. Most reported ‘a lot’ of experience of cooking and keeping a home clean, but fewer were familiar with basic home maintenance (*e.g.* decorating or small repairs), and with paying utility bills or using gas and electricity key-meters (Table 4.2). One-half of those aged 17-24 years had *no* experience of paying for gas, electricity or water – many had lived with their parents or relatives until they became homeless. Interestingly, those aged 50 or more years tended to have less experience of managing a home than those aged 25-49 years. Several older people had lived

### Box 4.3 Holdforth Court Hostel, Leeds

Holdforth Court Hostel provides accommodation for up to 36 homeless men and is in the centre of the city. Service users are referred to the project by Leeds Housing Options and from Pennington Place and Ladybeck, two direct access hostels in the city.

All clients referred to Holdforth Court are asked to attend an Initial Needs Assessment interview during which the client is provided with information booklet about the hostel together with our *Applicant's Charter*. The member of staff then conducts the interview and collects background information to allow us to identify the client's issues and support needs. Most clients have multiple issues and require a high level of support, which is provided by both the hostel support team and specialist providers.

Most of those interviewed are offered a room when a vacancy occurs. Immediately they move in, the clients' support commences. All clients receive key working, resettlement support planning and multi-agency care planning meetings – all of which maintain a high level of support and guidance for the client. The clients' involvement in their support plan is integral to ensuring we meet their support needs, aspirations and their eventual resettlement back into independent living.

The Resettlement Team are knowledgeable in many aspects of homelessness issues and housing provision within the City. The team provides advice and guidance to clients through pre-set weekly resettlement surgeries. Orientation visits are arranged to show the clients the areas of the properties they are bidding for. We provide a holistic approach to the process of resettlement, e.g. bidding for properties, viewing allocated properties and the eventual signing. The Resettlement Team also supports the client when they move into their new homes. This gives the service user the knowledge and confidence to access appropriate services in the area they move to, such as medical supports, cultural needs and education.

The orientation helps the clients get to know the different areas of Leeds and so to make informed bids and choices. This encourages them to place more bids which reduces delays and frees up more bed spaces. The orientation also enables a client to identify services appropriate to their needs on or very near their doorstep, which raises the likelihood of a client succeeding in their move to independent living.

At the point of the move, Holdforth Court staff provide help with setting up utilities, arranging budget plans, applying for Community Care Grants, and diverse other assistance, such as writing letters, budgeting, registering with local GP and pointing to opportunities for social networking, training and getting back into work. We provide floating support during the transition from hostel living to independent living. Where a need for long-term specialist support has been identified, the resettlement worker makes appropriate referrals to ensure the relevant support is in place. We have found that when support needs are met, fewer clients lose their tenancies and have to return to hostel living.

**Table 4.2 The respondents' experiences of managing a home by age groups**

Household tasks	Ages (years)				All
	17-24	25-39	40-49	50+	
	<i>Index value<sup>1</sup></i>				
Preparing meals and cooking	0.91	0.90	0.93	0.85	0.90
Keeping a home clean	0.91	0.91	0.93	0.90	0.92
Basic home maintenance <sup>2</sup>	0.57	0.72	0.80	0.70	0.70
Paying utility bills	0.37	0.61	0.73	0.69	0.59
Using key-meter for gas / electricity	0.45	0.61	0.69	0.54	0.58
Number of respondents	97	154	93	56	400

Notes: 1. An overall index of the group's assessment of their experience of managing household tasks. The respondents' answers were scored 1.0 'a lot', 0.5 'a little', and 0 'none'. The index will be 1.0 if all said that they had had a lot of experience, and 0 if all said that they had had no experience. 2. For example, decorating, unblocking a sink.

with their parents until the latter died or in accommodation attached to a job or in lodgings, and it is likely that their parents or landlord took responsibility for the bills and upkeep of the property. The extent to which the respondents received advice or training on managing a home before being resettled varied greatly. Two-thirds were in semi-independent accommodation and

responsible for cooking and cleaning. Some attended life-skills training programmes run by staff, and some received one-to-one advice and training from key-workers. Many, however, did not feel that they needed help and refused it, or said it was unavailable. According to the respondents, the most likely forms of help received were with budgeting, managing money and paying bills, and much of this was ‘one-to-one’ advice from staff (Table 4.3). Those with little or no experience of paying utility bills were significantly more likely to have received advice or training on these tasks than those who had a lot of experience (49% v. 31%,  $p < 0.005$ ). Nonetheless, among the 52 per cent of respondents who had little or no experience of utility payments, one-half received *no* advice or training.

**Table 4.3 The respondents’ accounts of advice and training received on managing a home and finances**

Training and advice	Ages (years)				All
	17-24	25-39	40-49	50+	
	<i>Percentages</i>				
On cooking / preparing meals	42.3	21.6	19.4	35.7	28.1
On keeping a home clean	38.1	9.8	17.2	26.8	20.8
On basic home maintenance <sup>1</sup>	20.6	7.9	14.0	17.9	13.9
On paying bills	51.5	35.9	32.6	44.6	40.2
On budgeting / managing money	49.5	35.6	28.3	42.9	38.4
In semi-independent accommodation	72.6	68.0	63.3	63.0	67.4
Number of respondents	97	154	93	56	400

*Notes:* 1. For example, decorating, unblocking a sink.

The help received differed little between men and women or between London and Notts/Yorks. Young people, followed by those aged 50 or more years, were more likely than those aged 25-49 years to have had advice or training. Those with shorter durations of stay in their hostel or supported housing were less likely than those with longer durations to have had help. For example, among those who stayed three months or less, 28 per cent received advice or training on paying bills and 26 per cent with budgeting and managing money, but the equivalent figures for those who had stayed longer were 46 and 52 per cent.

Among those who received no advice or training in preparing meals, keeping a home clean or basic home maintenance, very few said that they needed help. Among those who received no instructions on the payment of utility bills, however, 21 per cent said that they would have welcomed help, including 35 per cent of 17-24 year-olds. Similarly 16 per cent of all the respondents would have liked help with budgeting (including 24 per cent of young people). According to the staff, higher percentages of respondents than recorded above received advice or training in domestic tasks, particularly with budgeting and the payment of bills. They also explained that the most likely reason for not being helped was that it was declined when offered.

## **Tackling debts**

Nearly one-in-five respondents said that rent or mortgage arrears or other financial problems were reasons for becoming homeless. At the point of being resettled, 39 per cent in London and 53 per cent in Notts/Yorks reported rent arrears on their current accommodation or other debts. The value of the debts ranged from £20 to £150,000. Among those with debts, two-thirds said that repayment arrangements were in place – one-third had received help from their key-worker, and 11 per cent had seen a specialist debts adviser. The rest said that they had made the arrangements themselves. A few with exceptionally large debts were filing for bankruptcy. Seventeen per cent with debts had no help but said it would have been welcome.

The staff gave slightly higher estimates of the percentage of respondents who had rent arrears or other debts (46% in London and 56% in Notts/Yorks). The greatest discrepancy was for the respondents aged 17-24 years, with 41% of respondents but 55% of staff reporting debts. In several cases, the staff associated rent arrears with the respondents' failure to pay their contribution towards the rent and service charge (their estimate for 17-24 year-olds was 49%). One-in-ten people had rent arrears of £200 or more. The staff said that, in most cases, arrangements were in place for the respondents to repay the arrears, that 52 per cent had help to sort out debts, and that 18 per cent had seen a specialist debts adviser.<sup>17</sup>

## **Addressing mental health and substance misuse problems**

Almost two-thirds of the respondents (63%) had mental health problems (mainly depression) during the five years before being resettled. Three-quarters who reported problems had received treatment. Most had been prescribed medication, one-third had had counselling, and 10 per cent had been in hospital or as a day patient. Forty-six per cent had been under the care of mental health services. Similar percentages of men and women reported mental health problems. There was little variation by age in the percentage that received treatment, but younger people were the most likely to have received counselling, and those aged 40 or more years most likely to have had medication (Table 4.4). One-in-five of those aged 50 or more had had in-patient or day-patient hospital care. At the time of being resettled, 48 per cent still suffered from mental health problems; of them, 66% were having treatment, including 34% from mental health services.

Thirty-six per cent of men and 27 per cent of women had experienced alcohol problems during the five years before being resettled. The prevalence was strongly age related, and greatest among those aged 40 or more years (Table 4.4). Among those with alcohol problems, two-thirds received help or treatment. Almost one-half had advice and encouragement from key-workers, one-third had been in detox, and one-fifth in a rehabilitation unit. Forty-two per cent had been helped by specialist alcohol services, and 10 per cent regularly attended Alcoholics Anonymous. Those aged 25-49 years were much more likely than young people and those aged

17 For more details about debts during the first six months of resettlement, see Warnes, Crane and Coward 2010.

**Table 4.4 Mental health and substance misuse problems during last five years and at time of resettlement by age**

Problems	Ages (years)				All
	17-24	25-39	40-49	50+	
	<i>Percentages</i>				
<b>Mental health problems</b>					
In last 5 years	43.3	70.4	76.1	52.7	62.6
At time of resettlement	27.8	53.3	62.9	47.3	48.3
<b>Alcohol problems</b>					
In last 5 years	14.4	29.5	48.4	53.6	33.5
Drinking daily when resettled	2.1	8.8	20.4	25.0	12.2
Drinking 24+ units per week when resettled	7.6	11.1	18.5	23.1	13.7
<b>Illegal drug use</b>					
Any illegal drugs in last 5 years	45.4	66.9	68.5	29.1	56.8
Drugs other than cannabis in last 5 years	26.8	52.9	51.1	14.5	40.8
Any illegal drugs when resettled	20.6	35.9	37.6	14.5	29.6
Drugs other than cannabis when resettled	4.1	16.3	22.6	1.8	12.8
Number of respondents	97	154	93	56	400

over 50 to have had help. At the time of resettlement, one-fifth aged in their forties and one-quarter above this age were drinking heavily, *i.e.* daily and 24 or more units per week. Thirty respondents said they were drinking 35 or more units each week.

Fifty-nine per cent of men and 50 per cent of women admitted using illegal drugs during the five years before they were resettled. Forty-two per cent of the men and 36 per cent of the women had used drugs other than cannabis, and the habit was most common among those aged 25-49 years (Table 4.4). Among those who used drugs other than cannabis, 71 per cent received help for their drug use. One-half had advice and encouragement from key-workers, 56 per cent were helped by specialist drugs workers, just over one-third had been in detox, and 43 per cent were prescribed methadone or a similar script. One-in-ten regularly attended Narcotics Anonymous or similar. Young people were least likely to have had help (just 31%), particularly from specialist drugs teams (15%). At the time of being resettled, 30 per cent of the respondents still used drugs, including 13 per cent who were taking drugs other than cannabis.

### **Involvement in education, training and employment**

Many respondents received encouragement and assistance from their key-workers or from other staff to engage in education, training or employment (ETE). Among those with literacy problems, 26 per cent in London and 42 per cent in Notts/Yorks attended literacy classes or had received individual tuition. Several others were engaged in basic education courses, and a few in advanced education courses, *i.e.* beyond 'A' levels. Thirteen per cent in London participated in skills-training run by homelessness organisations, such as painting and decorating, gardening or carpentry. A few also had work placements in shops or warehouses. Sixteen per cent in London were involved in a volunteering programme, many of which were organised by their supported

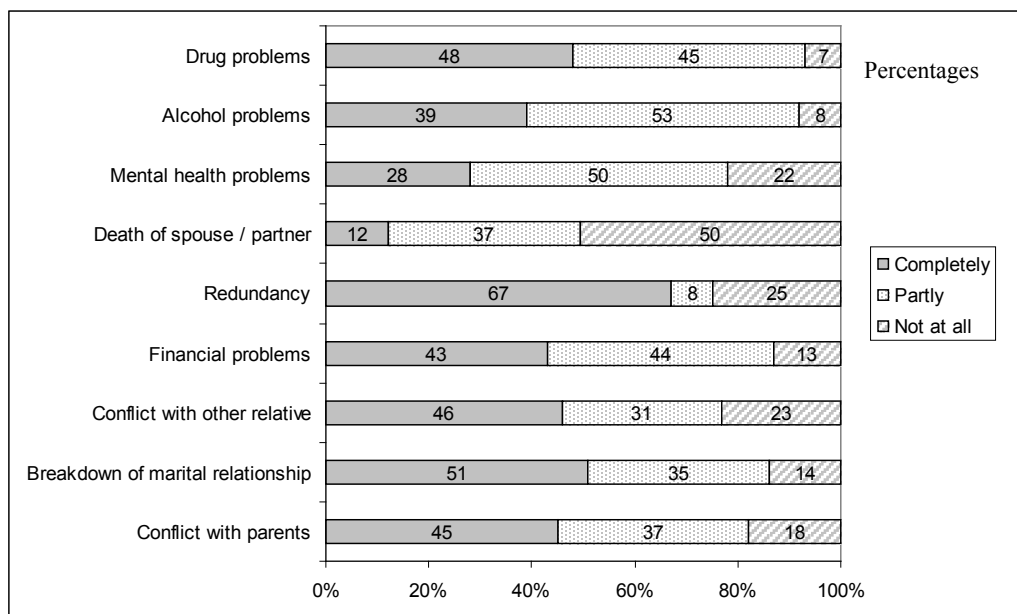
housing provider. At the time of being resettled, 41 per cent in London and 23 per cent in Notts/Yorks were involved in one or more ETE activities. This included 50 per cent of 17-24 year-olds. Four per cent of the respondents were working full-time and five per cent part-time.

### Readiness to be resettled and the timing of resettlement

At the time of resettlement, the respondents were asked if the problems that had led them to become homeless had been resolved: 52 per cent said that they had been ‘completely’, one-third ‘partially’, and 14 per cent ‘definitely not’. There was little difference by gender but those in Notts/Yorks were more likely than the London respondents to say that their problems had been completely resolved (62% v. 44%). Those who were most likely to report that the problems had *not* been resolved became homeless following the death of their spouse (Figure 4.2). This is understandable: although homelessness-sector staff can intervene and refer people for bereavement counselling, it is impossible to rectify the situation. Similarly, a relatively small percentage of people who identified mental health problems as a factor contributing to them becoming homeless believed that these problems had been resolved. Once again, these are sometimes problems that can be alleviated to some extent but not rectified.

Most respondents said that they were ready to move to their own accommodation – 83 per cent answered ‘definitely’ and 15 per cent said ‘I think so’. Very few anticipated that they would have difficulties after moving with domestic household tasks, but 25 per cent anticipated problems with finances and bills, one-fifth with loneliness, and a few with coping generally without the support of hostel staff and how they would spend their time. Young people were most likely to be concerned about finances and bills, and older people with loneliness.

**Figure 4.2 The respondents’ accounts of the extent to which problems leading to them becoming homeless had been resolved.**



The respondents were more confident about their readiness to move than the staff, who thought that 67 per cent were ‘definitely’ ready to be resettled, 28 per cent ‘probably’, and that readiness was ‘doubtful’ for five per cent. The Notts/Yorks staff were less likely to believe that the respondents were ready to move, finding only 56 per cent ‘definitely’ ready – the comparable assessment in London was 75 per cent in ( $p<0.001$ ). The staff’s concerns reflected the respondents’ – how young people would manage finances and bills, and how older people would cope with living alone – but were also worried that some client’s substance misuse problems would increase or resume once they were resettled.

Several factors influenced the timing of resettlement. As mentioned, some entered a Leeds hostel with the specific purpose of ‘resettlement’ and were expected to move within months. Seven London respondents were in housing projects that closed. In projects funded through Supporting People, it is generally assumed that people will move on within two years. There was a great contrast between the relative availability of local authority housing in the provinces and its scarcity in London. Sheffield City Council, for example, gave those who had been resident in hostels for six months rehousing ‘priority status’. They could apply regardless of whether the staff believed that they were ready. In London, in particular, it could take many months for a person to be offered social housing, and so some applications were made far ahead. A few respondents mentioned that they received a housing offer sooner than expected and before they felt ready to move but then did not wish to refuse.

## **Overview**

The respondents received diverse and substantial help with preparing for resettlement, in overcoming their problems and in building independent-living skills. Many had vulnerabilities, such as mental health and substance misuse problems, debts, and little or no experience of living independently. The help received was related to people’s needs and varied by age group and between London and Notts/Yorks. Although many respondents had gone far to overcome their problems and in starting to rebuild their lives, some were rehoused while still in debt or when still drinking heavily or using illegal drugs.

Hostel staff have difficulties engaging with some service-users and in persuading them to accept help. This is partly because some homeless people are over-confident about their ability to manage independent living and refuse help, and partly because some are unwilling to admit to or address problems such as debts and alcohol misuse. According to the staff, a high percentage of the respondents had rent arrears at the time of resettlement – they had not paid their element of the rent and service-charge. In some cases this had arisen because staff made their priority establishing trust and co-operation, rather than forcing the issue of rent arrears, which might have resulted in the resident leaving. The help that staff could give was also influenced by external factors, such as the sudden offer of a housing vacancy, rather than the readiness of a person to be resettled. The next chapter examines in more detail the process of obtaining housing.

## 5

### Obtaining the housing, its tenure and type

This chapter examines the ways in which independent accommodation was obtained for the respondents, the tenure and type, and the amount of choice they had. It begins by reviewing the sources of move-on accommodation for single homeless people and how these have recently changed. The characteristics of the resettlement accommodation, including whether it was furnished and in good condition, are covered in Chapter 6.

Over two decades, the homelessness organisation staff responsible for assisting service-users with finding accommodation and setting up the tenancy had changed. During the 1990s, many organisations employed ‘resettlement workers’, but by 2007 it was commonly carried out by front-line hostel and project staff. Among the six FOR-HOME collaborating organisations, some had a designated resettlement team that covered several hostels and housing schemes, some had a dedicated resettlement worker based in a hostel, and others relied on front-line workers. Another substantial change had been in the ways that independent housing was secured for single homeless people. In London during the late 1990s, it was common for the service providers to have annual ‘move-on’ housing quotas from local authority housing departments and housing associations. This practice had virtually ceased, and to obtain social housing (local authority or housing association), a person generally has to apply to the local authority. Choice-Based Letting (CBL) schemes, by which applicants ‘bid’ for a property, were introduced in 2001, and the previous government pledged that they would operate across England by 2010. They have replaced structured waiting lists for social housing, with the aim of making it a ‘tenure of choice’, although ‘points’ reflecting need or deservedness are still used.

Because of the shortage of social housing and long waiting-lists, particularly in London, many homelessness sector organisations increasingly relied on the private-rented sector (PRS) to find housing vacancies. This tenure was strongly encouraged as a resettlement option by the Labour government and looks set to become ‘the norm’ under the new Coalition. Many PRS schemes have been developed, some run by local authority housing departments and others by third-sector organisations. Some operate as ‘rent deposit schemes’ for those with low incomes and no savings, whereby landlords are offered a cash deposit, bond or guarantee, and the scheme pays the first month’s rent. *Broadway* and *Centrepoint* run PRS schemes (see Box 5.1).

Other factors restrict the availability of move-on accommodation for single homeless people. At the time of resettlement, most rely on Housing Benefit to meet all or most of their housing costs. Since 1996, apart from care-leavers, there have been limits on the amount paid for young people aged less than 25 years who do not have dependent children and are living alone in the private-rented sector. They are entitled only to the ‘single room rent’, *i.e.* the average local



rent for a single room with shared use of kitchen and bathroom facilities.<sup>18</sup> The more radical changes that were initiated in 2010 will be considered in Chapter 13.

**Box 5.1: *Real Lettings*, Broadway's private-rented resettlement scheme**

*Real Lettings* is a social lettings agency set up by *Broadway* in 2005 in response to the lack of suitable move-on accommodation for homeless and formerly homeless people. Every night in the UK, approximately 50,000 people sleep in a hostel for homeless people, and every month many of them are ready to move on into their own home but cannot because of a shortage of suitable accommodation.

Whilst the demand for social housing is increasing, the number of available properties is decreasing. People with low support needs are not classed as vulnerable and are therefore ineligible for social housing. This has caused severe 'silt up' in the hostels. Increasingly the only available option for homeless and formerly homeless people with low support needs is the private-rented sector, but it raises many challenges.

*Real Lettings* is a genuinely original response by a charity to the problem of silt up and shortage of affordable rentable accommodation. No other charity or organisation is doing the same. *Real Lettings* breaks down the barriers faced by people trying to access properties in the private-rented sector and helps people to find a home. It is currently a small scale model of a social lettings agency for formerly homeless people with low support needs. Our aspiration is to grow the scheme to house 1000+ homeless people and to extend the model nationwide. It has three components:

**A social lettings agency** – staff find suitable landlords and properties, and where necessary advise landlords on how to bring properties into line with the Decent Homes Standard. The project then directly leases and manages the properties for 3-5 years. This enables the scheme to overcome concerns about letting to homeless people and acquiring leases below market rates, because landlords benefit from consistent income and management.

**Selection** – staff assess homeless people who need accommodation to identify those who will be successful in the scheme. Experience gained over the last five years has enabled the project to build a very accurate picture of the type of person who will benefit from the scheme.

**Support** – staff provide support to homeless people to help them move in, set up utilities, manage their tenancies, and access community-based services. They are available to help in a crisis, and provide friendly encouragement to new tenants until they develop their own confidence. This ensures that people are able to manage their tenancy and keep their home.

**Real Lettings facts and figures:**

- We currently have 156 properties throughout London
- We have properties in 13 of the 32 London boroughs
- We have successfully housed 180 homeless people who, without the services of *Real Lettings*, would still be living in temporary accommodation.
- 95% of our clients maintain their tenancy compared with 59% in other private-rented schemes
- After 6 months, 71% of our tenants want to stay in their property compared to 45% in other private-rented schemes

For more information on *Real Lettings*, please contact [Katie.Rosengarten@broadwaylondon.org](mailto:Katie.Rosengarten@broadwaylondon.org)

In London, Clearing House accommodation is an important source of move-on housing but only available to former rough sleepers aged 18 or more years who have been in contact with a street outreach team, and who both require and will engage with tenancy support. Clearing House accommodation was initiated in the early 1990s by the Rough Sleepers' Initiative (RSI), and currently comprises around 3,950 housing association one-bedroom and studio flats. Clearing

18. Since the introduction of the Local Housing Allowance in 2008, this is now referred to as 'the shared room rate'.

House staff co-ordinate the lettings. Originally people rehoused in this way were given assured open-ended tenancies, but since September 2008, two-year, renewable assured short-hold tenancies have been used. Once a service-user no longer needs support, they are expected and assisted to move on, mainly into the PRS.

### **Obtaining accommodation**

The FOR-HOME respondents had limited housing options. None could contemplate owner-occupation, and the low incomes of the great majority meant that social housing tenancies or the ‘bottom end’ of the private rental market were the only options. Many applied to local authority housing departments for social housing, but the responses varied greatly. Some were encouraged to start bidding or placed on a housing waiting list and offered accommodation within two to three months (at the time of recruitment, CBL schemes were operating in Nottingham, Leeds and Sheffield but in only some London Boroughs). Others were placed in a ‘low priority housing band’ and waited many months, or were informed that the chance of an offer was low.

Among the Notts/Yorks respondents, 84 per cent obtained social housing through the local authority, many through a CBL scheme. There was more variation among the London respondents – 57 per cent were rehoused through local authorities, 21 per cent through the Clearing House, and 15 per cent through private-rented schemes. Among the London respondents, most young people obtained their accommodation through the local authority, and none were rehoused through the Clearing House. Fewer aged 25-49 years were rehoused through the local authority, and instead several obtained Clearing House accommodation.

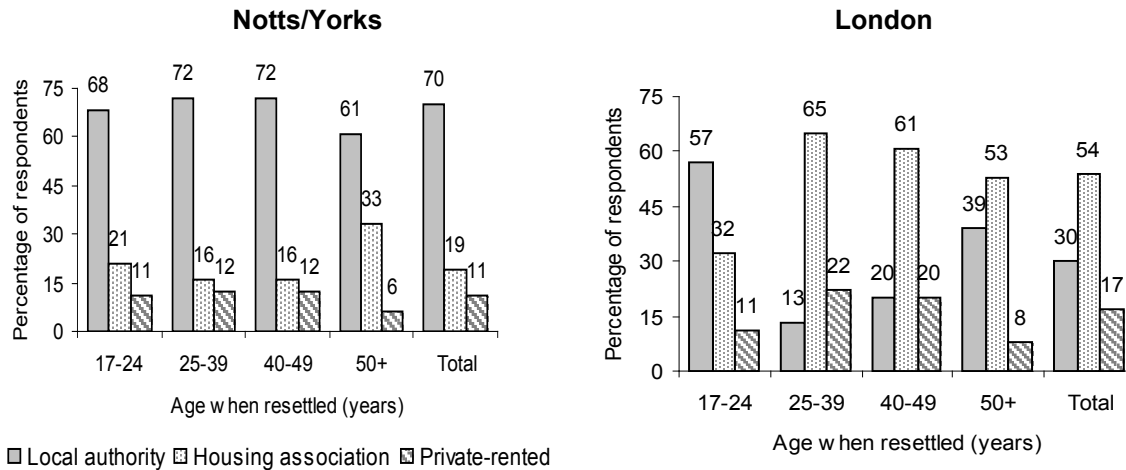
Many respondents received a great deal of help from their key-worker or resettlement worker to obtain accommodation. The staff advised them about their housing options, assisted them to ‘bid’ for accommodation through CBL schemes, and helped them complete housing application forms. Three-quarters of the respondents were accompanied by staff when viewing the property. They found this beneficial as many had not previously held a tenancy and the staff could advise them about the condition of the accommodation and how the utilities worked. Before making a housing application, some staff also accompanied respondents to visit different areas so that they could see what the neighbourhoods were like.

### **Housing tenure and type**

The majority (86%) of the respondents were resettled into social housing, and 14 per cent moved to private-rented tenancies. Eighteen people moved to sheltered accommodation with a warden on-site, including 13 of the 15 aged 60 or more years. Five others moved to flats with a housing support worker based on site. In Notts/Yorks, 70 per cent moved to local authority housing (some managed by contracted organisations), 19 per cent to housing association tenancies, and 11 per cent into the private-rented sector (Figure 5.1). In contrast, in London, 54 per cent moved into housing association tenancies, 30 per cent into local authority accommodation, and nearly

one-in-six (17%) into private-rented tenancies. These differences reflect the distinctiveness of London's housing stock, particularly the severe shortage of 'public housing' in the capital.

**Figure 5.1 Housing tenure by age groups**



Among the Notts/Yorks respondents, there was little variation in tenure by age, except that a high percentage of those aged 50 or more years moved to housing association tenancies. In London, however, young people (17-24 years) were much more likely to be rehoused in local authority than housing association accommodation. In marked contrast, very few London respondents aged 25-49 years became local authority tenants. Many aged 25-49 years obtained housing association accommodation through the Clearing House, and around one-fifth were rehoused in the private-rented sector.

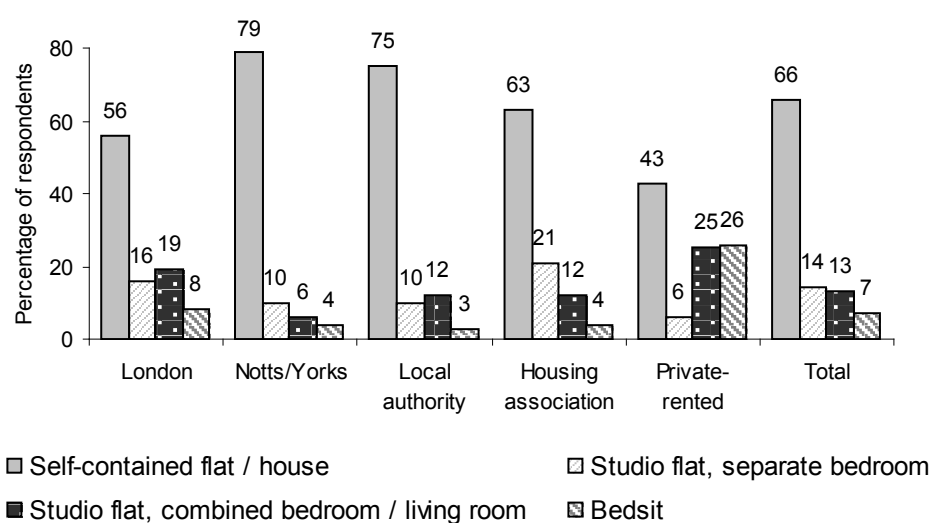
#### *Type of accommodation*

The types of accommodation varied greatly. Seventy-nine per cent in Notts/Yorks went to a flat in a purpose-built block, 10 per cent to a flat or bedsit in a converted house, and 10 per cent to a house or bungalow. Fourteen per cent were rehoused in 'towers' with more than eight floors, and 19 per cent in properties with more than one bedroom. The London respondents were much less likely to be offered houses or bungalows. Sixty-five per cent moved to a flat in a purpose-built block (6% in towers), 28 per cent to a flat or bedsit in a converted or multiple-occupation house, and just one per cent to a house or bungalow – and only one person acquired more than one bedroom. Some of the multiple-occupation housing properties contained more than 20 studio flats and bedsits, including a few which were listed buildings or refurbished hostels for homeless people. Seven people in London moved into flats in newly-built blocks and were the first tenants.

Two-thirds of the respondents had self-contained accommodation with the bedroom, living room and kitchen as separate rooms, while 27 per cent moved into a 'studio flat' with a living room combined with either the bedroom or the kitchen. A few moved into a bedsit with one

room and either a ‘kitchen area’ in the room or a kitchen shared with other tenants. Most Notts/Yorks respondents had self-contained accommodation, and only 10 per cent did not have a separate bedroom (Figure 5.2). In contrast, only 56 per cent of London respondents had self-contained accommodation, and 27 per cent had no separate bedroom. Differences in the type of accommodation in the two study areas partly reflect the different tenure composition. The local authority tenancies tended to be self-contained accommodation, while one-third of the housing association tenancies were studio flats. One-half of the private-rented tenancies were bedsits or studio flats without a separate bedroom. Young people in London were the most likely not to have a separate bedroom – this applied to 42 per cent of those aged 17-24 years.

**Figure 5.2 Type of accommodation by area and housing tenure**



### *Tenancy periods and security*

The tenancy agreements differed by tenure. Most who took local authority housing were offered an ‘introductory tenancy’ for one year (this is common practice for new tenants), and if there were no breaches of the tenancy agreement in that period it became a ‘secure tenancy’. One-half who moved to housing association tenancies were given ‘open-ended’ or assured tenancies, and 29 per cent an introductory 12 months tenancy. A common problem and source of insecurity among some housing association ‘introductory tenants’ was that after 12 months no written information about the revised agreement was received despite requests. Private-rented tenancies were less secure – a few tenants had agreements for five years, but for two-thirds the period was no more than a year, and for one-third no more than six months. Although many of these short-term contracts could be renewed if both the landlord and tenant agreed, many respondents felt unsettled by the insecure arrangement.

## Choice of accommodation

The shortage of move-on accommodation meant that most respondents accepted the first housing offer, because they knew that they would not be offered anything else and were keen to have their own space and independence. Several also said that they were ‘desperate’ to move away from other residents who were drinking heavily or taking drugs. Forty-two per cent felt that they had ‘a lot of choice’ and one-third ‘no choice’ about their future housing type (Table 5.1). Those rehoused through CBL schemes were most likely to say they had ‘a lot of choice’, while those rehoused through local authority housing waiting lists or the PRS were least likely to feel that they could choose. Many of the latter were unhappy about the insecurity of PRS tenures and that they would not be able to regard the accommodation as ‘theirs’, and believed that they would not manage the high rents if they got a job.

**Table 5.1 The respondents’ opinions of the amount of housing choice**

Characteristic	Amount of choice			All
	A lot	A little	None	
	<i>Percentages</i>			
<b>Method of obtaining housing</b>				
... Clearing House	43.5	19.6	37.0	100
... Choice-based lettings scheme	49.3	28.4	22.3	100
... LA / HA nomination	36.2	12.8	51.1	100
... Private-rented scheme	29.3	19.5	51.2	100
<b>Type of accommodation</b>				
... Self-contained flat	46.8	22.1	31.2	100
... Studio flat: separate bedroom	53.7	20.4	25.9	100
... Studio flat: combined bedroom / living room	18.8	31.3	50.0	100
... Bedsit	12.5	25.0	62.5	100
<b>All respondents</b>	42.0	23.0	34.9	100

The sense of ‘having choice’ varied by the accommodation type (Table 5.1). Those offered self-contained flats or studio flats with at least one separate bedroom were most likely to report that they had ‘a lot’ of choice, but most who moved to bedsits or studio flats without a separate bedroom felt they had ‘little’ or ‘no’ choice – they were particularly concerned about the lack of privacy in such accommodation. Among the seven London respondents whose resettlement coincided with the closure of the housing projects in which they lived, they felt compelled to accept the first housing offer for fear of ending up back on the streets. One person described the pressure s/he felt of having to accept the first housing offer regardless of its condition:

Too much pressure is put on you to accept the accommodation – the pressure shouldn’t be there. It makes people think that if you refuse a place, you’ll end up back on the streets. You’re pushed into accepting a place even if it’s no good. It’s bad as people have no choice.

### *Choice of area*

The source of the accommodation greatly influenced the extent to which the respondents felt they could choose the location of their new home. Those allocated housing through CBL schemes and the Clearing House were most likely to say that they had ‘a lot’ of choice, and very few in these two groups felt that they had ‘no’ choice. In comparison, only 29 per cent of those housed through local authority housing waiting lists said that they had ‘a lot’ of choice about the area, and almost one-half felt that they had ‘no choice’.

Three-quarters of the respondents moved to an area that they knew, and one-third had lived in the area before. When asked if they had connections in the area, as with family, friends or work, one-half said ‘yes’. A few said that although they were moving to an area they did not know and where no-one knew them, that was fine because they wanted to get away from previous associations with drug-users or drinkers. Very young people were most likely to be familiar with the area and to have family and friends living there (Table 5.2). Those aged 50 or more years were least likely to know the area, and virtually none had family living there.

**Table 5.2 Familiarity with the area in which resettled**

Characteristic	Age groups (years)					Total
	17-19	20-24	25-39	40-49	50+	
	<i>Percentages</i>					
Know the area	90.2	73.2	76.8	66.7	62.5	73.3
Lived in the area before	48.8	25.5	36.7	33.7	30.4	34.8
Any connection to the area <sup>1</sup>	80.5	58.2	47.7	48.9	30.4	50.4
... family living there	48.8	25.5	19.5	15.9	5.4	20.6
... friends living there	58.5	43.6	34.2	33.0	21.4	36.0
Number of respondents	41	56	154	93	56	400

*Notes:* 1. Relatives or friends in the area, or attending an education or training course or working in the area, or using services in the area.

Those who were rehoused through CBL schemes and local authority waiting lists were most likely to have a connection with and family in the area (58% and 51% respectively). Only one-third rehoused in the PRS had any connection with the area. Some moved to London’s outer areas, for example Croydon, Purley and Harrow, and several were concerned about being so far from central London and support services.

### **Overview**

Given the mounting shortages of affordable housing and of social (or subsidised) housing, helping homeless people find suitable independent tenancies is a growing challenge. The service provider organisations had customarily relied on social housing to provide independent

accommodation for their service-users, and some had long-standing agreements and working arrangements with local authority housing departments and particular housing associations. In the years prior to 2007, however, many things had changed. Some local housing authorities (or the devolved management companies) gave little ‘priority’ to single homeless people. This was particularly the case in London where there are exceptional housing shortages and comparatively high rents in all tenures but especially the private sector.

The previous government introduced choice-based letting (CBL) schemes as a way of providing housing choice for people seeking social housing. This study’s findings indicate that people who were resettled through CBL schemes were more likely to feel that they had choice about the type of accommodation and the location than those who were ‘nominated’ housing by the local authority or were rehoused through the PRS.

Even under the last government, there was growing pressure on homelessness sector organisations to seek vacancies in the PRS for their clients. This pathway for resettlement raises many challenges, not least because many service-users (and staff) are resistant to the option, which is partly an inheritance of the sector’s failings decades ago, partly antipathy to its high rents and insecure tenancies, and partly one suspects a recognition that the task of finding appropriate and sustainable homes will be much harder. Attitudes may change, however, as the PRS increasingly becomes the main option – the changed Clearing House tenancy agreements were one of many signs that government policy is increasingly asserting that it is not a role of social housing to provide single homeless people with permanent, life-long housing. The urgent task is to maximise the appropriateness and sustainability of resettlements into the private sector, as discussed further in Chapter 13.

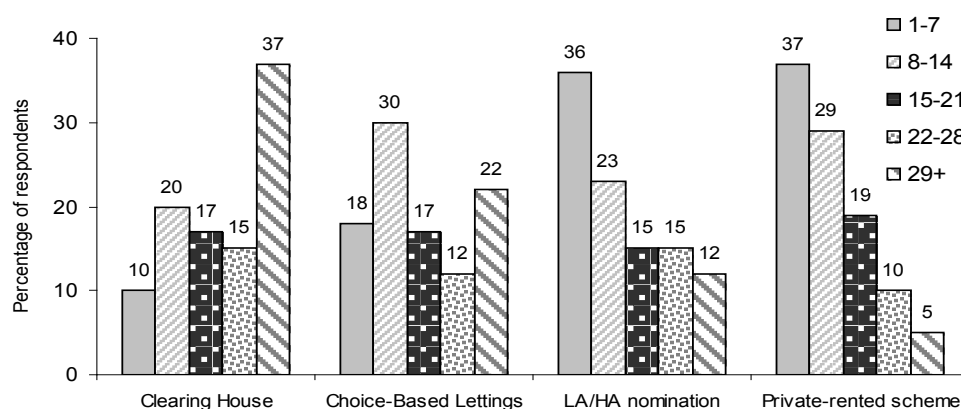
## Moving in, the accommodation and neighbourhood

This chapter examines the respondents' experiences of moving into their new home, and describes the condition of the properties and the neighbourhoods. It begins with the timing of the move and the accommodation's 'readiness', and then examines the pace at which the respondents furnished their homes, got repairs done, and the problems they experienced with neighbours.

### The move

Although many respondents had waited months for the housing offer, once it arrived things happened quickly. Nearly one-half moved in within 14 days of viewing. It was not uncommon for people to view a property on Monday or Tuesday, sign the tenancy agreement on Wednesday or Thursday, and be required to move in by the following Monday. The hastiness of the move was related to how the housing was obtained. Those rehoused in the PRS and through local authority waiting lists had the least time between viewing and moving in – more than one-third had to move within seven days. This is in great contrast to those rehoused through the Clearing House – only 10 per cent moved within seven days, while 37 per cent had more than one month to prepare for the move (Figure 6.1).

**Figure 6.1 Number of days from viewing to moving by way vacancy secured**



There were several reasons for the variability in 'time to move'. Some take-ups of social housing were delayed because essential repairs or decorations were required. The respondents viewed the accommodation early on, but did not sign the tenancy agreement until the work was done. Secondly, while all housing providers are keen to minimise voids, social housing providers allocate vacancies on the basis of 'need' and some take into account levels of vulnerability, while private-sector housing landlords and managers are most driven to maximise revenue. In a few cases, resettlement workers were able to arrange Housing Benefit payments for both the



respondent's hostel place and the new tenancy, thus enabling the person to remain in temporary accommodation for up to one month while they decorated and furnished their new tenancy. This made the transition less disruptive, but the arrangement was not common practice.

The days between viewing and moving were extremely busy – the respondents had to sign the tenancy agreement, organise furniture, apply for grants, re-apply for Housing Benefit, inform social security offices about their change of address, set up utility accounts and rent payments, and buy essentials such as bedding and kitchen equipment. Many received help from their resettlement workers with these tasks. Some also received assistance from staff with the actual move and the homelessness organisation provided transport, but others had to pay for their belongings to be moved or use public transport. Overall, many found that they had insufficient time (and money) to organise everything, which caused anxiety. The pressures of a hasty move were well described by one participant at the time of resettlement:

They're forcing me to move in three days. I've not had time to get a grant and furnish the place. I need a bed, wardrobe, kettle, and pots and pans. I feel like I'm being kicked up the arse and pushed out and rejected. I'm just numb about the whole thing. I've also had to pay a firm £150 to move my things.

### **The condition of the accommodation**

#### *On moving in*

The condition of the accommodation when the respondents moved varied greatly. Some homes were well-maintained and the heating and other amenities were in working order; others had been poorly-maintained and were in disrepair. Some problems were not apparent until after the respondent moved in. Two people, for example, found gas leaks when they first moved in, and two others found the heating not working and when the gas engineers attended, the boilers were condemned. Another had sewage seeping into the bath each time the toilet was flushed, and had to use a pub toilet until the problem was resolved. Besides problems with the state of the accommodation, several respondents were without electricity or gas when they moved in, because either the utilities had been disconnected or they had difficulty getting a key to charge the meters. For some, it took a few weeks to get the utilities working. Many staff acknowledged the poor state of some tenancies at the point of resettlement – they reported that 13 per cent of their clients were moving into accommodation that required repair work, and that 17 per cent were moving into accommodation where the utilities were not functioning.

#### *Over 18 months*

The condition of the accommodation was a continuing problem for many respondents, and 59 per cent were still having problems at 15/18 months. The most common at both six and 15/18 months was the heating or boiler not working. Other common problems were broken or faulty windows, dampness and mould, damage caused by floods or leaks in their own or their

neighbour's accommodation, problems with toilets, and cracks and damage to internal walls (Table 6.1). A few also had problems with leaking roofs, with mice, bedbugs and cockroaches, and with damaged entry-phones which operated the communal door to flats.

**Table 6.1 Problems with the accommodation condition at 6 and 15/18 months by tenure**

Common problems <i>Month interviewed</i>	Local authority		Housing associat'n		Private-rented		All	
	6	15/18	6	15/18	6	15/18	6	15/18
	<i>Percentages</i>							
Heating / boiler <sup>1</sup>	34.5	15.3	30.8	18.2	26.5	25.0	31.9	17.7
Windows <sup>2</sup>	18.6	11.7	15.8	14.4	14.3	19.4	16.9	13.8
Dampness / mould	12.6	5.8	9.6	12.9	20.4	25.0	12.4	11.1
Flooding / leaks <sup>3</sup>	10.2	8.8	10.3	9.1	10.2	11.1	10.2	9.2
Other plumbing <sup>4</sup>	9.0	8.8	8.9	7.6	10.2	19.4	9.1	9.5
Cracks / damage to walls	9.0	8.0	10.3	10.6	6.1	11.1	9.1	9.5
Doors <sup>5</sup>	6.6	5.8	7.5	9.8	12.2	8.3	7.7	7.9
Bad insulation / draughts	6.6	6.6	6.2	6.1	4.1	0.0	6.1	5.6
Any problem	72.5	55.5	68.5	57.6	69.4	75.0	70.4	58.7
4+ problems	7.2	2.2	8.2	8.3	14.3	13.9	8.6	6.3
Number of respondents	167	137	146	132	49	36	362	305

Notes: The shaded figures are increases of at least 5% between 6 and 15/18 months.

1. Heating or boiler not working. 2. Includes broken windows and faulty locks. 3. Floods or leaks in the respondent's or neighbour's flat which has caused damage to ceiling, walls and floors. 4. Includes toilets that are cracked or not flushing properly, blocked waste pipes, and taps not working. 5. Faulty locks or other problems with front door to respondent's accommodation (not communal entry door).

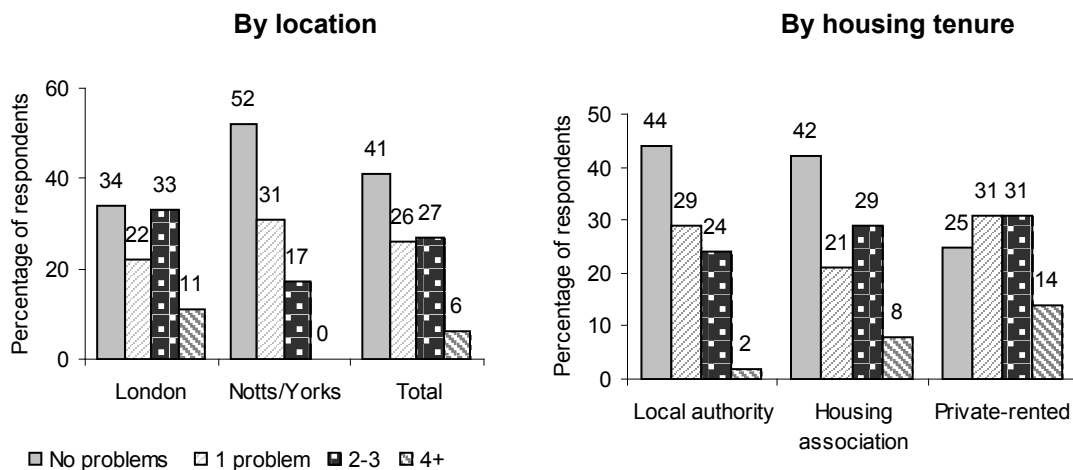
The London respondents were more likely than those in Notts/Yorks to report problems and to have multiple problems (Figure 6.2 left). Younger people were significantly more likely to be in accommodation in disrepair, and older people had the fewest problems ( $p < 0.05$ ). At 15/18 months, 71 per cent aged 17-24 years were having problems compared to 47 per cent aged 50 or more years. One reason for the difference is that many older people were in sheltered accommodation, and presumably the warden ensured the property was well-maintained (only 19% in warden-assisted accommodation reported problems). The following accounts by two young respondents at 15/18 months illustrate the poor condition of some tenancies:

My gas meter is still broken – I've had no gas since I moved in. I've got no heating or hot water – there are problems with the boilers. Only one boiler out of three in the [tower] block works and everyone is affected. The council refuse to replace the boilers as the block is to be demolished. The pipes in my kitchen are blocked and water keeps leaking up through my sink and flooding the flat. There are problems with the toilet – I get 'feedback' from the people above me – it comes up in my toilet and my flat stinks. Also my sitting-room window is broken. (Local authority flat)

When it rains, I get lots of leaks. I have to put buckets in my kitchen, toilet and shower room. The walls in these rooms are wet, the paint is flaking and there is green mould. My sitting-room ceiling is stained where water is leaking through – when the man upstairs flushes his

toilet, it drips into my sitting room. There is a large hole in the ceiling of the hallway leading into my flat, and the wall is black with mould. The toilet window does not open, and the garden fence is broken. The landlord refuses to fix things. (Private-rented accommodation)

**Figure 6.2 Number of problems with the condition of the accommodation at 15/18 months**



At six months, there was no marked difference by housing tenure in the condition of the respondents' homes, but by 15/18 months 75 per cent of private-rented tenants were having problems, compared to 55 per cent of local authority and 58 per cent of housing association tenants (Figure 6.2 right). As Table 6.1 shows, many of the problems at six months reported by the local authority and housing association tenants had been sorted out by 15/18 months – the reduction was most marked for the former. On the other hand, the prevalence of problems in the private-rented sector *increased*, with many more tenants at 15/18 months reporting dampness and mould, plumbing problems, faulty windows, and cracks and damage to internal walls, and there had been no change in the prevalence of heating problems. The private-rented tenants were more likely to experience difficulties in getting the landlord to do repairs, and some were worried about pressing too hard or seeking further advice for fear of jeopardising their tenancy. Many had become resigned to the situation and believed there was nothing they could do.

### **Furnishing the accommodation**

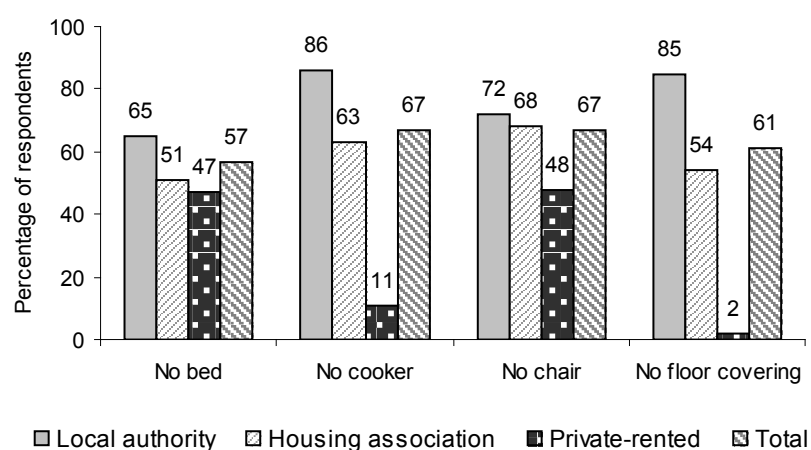
Most people moved to accommodation that was unfurnished – just five per cent had all basic furniture provided. Eighty per cent received a grant or loan towards buying furniture, household goods and bedding, most often a Community Care Grant (CCG) of from £50 to £1,500. A few were given a small grant from a charity or from the homelessness organisation involved in their resettlement, or had a Budgeting Loan from the Department for Work and Pensions (DWP). The last ranged from £150 to £725 and had to be paid back by automatic deductions from their social security benefit payments each week or fortnight. A few who had been in care received a grant from Social Services. Young people aged 20-24 years were least likely to receive financial help

with moving – only 69 per cent received a grant or loan. Likewise, only 31 per cent who were working full-time when resettled had financial help.

One of the respondents’ difficulties in setting up a new tenancy was that they were starting from scratch, having few of the essentials for furnishing a home. Even among those who applied for a CCG, many did not receive the money until several weeks after moving in. The application could not be submitted until the tenancy agreement had been signed and had then to be processed, but many respondents had to move a few days after signing. Those working full-time were not entitled to a CCG or Budgeting Loan yet had had little opportunity to save towards the move. Most earned between £200 and £250 each week and, while in the hostel or temporary accommodation, had to pay £100-£150 a week for rent and service charges. The respondents who were on Incapacity Benefit were also ineligible for a CCG, presumably because their Social Security benefit allowance is higher than those claiming Income Support and Job Seeker’s Allowance. There was little indication, however, that they were putting money aside in readiness for the move.

On moving in, many were without essential furniture, furnishings and household equipment (Figure 6.3). More than one-half had no bed, and two-thirds were without a cooker, fridge, chair and floor-covering – the proportions were similar in London and Notts/Yorks and for all age groups. Private-rented tenants were more likely to have basic equipment provided by the landlord. Over the ensuing months, most did acquire the most essential household equipment. Three-fifths relied on second-hand shops, while several bought new (sometimes on repayment schemes) or were given furniture by relatives and friends. A few salvaged items from rubbish bins, skips and the streets. By 15/18 months, most had essential furniture and household equipment – just seven per cent were still without a bed, ten per cent had no chair, and 16 per cent had no carpets or other floor covering. Nine per cent still had no cooker, although some had a microwave or hot-plate to heat food – only two per cent had no cooking facility of any kind.

**Figure 6.3. Basic furniture and equipment *not* possessed when moved in**



### *Reactions to the readiness of the accommodation*

When interviewed at six months, many respondents described the difficulties they faced when they moved in. Most were glad to have moved out of the hostel or supported housing, but said it had been a struggle to make the accommodation habitable. A few stayed with relatives, partners or friends for a few weeks until repairs or decorating were done, the utilities connected, and furniture obtained. Another person stayed in a hotel for 10 days, paid for by his brother. Some were just pleased to have moved and were not too worried about having no furniture – one likened it to being on the streets again, and another referred to it as ‘camping’. A third commented:

I was euphoric and ecstatic. I had no furniture and no electricity. I slept in the lounge on a rug and sat on cushions. I only had a quilt to cover me. I slept in all the rooms to see what it was like, including the bathroom. It took me a week to get the electricity on, and I waited more than two months to get my CCG.

Others found the experience very stressful and distressing. Some moved in winter without a bed, bedding and heating. One such man had serious physical health problems and could not cope; his GP contacted social services who arranged admission into residential care just a few days after he was resettled. He stayed in the care home for two weeks until the flat was sorted out, the heating system was repaired and furniture obtained. It is apparent from two illustrative comments that some experienced serious distress:

It was very scary. I had no time to sort the flat out before I moved. I had no furniture and had to sleep on the floor for more than one month. My grant had not come through, and I had no duvet or bedding. It was winter and I had no electricity. I had to eat take-away food as I had no cooker. This was expensive and I was walking around job-hunting. I had no family I could turn to; it was heartless how I had to move – I was in tears.

It was very, very difficult and I cried. Staff at [organisation] did not help me. I had no gas, no hot water and no furniture. I had no electricity and no light and had to use candles. I had no money and was starving and suffering. I was shivering in the flat – the heater was not working. It was four weeks before the gas and electricity were connected.

### **The neighbourhood**

The respondents were rehoused into very diverse neighbourhoods, with some in terraced houses on residential streets, some in blocks of flats on large estates, and some in private-rented flats over shops on busy main roads. On some of the estates there was a caretaker on site and the properties were well-maintained, but others were run-down and notorious for drug dealing and other anti-social behaviour. There were small clusters of FOR-HOME respondents on particular estates and even in the same housing blocks or multiple-occupation houses.

Seven-in-ten (71%) of the respondents liked the neighbourhood to which they moved, 11 per cent disliked it, and the rest were ambivalent. The main reasons given at six months for liking the area were that they were near shops and amenities, had good transport links, and the area was safe and quiet. Others referred to the friendliness of people, being close to family or friends, and the area being clean and well-maintained. Similar reasons were also given at 15/18 months although fewer people felt that the area was safe, quiet and well-maintained. The main things disliked about their neighbourhoods were crime, vandalism, drug-dealing and other anti-social behaviour, followed by noise, not being near shops and amenities, and being distant from family and friends. These reasons were also given at 15/18 months, although more had become concerned about crime and anti-social behaviour.

Their concerns about crime and anti-social behaviour are understandable, because 38 per cent had been a victim of crime or harassment since being rehoused. Most of the incidents were burglaries, muggings, assaults and damage to their property. Some were very unnerved by the experience and left the accommodation (*see* Chapter 7). The Notts/Yorks respondents were significantly more likely than those in London to have been crime victims (49% compared to 30%;  $p < 0.001$ ).

Although many people socialised with their neighbours, received help from them and gave help to them (*see* Chapter 10), several others had problems with neighbours. Thirty-seven per cent at 15/18 months reported difficulties with neighbours (44% of private-rented tenants and 35% of social housing tenants). Ten per cent admitted that their behaviour was responsible for or had contributed to the difficulties, but 27 per cent blamed solely the neighbour(s). The main problems were noise, arguments and fights between neighbours late at night, and drug-taking and heavy drinking by neighbours and their associates. Forty-five per cent of those who had experienced neighbour difficulties said that the problems had been resolved – in some cases the neighbours had left or been evicted. For the rest, the problems continued. At six months, there was a significant association between problems with neighbours and housing dissatisfaction ( $p < 0.001$ ). One woman in multiple-occupation housing who felt vulnerable and intimidated by her neighbours described:

Strange people live in this building. Some have mental health problems, and are drunks or drug users. The police are here every day because of the problems. They [neighbours] knock on my door and try to get in my flat in the middle of the night. They shout at night, bang doors, and poo and urinate in the lift. I hate this flat as I'm scared living here.

## **Overview**

Most respondents were eager to be resettled, but for many starting a new home was stressful. Not only did they have to adjust to leaving a hostel or supported environment, to being on their own, and to taking responsibility for a tenancy, but many had to cope with being without basic

furniture, the electricity or gas and with living in poor conditions. A few had family or friends who put them up until the accommodation was made habitable, but others lacked this support.

Bureaucratic rules had a lot to do with the condition and equipment deficiencies. Many homeless people spend months (and some years) in hostels and temporary accommodation waiting for a housing offer, but once it comes the housing providers require very prompt occupation. Yet the person moving cannot apply for a CCG until they have signed a tenancy agreement. As many are required to move within a few days of signing the tenancy agreement, it is impossible for the CCG to be processed before the move date, and so many do so without basic furniture. It is also extremely difficult to set up electricity and gas accounts and supplies in such a short time.

Many resettlement workers are keenly aware of these problems and there were many instances of them providing individualised and exceptional help, but there appears to be insufficient capacity to prevent overly hurried and ill-prepared moves. Housing providers appear to take little account of the exceptional circumstances of many homeless people – that many lack basic furniture, domestic equipment and the support of family and friends – and arguably are making unreasonable demands for the accommodation to be occupied before it is habitable. The difficulties created by requiring homeless people to occupy tenancies in haste have been reported since the 1990s.<sup>19</sup>

Many homeless people and staff have concerns and are cautious about using the private-rented tenancies for resettlement. The tenure does have one advantage, however, for it was the most likely to provide partly furnished accommodation and functioning utilities. The FOR-HOME evidence supports, however, the concerns about the poor condition of much private-rented housing and the difficulty of persuading landlords to undertake repairs. Social housing providers have systems in place for tenants to request repair work and to make complaints. The situation is more precarious for private-rented tenants, not least because of the short periods of many tenancy agreements and the more consensual relationship between landlord and tenant. Many respondents did not wish to upset the landlord for fear of the renewal of their tenancy and that they would become homeless again.

19. Crane and Warnes 2002; Dane 1998; Pleace 1995; Randall and Brown 1999.

## Housing arrangements and outcomes

This chapter examines the respondents' housing arrangements during the first 15/18 months, and the destinations of those who were evicted or left the resettlement tenancy. It summarises the associations between these 'housing outcomes' and selected characteristics of both the accommodation and the respondents, and examines the reasons why some moved elsewhere and why some tenancies failed. The respondents who moved to another tenancy continued to be interviewed as long as they remained housed. Those who did not retain a tenancy were interviewed and asked the reasons for leaving but not subsequently followed up. A minority of respondents could not be traced or interviewed, but in many cases family, friends or housing and service provider staff knew their whereabouts. By the end of the study, the housing outcomes were known for 94 per cent of the respondents – more than were interviewed.

### Outcomes of the move to the resettlement accommodation

Information was collected about whether the respondents remained in the first tenancy, moved to another, or had other departures. Table 7.1 shows the number in the first tenancy after 15/18 months and, for the others, to where they *first* moved. For some, of course, this differs from their housing circumstances at 15/18 months – at that time two people were in their third tenancy. Other pathways included one person who was imprisoned and on release returned to the streets, one person readmitted to a hostel after staying temporarily with his family, and a third who returned to a hostel and later died.

After 15/18 months, 73 per cent of the starting 400 were known to be living in the first tenancy, and 8 per cent had moved to another tenancy or moved in with a partner (Table 7.1). Four people had died, and it is known 52 (13%) other tenancies had ended – 20 had returned to the streets or a hostel, 12 stayed with relatives or friends, 10 were imprisoned or admitted to a drugs' rehabilitation unit or hospital, and the whereabouts of 10 were unknown. The stays with relatives or friends tended to be temporary and makeshift – some stayed with their parents and slept on the sofa, some stayed with various friends, and one person stayed with a daughter who also was homeless and in temporary accommodation. At 15/18 months, it was unknown whether 25 (6%) were still in their original accommodation, including one who had been resettled late and did not qualify for a 15/18 month interview.

The London respondents were more likely than those in Notts/Yorks to be in the resettlement accommodation after 15/18 months (80% compared to 64%), while a higher percentage of those in Notts/Yorks moved to another tenancy. There were no other substantial differences between the two areas (Table 7.1). One reason for the higher rate of tenancy changes among the Notts/Yorks respondents is that some found better quality or cheaper accommodation,



which is more readily available in the provincial cities than in London. At 15/18 months, around 13 per cent of the respondents in both London and Notts/Yorks had plans to move and were on housing waiting lists, bidding for other properties, or looking for private-rented accommodation.

**Table 7.1 Housing outcomes during the first 15/18 months**

Housing outcome <sup>1</sup>	London		Notts/Yorks		Total	
	No.	%	No.	%	No.	%
<b>Remained housed</b>						
... in original accommodation	178	79.8	114	64.4	292	73.0
... moved to a new tenancy	9	4.0	15	8.5	24	6.0
... moved into partner's home	0	0.0	3	1.7	3	1.8
<b>Tenancy ended</b>						
... with relatives / friends	5	2.2	7	4.0	12	3.0
... on streets / in hostels	9	4.0	11	6.2	20	5.0
... hospital / drugs rehabilitation unit	1	0.4	2	1.1	3	0.8
... prison	1	0.4	6	3.4	7	1.8
... left tenancy, whereabouts unknown	3	1.3	7	4.0	10	2.5
<b>Died</b>	3	1.3	1	0.6	4	1.0
<b>Unknown if still in tenancy</b>	14	6.2	11	6.2	25	6.3
Number of respondents	223	100	177	100	400	100

Notes: 1. For those who moved or had other departures from their original accommodation, the housing outcome refers to their housing circumstances when they *first* moved or left the accommodation.

Table 7.2 presents information about the respondents' housing arrangements *over time*, including whether they were in the resettlement accommodation after successive intervals, and for those who had left to where they *first* moved. It does not include those who died or it is unknown whether they remained in the resettlement accommodation. The right-hand column for Month 18 also excludes 91 respondents who had been rehoused for only 15 months when the study ended.

Over time, there was a gradual decrease in the percentage still in the resettlement accommodation, and a gradual increase in those who moved to another tenancy or were without a tenancy. The direction of these trends is inevitable, but not their steady progression. After 18 months, 81 per cent remained in the original accommodation or another tenancy. Fifteen per cent were without a tenancy: some were literally homeless, *i.e.* on the streets or in a hostel, and the others were staying with relatives or friends or were in prison, hospital or a rehabilitation unit. Another four per cent had left the first tenancy but their whereabouts was unknown.

**Table 7.2 Housing arrangement by months since resettlement**

Housing arrangement <sup>1</sup>	Time after resettlement			
	6 months	12 months	15 months	18 months <sup>2</sup>
	<i>Percentages</i>			
<b>Remained housed</b>				
... in original accommodation	90.7	84.4	80.3	73.9
... moved to a new tenancy	2.6	5.0	6.2	6.4
... moved into partner's home	0.3	0.3	0.5	1.1
<i>Total remained housed</i>	<i>(93.6)</i>	<i>(89.7)</i>	<i>(87.0)</i>	<i>(81.4)</i>
<b>Tenancy ended</b>				
... with relatives / friends	1.0	1.9	2.4	4.3
... on streets / in hostels	2.3	4.2	5.4	7.1
... in prison	1.3	0.8	1.1	2.5
... in rehab / hospital	0.3	0.5	0.8	1.1
... left tenancy, whereabouts unknown	1.6	2.9	3.2	3.6
<i>Total tenancy ended</i>	<i>(6.5)</i>	<i>(10.3)</i>	<i>(12.9)</i>	<i>(18.6)</i>
Number of respondents <sup>3</sup>	386	377	371	280

*Notes:* 1. For those who moved or had other departures from their original accommodation, the housing outcome refers to their housing circumstances when they *first* moved or left the accommodation. 2. Does not include 91 people who had only been resettled for 15 months when the study ended. 3. Excludes the respondents who died and those where it is unknown if they were in their resettlement accommodation.

### *Eviction threats*

Thirty-six per cent of the respondents had been threatened with eviction since being rehoused, and many had been taken to court. The rates of eviction threats were similar for men and women, but significantly higher in Notts/Yorks than London (44% and 31% respectively;  $p < 0.05$ ). The rate for younger people was three times that for older people (53% of 17-24 year-olds had received threats compared to 16% aged 50 or more years). Most of the eviction threats related to rent arrears, but a few were initiated because of the tenant's or their visitors' noise disturbance, heavy drinking or drug taking. Of the 319 people who remained housed at 15/18 months, four per cent were under threat of eviction.

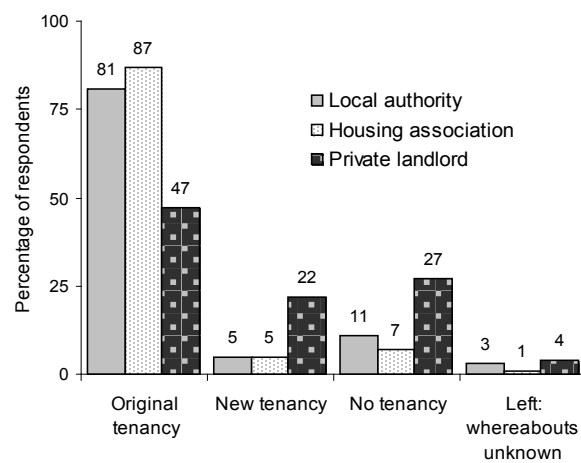
### **Variations in housing outcomes**

#### *Variations by tenure and housing type*

There were strong associations between the tenure of the accommodation and housing outcomes. The respondents who moved to private-rented accommodation were significantly more likely to have moved or left ( $p < 0.001$ ). At 15/18 months, less than one-half (47%) of private renters compared to more than four-fifths of social housing tenants were still in the resettlement accommodation (Figure 7.1). Just over one-quarter (27%) of those resettled into private-rented accommodation were without a tenancy – and 12 per cent had returned to a hostel or slept rough (the equivalent figure for social housing tenants was 5%).

It is clear that resettlements into private rented tenancies are harder to get right and to sustain than resettlements into social housing. Among the private renters who were closely managed through *Broadway's* 'Real Lettings' scheme, however, a significantly higher retention rate was achieved. Of 18 Real Lettings tenants, 72 per cent were still in the resettlement tenancy at 15/18 months, none had changed accommodation, 22 per cent were without a tenancy, and 6 per cent had left the tenancy and their whereabouts was unknown. In comparison, among 33 people in other private rented accommodation, only 33 per cent were in the original tenancy, 25 per cent had moved elsewhere, and the rest were without a tenancy or their whereabouts was unknown.

**Figure 7.1 Housing arrangements at 15/18 months by housing tenure**



*Notes:* Does not include four people who died and 25 people about whom it is unknown if they remained in the resettlement accommodation. 'No tenancy' includes those staying with relatives or friends, sleeping rough or who had been readmitted to a hostel, and those imprisoned or admitted to hospital or a drugs rehabilitation unit.

Those who moved into 'bedsits' also had a low rate (41%) of remaining in the original tenancy: 36 per cent had moved to another, and 23 per cent were without a tenancy or their whereabouts was unknown. Most of the bedsits were in the private-rented sector, however, and closer analysis found that tenure more powerfully associated with the housing outcomes than the type of accommodation. There was no association between the level of choice in the resettlement accommodation reported by respondents at the baseline interview and the outcomes.

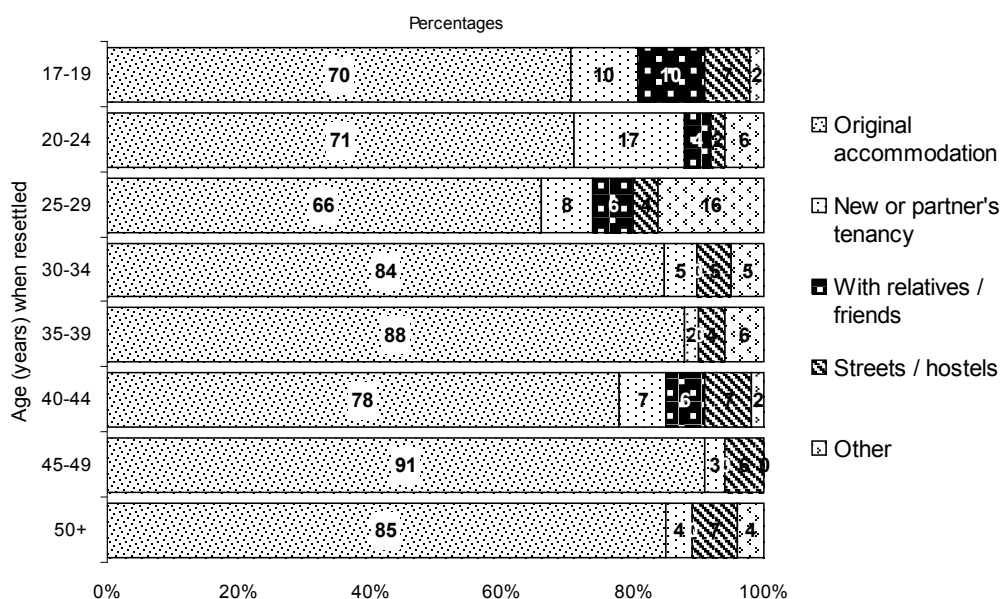
*Associations between personal characteristics and housing outcomes*

We turn to the associations between the respondents' personal characteristics and the housing outcomes (putting aside the 'unknowns' and those who died). After 15/18 months, there was little difference by gender. Seventy-seven per cent of men and 83 per cent of women were still in the first tenancy, although a slightly higher percentage of men had moved to another. Overall, 84 and 88 per cent of men and women respectively were still housed. Among those whose tenancy

ended, a slightly higher proportion of men returned to hostels or sleeping rough, and a slightly higher percentage of women stayed with relatives or friends. There was no relationship between whether a person was born in the UK and Ireland or elsewhere and the housing outcomes.

There were age differences in whether a person remained in the original accommodation and in the destinations of those who moved on (*see* Figure 7.2). Those aged 17-29 years were the least likely to have remained in the original accommodation: one-fifth of 17-19 year-olds stayed with relatives or friends or became homeless again, 17 per cent of 20-24 year-olds moved to another tenancy, and 10 per cent of 25-29 year-olds were imprisoned. Among those aged 45 or more years, more than four-fifths were still in the first tenancy, relatively few had moved to another tenancy, and most whose tenancies ended had returned to hostels or the streets. Put another way, those most likely to have become homeless when the resettlement tenancy ended were the youngest and oldest (17-19 and 40+ years). Two of the 15 (13%) respondents aged 60 or more years became literally homeless again.

**Figure 7.2 Housing arrangements at 15/18 months by age when resettled**



Notes: 1. For those who moved, the housing outcome is where *first* moved to. 2. Excludes those unknown whether they were in the resettlement accommodation at 15/18 months. 'Other' includes went to prison, hospital or rehabilitation unit, or left the tenancy and whereabouts unknown. *Sample sizes:* 40 aged 17-19; 52 aged 20-24; 51 aged 25-29; 38 aged 30-34; 49 aged 35-39; 55 aged 40-44; 35 aged 45-49; and 55 aged 50+

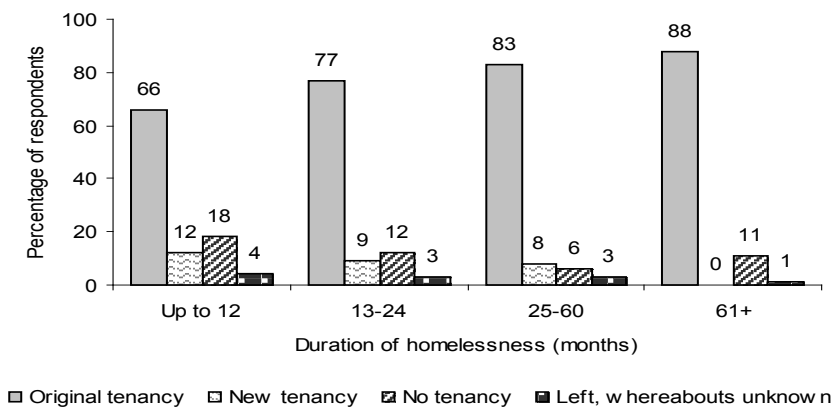
The characteristics of the 319 respondents who were still housed after 15/18 months (in the original or a new tenancy) have been compared with the 42 who did not sustain a tenancy.<sup>20</sup> Similar percentages of those that did and did not report mental health problems or heavy drinking at the time of resettlement were still housed at 15/18 months. There was, however, a link to drug

20. The analysis does not include four people who died, 10 people whose tenancy ended but their whereabouts and housing status were unknown, and 25 people about whom it was unknown if their tenancy had ended.

problems. Among those still using illegal drugs at the time of resettlement, 83 per cent remained housed, compared to 91 per cent of non-users ( $p < 0.05$ ).

There was a relationship between how long a respondent had been homeless (most recent episode) and their housing arrangement at 15/18 months – the longer the period of homelessness, the higher the likelihood of remaining in the resettlement tenancy (although the percentage for those aged 60+ years was lower than that for those in their fifties) (Figure 7.3). To unravel the ‘true’ effects, multiple factors were simultaneously examined using multivariate regression. This shows that both age and duration of homelessness were significant influences on whether or not the person remained in the original (resettlement) accommodation, but neither were significant in explaining whether the person remained a tenant (either in the original or new accommodation).<sup>21</sup>

**Figure 7.3 Outcomes at 15/18 months by duration of most recent homeless episode**



### Departures from the resettlement accommodation and reasons

During the first 15/18 months, 79 people left the accommodation in which they were resettled, including those who moved to a new tenancy. Detailed information was collected from 60 about the reasons for moving on. Many gave multiple reasons, but the most common were rent arrears, and the respondents’ drug or alcohol misuse (Table 7.3). Also mentioned frequently were difficulties paying utility bills, and poor condition of the accommodation. Several moved to another tenancy that gave better value, *i.e.* had more space, better conditions or was cheaper. Thirteen left their accommodation after being harassed by associates or local people, including five forced out by drug users who took over the flat. Most became homeless. Nine people experienced problems with other tenants or neighbours – many were in private-rented accommodation with shared facilities, and characteristically arguments over utility payments or the cleanliness of kitchens led to their departure. Several people experienced difficulties coping with a tenancy or loneliness, and for some the responsibility and financial stresses led to or

21. The regression model of ‘In first tenancy at 15/18 months’ (the outcome or dependent variable) with both ‘age at resettlement’ and ‘duration of homelessness’ entered as the explanatory or independent variables found that both age ( $p = 0.02$ ) and homelessness duration ( $p = 0.04$ ) were significant. A similar model with ‘In first or new tenancy at 15/18 months’ (the outcome variable) found that neither age ( $p = 0.07$ ) or homelessness duration ( $p = 0.49$ ) were significant.

exacerbated depression or other mental health problems. A few left because they became unsettled after being burgled or a felonious attempt to enter their property.

**Table 7.3 Main reasons for leaving the resettlement accommodation and the destinations**

Reasons for leaving	Reported problem	Evicted <sup>1</sup>	Housing outcome	
			New tenancy <sup>1</sup>	No tenancy <sup>1,2</sup>
			<i>Percentages</i>	
Rent problems / arrears	29.3	58.5	25.0	75.0
Drugs, alcohol, antisocial behaviour (by respondent)	27.9	43.8	17.6	82.3
Problems coping with a tenancy / loneliness	23.2	30.8	33.3	66.7
Harassment from associates / people in locality	22.0	7.7	25.0	75.0
Difficulties paying other bills	21.4	25.0	41.7	58.3
Accommodation in poor condition / disrepair	20.3	41.7	75.0	25.0
Mental health problems	16.9	20.0	30.0	70.0
Problems with the landlord	16.7	30.0	50.0	50.0
Problems with other tenants / neighbours	15.0	11.1	33.3	66.7
Accommodation only short-term / temporary	12.9	25.0	62.5	37.5
Burglary / attempted burglary	11.7	0.0	57.1	42.9
Number of respondents <sup>3</sup>	60	24	27	42

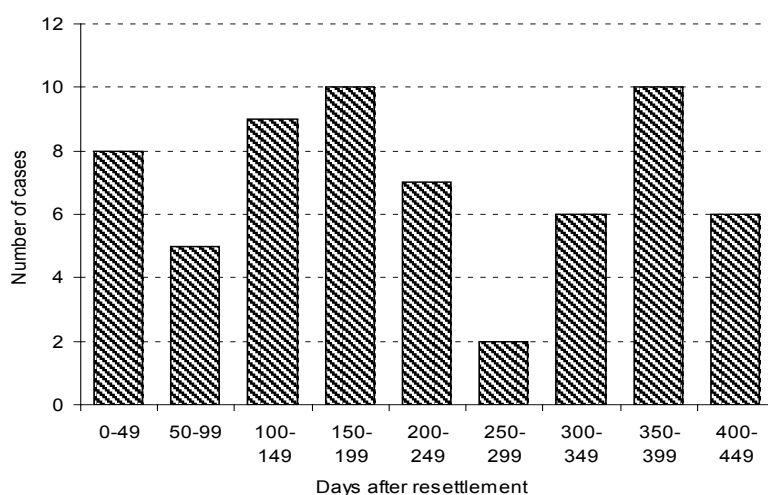
Notes: 1. Percentage who reported the problem. 2. Admitted to a hostel, slept rough, stayed with relatives or friends, or in prison, rehabilitation unit or hospital. 3. Includes only the respondents who moved or left their resettlement accommodation.

The exact date on which the first tenancy ended is known in 71 cases, although the record is complete for only the first 15 months (or 456 days), during which time 63 tenancies ended. This is a rate of 50.4 in a year, or 16.1 per cent of the original sample of 379 (details unavailable for 21 people). Put another way, over the 15 months just 1.05 per cent of the resettlement tenancies ended each calendar month. The turnover rate for the first 12 months was 12.3 per cent for social housing tenants and 40 per cent for private-renters. These rates are similar to national turnover rates, which for social housing tenants ‘remained fairly static from 1984 (to 2003) at between 10 and 13 per cent a year’, and which for all private rented properties (including student flats and holiday homes) was 40 per cent in 1994 and ‘remained between 40 and 42 per cent’ up to 2003.<sup>22</sup>

Partly on the basis of our previous study of the resettlement of older homeless people from the Lancefield Street Centre in London, we expected a relatively high rate of move-ons during the early months, and then a lull followed after at least a year by a renewed rise. The data provide no evidence of such a pattern. Move-ons in the first two months were less frequent than during the next two, and indicate a very low rate of wholly inappropriate or mismanaged allocations. There is, however, a suggestion that the lowest rate is after 250-299 days (approximately months 9 and 10), as appears on Figure 7.4, but the evidence is insubstantial because the frequencies are low and the differences statistically insignificant.

22. Survey of English Housing 2003: Table 2C, cited by Beatty *et al.* 2005, p. 2.

**Figure 7.4. Frequency of first tenancy terminations by days since resettlement**



## Overview

Resettlement was successful for the majority of FOR-HOME respondents for at least the first 15/18 months – four-fifths remained housed either in the original accommodation or in a new tenancy, although a few were under the threat of eviction. There was, however, a progressive increase in the number that moved to another tenancy and in the number without a tenancy. For those whose tenancies ended, some stayed with relatives or friends and less than one-in-ten were known to have returned to hostels or the streets. Even most people with long histories of homelessness sustained their tenancy. The presented results, along with many other analyses, lead to the overall assessment that three sets of factors had the strongest influence on the housing outcomes, namely tenure differences, the partly associated differences in housing market or structural conditions in London and in the provincial cities, and the age of the respondents. In the provincial cities, for example, there was a relatively high likelihood of changing accommodation and moving to a new tenancy after being resettled, but this was less evident in London where it is more difficult to find affordable housing.

Resettlement into the private-rented sector clearly led to different and more unstable outcomes, but FOR-HOME has some evidence that close management reduces its problems and failings. On the influence of age, greater age increased the likelihood of being in the original tenancy at 15/18 months, but had less influence on whether the respondent remained a tenant. The FOR-HOME evidence shows that the youngest and the oldest interacted with housing market opportunities and their current housing in distinctive ways (on reflection not a surprising result). The structural and age effects on the housing outcomes tend to be stronger than some personal characteristics, such as the presence or absence of mental health and alcohol problems (but not drug problems).

## Managing a home and finances

This chapter examines how the respondents coped with practical household tasks such as cooking and cleaning, and with the payment of rent and utility bills. It also reviews how they managed financially, their income levels and sources, and the prevalence and value of debts over time. Although many were willing to discuss their financial problems and debts, some were unclear whether they had debts or about the amounts, and it is likely that a few did not disclose relevant facts.

Some homeless people who are resettled receive advice from tenancy support workers about managing a home and finances (see Chapter 11). Broadway, in London, also provides ‘welfare rights and money advice services’ to help clients who have been resettled but are having problems claiming benefits or with debts (Box 8.1). This type of service is not, however, commonly available. The only option for many formerly homeless people who do not have a tenancy support worker and experience financial difficulties and want help is to turn to advice centres such as the Citizens Advice Bureaux.

### **Box 8.1: Broadway’s Welfare Rights and Money Advice Services**

The welfare rights and money advice service enhances the resettlement process by providing expert support, advice and advocacy for clients who are struggling with their benefits or debts.

The *Welfare Rights Team* aims to maximise client’s income by helping them to claim the benefits that they are entitled to and to challenge decisions they do not agree with. We strive to work around the client’s needs and will visit people at home as many times as necessary. The team has developed considerable experience in the needs of vulnerable people; for example, some members have been trained in understanding mental health. Our service helps clients avoid rent arrears by ensuring that they receive the correct benefits. We aim to involve clients with the benefit application process, enabling them when they have been resettled to manage their claims themselves, which is vital if they are to maintain their tenancies.

The *Welfare Rights Team* (WRT) also represents many vulnerable clients at appeal tribunals. We work very closely with clients and their support workers at this stage, building a case and developing their confidence prior to the appeal, then continuing to support them after the appeal, making sure all payments are received or further appeals lodged.

In 2009/10, WRT represented at 57 appeals, winning 91% and our clients were awarded £1.8 million in additional benefits. In May 2010 we represented at 11 appeals (compared to 6 in May 09) and we currently have a 100% success record at Employment and Support Allowance appeals. WRT also trains frontline workers in all areas of the benefits system. This training has proved so popular that we also train staff of partner and external agencies.

*Capitalise*, the money advice service, works with multiple external agencies seeing clients with various debt problems. *Capitalise* runs surgeries to ensure they see as many clients as possible. Its staff work with clients to prioritise and reschedule debt and arrange direct payments, they support vulnerable clients through bankruptcies, and they are authorised to undertake Debt Relief Orders. *Capitalise* have rescheduled over £9 million of debt in the last three years.

The welfare rights and *Capitalise* teams work together to address our clients’ financial problems and help them be in the best possible position to manage their money and benefits when they are resettled into the community.



## Managing household tasks

After resettlement, most of the FOR-HOME respondents gradually acquired furniture, household goods and other possessions and created a comfortable ‘home’. Most experienced no difficulties with shopping, cooking, cleaning and laundry, and kept their place clean and tidy. At 15/18 months, almost three-quarters had a cooked meal at least five days each week, although 12 per cent had a hot meal no more than twice a week. A high percentage aged in their teens and early twenties cooked for themselves or had ‘take-aways’ (Table 8.1). Among those aged in their fifties, 12 per cent visited churches or day centres for homeless people for free or cheap food, and a few attended almost every day. Those aged 60 or more years were least likely to cook for themselves: several ate in cafes or pubs, which they said was ‘economical’ (three were rehoused in sheltered accommodation next to a pub that offered pensioners low-priced meals). The main reason given for not regularly having cooked meals was insufficient income.

**Table 8.1 Main providers of meals at 15/18 months by age**

Meal providers	Age groups (years)						All
	17-19	20-24	25-39	40-49	50-59	60+	
	<i>Percentages</i>						
Own cooking	75.8	84.6	77.3	83.5	78.8	54.5	79.0
Relatives / friends	36.4	30.8	28.2	32.9	15.1	9.1	28.5
Take-away restaurants	51.5	51.3	43.6	32.9	33.3	45.5	41.6
Churches / day centres <sup>1</sup>	0.0	0.0	4.5	7.6	12.1	0.0	4.9
Cafes / pubs	0.0	2.6	2.7	5.1	3.0	36.4	4.2
Work / college	6.1	2.6	0.9	0.0	9.1	0.0	2.3
<i>Number of respondents</i>	33	39	111	79	33	11	306

*Notes:* Multiple providers could be named. 1. Free or cheap meals provided by churches or day centres for homeless people.

At 15/18 months, 29 per cent reported problems with cooking, cleaning or laundry, including a few whose homes were filthy and littered with empty beer cans, hoarded junk or old newspapers. Some blamed poor motivation and depression, some the lack of household equipment, and a few their physical health problems. Among those without a cooker, some mentioned that having take-away meals or having to buy ready-prepared meals for the microwave was expensive. Many lacked a washing machine and found it expensive to use laundrettes. Very few said that they did not know *how* to cook or clean. Younger people were significantly *less* likely than older people to report problems with household tasks (14% aged 17-24 v. 38% aged 40+;  $p < 0.01$ ). This was partly because the younger respondents were the most likely to be helped by their family – some visited their parents where they had meals and did their laundry. Indeed, among those with family contacts, 27 per cent reported problems with domestic tasks, compared to 42 per cent who had no family contact ( $p < 0.05$ ).

There was a strong relationship between mental health problems and coping with domestic tasks – 40 per cent with mental health problems had difficulties with household chores, compared to 13 per cent of others ( $p < 0.001$ ). Many with mental health problems said they could not be bothered to cook and clean. One man, for example, had been depressed for several years, rarely cleaned his flat and had two large piles of wine bottles in his sitting-room. He said, ‘I can’t be bothered to take them down to the dustbins’. There was also a strong association between alcohol problems and managing domestic tasks – 40 per cent who suffered from alcohol problems had difficulties, compared to 25 per cent of others ( $p < 0.01$ ). There was *no* relationship between drug problems and coping with household tasks. There were no associations between receiving advice or training on preparing meals and keeping a home clean from key-workers or other staff before being resettled and coping with household tasks after moving.

### **Managing finances and bills**

#### *Income sources and levels*

When the respondents were resettled, just nine per cent were in paid work (4% full-time and 5% part-time) and the others relied on social security income. Various benefits were received including Jobseeker’s Allowance, Incapacity Benefit, Income Support, Disability Living Allowance, and the State Pension.<sup>23</sup> Once rehoused, the vast majority of the respondents remained highly reliant on social-security benefits, and by 15/18 months only 18 per cent were employed full or part-time. Their average weekly income increased from £84 at the time of resettlement to £113 after 15/18 months. The average income can mislead, however, because a few in work had exceptionally high incomes. The median income – the value halfway between the highest and lowest income – is more useful for comparisons. The median weekly income was £62 at the time of resettlement and £90 at 15/18 months.

Despite the rise in income, at 15/18 months 75 per cent had an income below the UK poverty threshold for a single adult without dependent children (for 2007/08, the threshold was £115 a week after deducting for rent and council tax). Variations in weekly income associated with whether the respondent was in paid work and the type of social security benefit(s) received. Those with jobs had the highest incomes, followed by those receiving the Disability Living Allowance, while those receiving Job Seeker’s Allowance had the lowest income – putting aside seven who temporarily had no income. Among that seven, some were in dispute with social security benefit offices about their benefit entitlement, and others had stopped work and were waiting for benefits to be reinstated. Those in the youngest age groups had the lowest income. The median weekly amounts were £53 for 17-19 year-olds and £80 for 20-24 year-olds (Table 8.2).

23. From October 2008, those newly accepted as incapable of work through sickness or disability were paid an ‘Employment and Support Allowance’, which replaced ‘Incapacity Benefit’ and ‘Income Support paid on incapacity grounds’.

**Table 8.2 Weekly income (£) at 15/18 months by age groups**

Age groups (years)	Sample size	Average (£)	Median (£)	Lowest (£)	Highest (£)
17-19	32	95.13	53.00	0	260.00
20-24	38	117.12	80.00	0	389.50
25-39	110	115.49	86.00	0	375.00
40-49	77	108.01	91.50	0	412.50
50+	42	127.09	122.00	47.50	330.00
Total	299	113.22	90.50	0	412.50

Many of the respondents experienced multiple income changes during the 15/18 months. There was a great deal of movement in and out of work, and many who were employed had insecure and short-term jobs, some with unpredictable hours. Entering or exiting work often had marked and protracted impacts on income. Others lost their entitlement to social security benefits when they started full-time education. Other reasons for income changes included benefits reassessments and changes. For example, 29 respondents who were initially on Incapacity Benefit or Income Support were deemed ready for work and their benefit was changed to Jobseeker's Allowance, which pays much less. A few Jobseekers' Allowance recipients had the benefit stopped because they failed either to 'sign on' regularly at the Jobcentre Plus or to attend a job-training programme. Sixteen women gave birth after they were resettled and because the child lived with them they were entitled to Child Benefit and Child Tax Credit. Five other respondents also received Child Benefit because their children came to live with them.

### *Managing financially*

The move to independent-living created several financial demands and new types of spending. Most had to buy basic furniture and domestic equipment and pay utility bills, and some took on loans or deferred payment schemes. In a few cases, outstanding rent arrears, court fines and other debts 'resurfaced' when they took a new tenancy. Several re-established or increased contacts with their children and spent more on them. Even those working full-time generally found it difficult to manage – most were in low-paid jobs and not entitled to government grants and loans to help furnish their accommodation or assistance with their rent and council tax.

The respondents' discretionary incomes varied, *i.e.* the amount available for food, clothing, toiletries, household equipment and supplies after paying rent and utility bills. Five contrasting cases are profiled in Table 8.3. Weekly income was particularly low for Cases 1 and 3. Case 1 received Jobseeker's Allowance, and had debts before being resettled that subsequently increased. S/he also had to pay £10 a week to reduce the rent arrears. For Case 2, weekly expenditure exceeded income – s/he was working and had to pay bus fares plus all the rent and some council tax (s/he was unsure about HB entitlement). Although Case 2 had no debts when resettled, these soon mounted. Case 4 had health problems, received Disability Living Allowance

(DLA) and Income Support, and HB paid all the rent, and so had the most discretionary income. The relatively high rate of the DLA benefit enables the person to ‘buy in’ care or support at home if they require help with personal or household tasks, or to pay for taxis if they have mobility problems. Case 5 received the State Pension. He ate out most of the time so spent more than the others on food but was managing adequately.

**Table 8.3 Income, expenditure and debts at 15/18 months: five contrasting cases**

Income and expenditure items (weekly)	Source of income				
	Jobseeker's Allowance	Earnings	Income Support	Income Support + DLA	State Pension
	Case 1	Case 2	Case 3	Case 4	Case 5
<b>Income (£)</b>	50	170	71	155	130
<b>Expenditure (£)</b>					
... Rent (£)	-20 <sup>2</sup>	-125	-4	0	0
... Electricity, gas, water (£)	-12	-13	-18	-11	-13
... Council tax (£)	0	-20	0	0	0
... Travel (£)	0	-13	-15	0	0
... Food (£)	-10	-10	-30	-35	-60
<b>Total</b>	-42	-181	-67	-46	-73
<b>Balance (£)<sup>1</sup></b>	+8	-11	+3	+109	+57
<b>Debts / rent arrears (£)</b>					
... When resettled (£)	2,000	0	0	0	0
... At 15/18 months (£)	4,118	1,100	320	0	0
<b>Age group (years)</b>	17-24	17-24	40-49	30-39	55+

Notes: DLA: Disability Living Allowance. 1. Discretionary income for clothing, toiletries, personal items, furniture and equipment for the new accommodation. 2. Includes £10.00 off rent arrears.

The percentage with budgeting and financial problems increased during the first 15/18 months. At 6 months, 28 per cent said they had difficulties ‘frequently’, and 29 per cent ‘occasionally’. By 15/18 months, the equivalent figures were 37 and 24 per cent. Young people aged 17-24 years were the most likely to have problems – 28 per cent reported ‘frequent problems’ at six months, and 46 per cent at 15/18 months. People aged 50 or more years were the least likely to have difficulties. The private-renters were also the most likely to report *increasing* difficulties – 22 per cent had frequent problems at six months and 42 per cent at 15/18 months. People with mental health or substance misuse problems were significantly more likely to report difficulties.

Not surprisingly there was a strong relationship between budgeting difficulties *before* being resettled and having the same problems *after* ( $p < 0.001$ ). Three-quarters (74%) of those who reported problems before moving said they had difficulties at 15/18 months. When first interviewed, 76 per cent of the respondents were not worried about their ability to manage financially, but 60 per cent subsequently had difficulties. This suggests that many were unaware of, or refused to acknowledge, the financial demands of starting a new tenancy. There were no

associations between receiving advice or training on budgeting and paying bills from key-workers or other staff before being rehoused and coping financially after moving.

Thirty-five per cent of the respondents received financial help from family and relatives after being rehoused, particularly from parents or siblings, mainly as small cash gifts in emergencies (Chapter 10). Very few had regular and substantial financial help from relatives. Many said that their family was not in a position to offer such help or that they did not want their relatives to know that they were not coping financially.

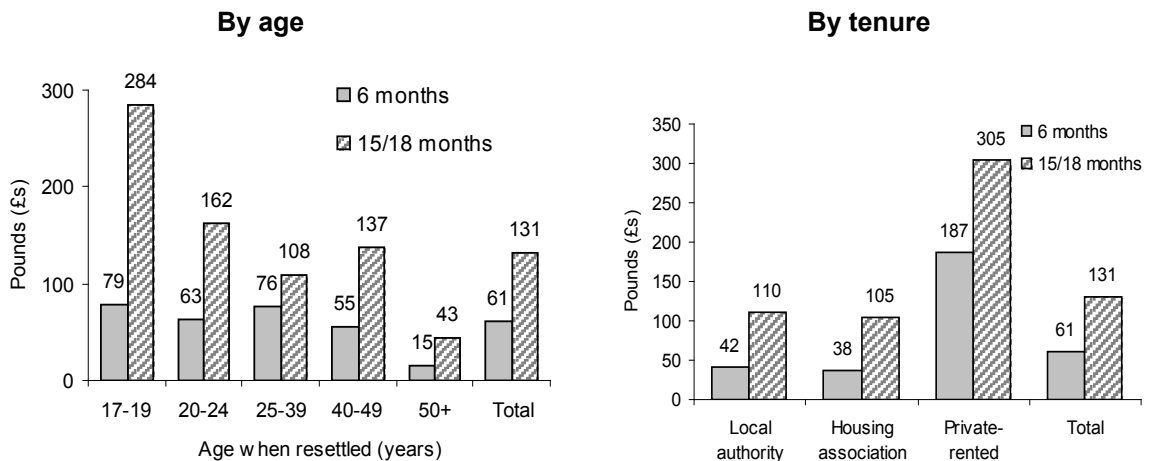
### *Rent payments and arrears*

The weekly rents ranged from £40 to £350, with the London average nearly double that in Notts/Yorks (£110 v. £63). Some rents included a 'service-charge' to cover heating, water and the cleaning of communal areas. The average weekly rents of private-rented tenancies were around twice those of local authority and housing association tenancies – £70 for local authority, £98 for housing association, and £148 for private-rented tenancies. The average in London's private-rented tenancies was particularly high (£182). Most respondents were entitled to claim Housing Benefit (HB) for all or part of their rent. Forty-seven per cent did not pay anything towards the rent, 39 per cent made a contribution (generally between £2 and £15), and 14 per cent had to pay all the rent. The latter were in full-time work or education.

During the first 15/18 months, 64 per cent of the respondents had rent arrears at some point, and for 10 per cent the amount was at least £1,000. At 15/18 months, 78 people (26%) still had arrears, for one-third of £500 or more, and for 12 of more than £1,000. One-half of the 78 were paying back the arrears. Younger people were significantly more likely to have had arrears and to be in arrears at 15/18 months: 80 per cent of 17-24 year-olds had arrears at some point, and 42 per cent at 15/18 months. In contrast, 27 per cent of 25-39 year-olds and only 15 per cent of the older respondents had arrears at 15/18 months. At 15/18 months, the mean arrears for 17-19 year-olds was more than double that for 25+ year-olds (Figure 8.1, left). Private-rented tenants were more likely than social housing tenants to have had rent arrears since resettlement (71% v. 63%) and to have arrears at 15/18 months (31% v. 25%). The mean rent arrears among social housing tenants at 15/18 months was just over £100, compared to £305 for private-renters (Figure 8.1, right).

During the early months, many of the rent arrears stemmed from HB administration problems, including office delays and the respondents failing to complete the forms properly. Subsequent arrears tended to be associated with personal circumstances, such as the respondent failing to pay their contribution to the rent and spending the money on other things, and failures to keep Jobcentre Plus appointments or to attend New Deal programmes that led to the suspension of HB and other benefits. For several respondents, their circumstances changed, which interrupted the HB payments. One man applied for a change from Job Seeker's Allowance

**Figure 8.1 Average rent arrears at 6 and 15/18 months (£)**



to Income Support because he was too ill to work, but this led to the suspension of his benefit payment and HB, following which he accumulated rent arrears and was eventually evicted. Nine per cent of the respondents acquired rent arrears when they started or stopped work through suspensions and delays in reinstating social security benefits and HB: some had no income for several weeks. A few lost their entitlement to HB when they started education and vocational courses. One such young woman was without benefits and HB, took a student loan, but could not afford the £300 weekly rent and so was evicted.

In April 2008, the Local Housing Allowance (LHA) was introduced for private-rented tenants as a different way of distributing HB. While HB is normally paid directly to the landlord, the LHA is paid to the tenant. The idea was to encourage the beneficiary to negotiate a lower rent and to find the best-value tenancies. If a tenant was deemed vulnerable, local authorities at their discretion could pay the LHA directly to the landlord. Five FOR-HOME respondents who received the LHA payments failed to pay the landlord and built up rent arrears; some simply did not understand the system, and some spent all or part of the allowance on other things. Four of the five were evicted, and the fifth had arrears of almost £3,000 at 15/18 months.

Overall, 26 per cent of the respondents were threatened with eviction because of rent arrears, and 21 (6%) were evicted or left their accommodation for this reason. The evictees represented 16 per cent of private-rented tenants but only two per cent of social housing tenants. Of the 78 people who were still housed but had arrears at 15/18 months, 38 per cent had been taken to court and threatened with eviction.

#### *Utility payments and arrears*

Most respondents were responsible for paying the utility bills, *i.e.* the electricity, gas and water. Those who were working full-time and many on Incapacity Benefit also had to pay council tax. Some paid for the utilities through ‘pay-as-you-use’ schemes. Although these have the highest unit prices, many preferred the system and became accustomed to re-charging the keys or cards

when they received their social security benefit. Others made weekly, fortnightly or monthly payments to the suppliers, or received bills every three or six months. For several private-rented tenants, utility charges were included in the rent and service-charge.

Although many respondents had little or no previous experience of managing their energy consumption or of dealing with utility companies and paying the bills, 53 per cent coped well with these tasks. Several said that they were proud of their accomplishment. A few recollected that initially they left the heating on without thinking and then received a huge bill, and had since been more cautious. Several had changed or were trying to change from quarterly bills to 'pay-as-you-use' schemes. Three-month bills were stressful and problematic for many, as most did not or could not save and so had to prioritise which bills to pay. Some contacted the utility companies and sought permission to pay the bill late or in instalments.

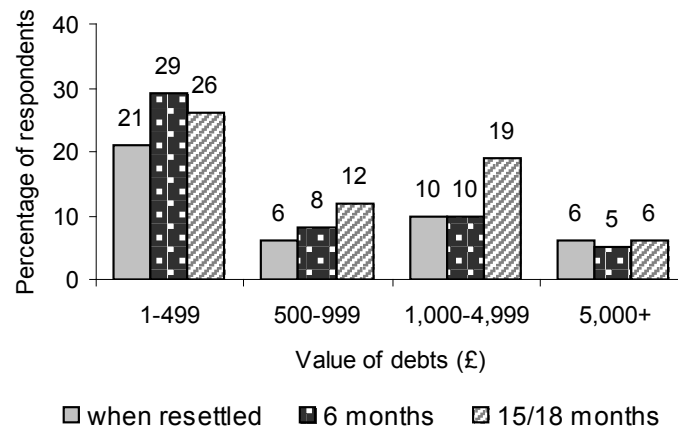
Forty-seven per cent of the respondents had difficulties with utility payments at 15/18 months. A few reported being confused about the payments, and some were in disputes with the suppliers, but most cases arose from shortage of money. A few found themselves in tenancies where the previous occupier had built up utility debts and the supplier was trying to retrieve the arrears from the FOR-HOME respondent. It is also worrying that after 15/18 months almost one-in-ten respondents had paid no water rates and that attempts to collect the money had not begun. Some were vague about whether they had to pay; others said that they were not going to do anything until a bill arrived, but had not put money aside.

The London respondents were more likely to report problems with utility payments than those in Notts/Yorks (56% v. 32%), which can be put down largely to the different payment methods. People who paid weekly, fortnightly or monthly were least likely to have problems, followed by those who used 'pay-as-you-use' schemes, and those who received three-month bills had the most difficulties. In relation to electricity, for example, 28 per cent who paid weekly, fortnightly or monthly had payment problems, compared to 43 per cent who paid through the 'pay-as-you-use' scheme, and 63 per cent who had three-monthly bills ( $p < 0.005$ ). Older people (50+ years) were less likely to report difficulties with utility payments, but there were no other age differences. Those with mental health or drug problems were significantly more likely to have experienced difficulties.

### *Debts*

At resettlement, nearly one-half (45%) of the respondents reported debts. Our measure of debts includes rent arrears for current or past tenancies, utility arrears, sums owing on credit cards or to loan companies, bank overdrafts, money owed to relatives and friends, court fines, and loans from the DWP or from shops and catalogue companies. The percentages with debts rose to 57 at six months and 67 at 15/18 months. There was also an increase in the percentage with debts of £1,000 or more, from 16 at resettlement to 25 by 15/18 months. The increased frequency of large debts came after the first six months (Figure 8.2).

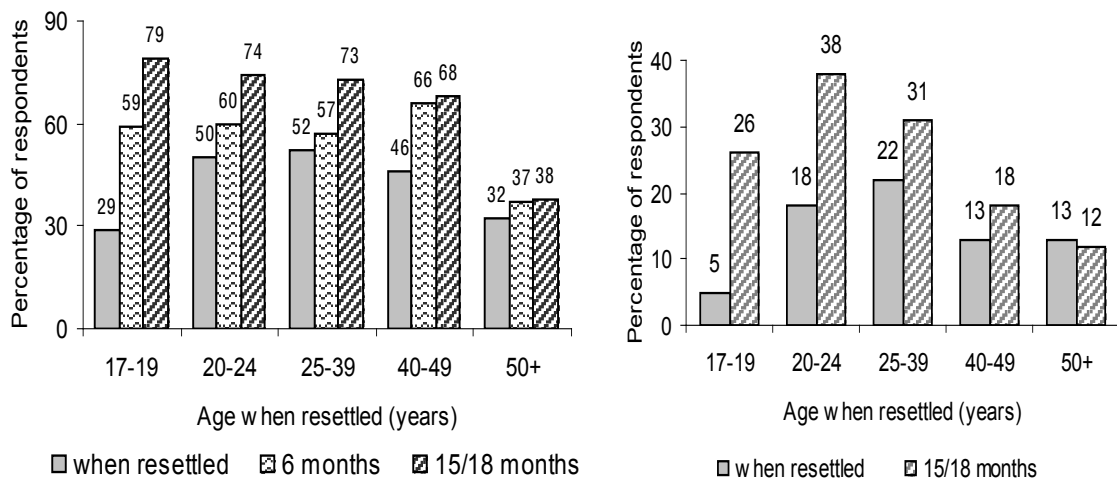
**Figure 8.2 The amount of debts by months after resettlement**



Note: Excludes 37 people who had debts but could not specify the amount.

At resettlement, men were more likely than women to have debts (48% vs. 37%), and the prevalence was higher in Notts/Yorks than in London (53% vs. 39%). By 15/18 months, however, there were no significant differences in prevalence between men and women or between the two areas. In other words, women and the London respondents were more likely to have newly-acquired debts. The prevalence and scale of debts varied strongly by age. Debts increased over time most sharply for 17-19 year-olds: they were the *least* likely to have debts when first resettled (29%) and the *most* likely to have debts at 15/18 months (79%) (Figure 8.3, left) – as mentioned earlier, they had the lowest incomes. Among both them and those aged 20-24 years, there was also a sharp rise in the percentage with debts of £1,000 or more (Figure 8.3, right). By 15/18 months, almost two-fifths aged 20-24 years owed such amounts. Those aged 50 or more years were least likely to accrue debts, and they had smaller debts.

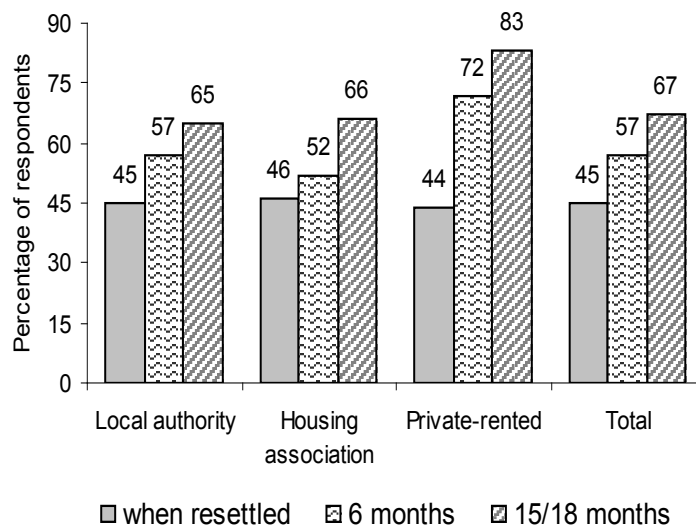
**Figure 8.3 The prevalence of debts by age and months after resettlement**





There was a strong relationship between housing tenure and debts. When the respondents first moved in, the prevalence of debts did not vary with the tenure (there is no reason why they should), but subsequently the private-rented tenants were most likely to build up debts – 44 per cent had debts when resettled, and 83 per cent by 15/18 months (Figure 8.4). Forty-three per cent of the private-renters had debts of £1,000 by 15/18 months, compared to 28 per cent of local authority tenants and 18 per cent of housing association tenants. People with mental health or substance misuse problems, and those with debts at the time of resettlement, were also significantly more likely to have debts at 15/18 months.

**Figure 8.4 The prevalence of debts over time by housing tenure**



Among the 67 per cent of respondents with debts at 15/18 months, only a few (3%) had seen a specialist debts advisor, although several were advised by tenancy support workers, former key-workers and other service-providers. Two-thirds were paying back some or all of the debts; the other one-third had no repayment plans. When interviewed, several produced numerous letters about debts and demands for money but had little or no understanding about the amount they owed and how to sort out the mess.<sup>24</sup>

### Overview

After being resettled, most respondents looked after their accommodation, kept it clean and tidy, and coped well with household tasks. Three-tenths experienced problems most of which were associated with low motivation and depression, or with the lack of household equipment and the expense and bother of not having a cooker or washing machine. Some found ways to overcome these problems, and very few associated their difficulties with insufficient skills. By contrast, managing finances and paying bills were common and serious problems. Most respondents had a

<sup>24</sup> More detailed analysis of the prevalence and size of debts from the day of resettlement until six months later is available in Warnes, Crane and Coward 2010.

low income and struggled to cope with everyday living expenses and the costs of setting up a new home. Some developed a routine for paying utility bills, and learned how to survive on a very low income. Many, however, built up rent arrears and other debts, which resulted in six per cent being evicted or leaving their accommodation during the first 15/18 months, and several others being threatened with eviction.

In some cases, financial difficulties were linked to personal factors. These included refusals to comply with the social security benefit rules (so the payments were stopped), spending money on non-essentials, and ignoring bills. In many cases, however, their income barely covered their expenses. A few that had been resettled in high rent accommodation tried 'to better themselves' by entering full-time education or employment but then found that their income was insufficient to meet their outgoings. The levels of preparedness and knowledge about bills and finances were low. Less than one-half had received advice or training in managing money at their previous hostel or supported housing. Although at the time many believed that they did not need such help, they subsequently experienced problems. Furthermore, nearly one-half had debts on the day they were resettled.

Young people were particularly likely to struggle financially after being resettled, not least because they had the lowest incomes. Likewise, people in private-rented accommodation were most likely to accrue rent arrears and other debts because their rents were high. Those who went off benefits into work and later found themselves unemployed also had a high likelihood of accumulating debts (described in the next chapter). People with mental health and alcohol problems had a higher likelihood of difficulties managing a home, both in terms of coping with household tasks and with bills and finances.

## Participation in education, training and employment

This chapter first describes the respondents' participation in education, training programmes, voluntary work and employment (hereafter ETE), and then provides a closer examination of their involvement in paid work. The third part examines associations between participation in ETE activities and resettlement outcomes, focusing on their housing situation, finances, and debts. Chapter 12 describes the associations between engagement in ETE, and morale and wellbeing.

Since the late 1990s, ETE programmes for homeless people have developed rapidly. They help people build confidence, self-esteem and the skills to become self-reliant. Many homelessness sector organisations have developed learning and employment programmes, some through links with colleges or businesses. St Mungo's runs the *Woodworks* scheme that provides an introduction to the work environment and skills-training for people who have been unemployed for years (Box 9.1). Thames Reach is opening an Employment Academy in 2011 which will work closely with agencies and businesses to provide learning, skills development and employment services to homeless people and other socially excluded groups (Box 9.2).

### Box 9.1: St Mungo's: *Woodworks*

*Woodworks* is a supported workplace environment for those who have been out of work for many years or have never had a job. To a casual visitor, the workshop appears to be a medium-sized carpentry unit, and that is what it is, a professionally equipped, furniture 'batch-production' workshop. It has customers, products, a work schedule and a sales unit. Each year, the workshop achieves sales of between £60,000-80,000.

Project workers from supported houses and hostels take residents along to the unit and ask the simple question: 'Would you like to work here?' There is a short, informal suitability 'chat.' People need no previous experience and some of the most successful and skilled workers had never been in a workshop before. Emphasis is placed on people learning at their own pace and not having to operate machinery or take on responsibilities that they don't feel comfortable with. As the positions are unpaid, there is no impact on benefits, though for certain benefits working hours may be restricted. The volunteers receive travel expenses and a small lunch allowance.

People who have been 'written off' for employment – and who are perceived as unemployable – become part of the 'Woodworks' production team. Clients are encouraged to take full ownership of the workshop and there is a high level of autonomy for individuals. This leads almost invariably to people 'rising' to the responsibilities as they move quickly from 'written off' to 'in charge'. This seems risky but it does work. There is an immediate cultural shift as individuals see themselves and their peers as something different and the group-dynamic becomes 'constructive' and 'focussed' on the job in hand.

Thereafter, the 'Team' settles to a natural order, usually with the most able around the workshop taking most of the responsibility and others fitting in at their respective levels. Without direct input from staff, the team is forced to run itself. The Team develops skills such as communication, planning and time-management, negotiation, empathy, individual and collective responsibility, and group and individual support. These skills can be transferred elsewhere in an individual's life. For many the move towards responsibility means their general behaviour improves significantly. Between 15 and 20 residents join the workshop each year, and in doing so, develop life skills which support their progress in other areas, such as resettlement. Most *Woodworks* employees move-on to independent accommodation and a number have entered paid employment.

*Woodworks* helps very vulnerable people with behaviour issues that lead to eviction and exclusions from hostels sustain their temporary accommodation. Many significantly reduce their drug and alcohol use, and those with mental health problems have a place they can develop their own therapeutic programme and meaningful group activity. Many members of staff who drop in to see how their former clients are getting on say they become 'totally different people' and are amazed at their transformed behaviour.

### **Box 9.2: Thames Reach: *The Employment Academy***

Thames Reach's new Employment Academy, based in South London, is due to open in 2011. Its aim is to help unemployed people in Southwark and Lambeth develop new skills, access training and education opportunities and to find work. It will build on Thames Reach's existing experience of providing learning and employment services and support to homeless and other socially excluded groups and aim to reach a much wider group of people and have a greater impact within communities.

An onsite café, meeting rooms and events space will be available to the public and community groups, particularly those living and working locally. The academy will be rooted in the community it serves. The academy will provide a service to thousands of people each year.

The vision for the Employment Academy is of a place in which agencies and businesses work together to break down barriers to employment for homeless and socially excluded people in Lambeth and Southwark. These partnerships will be collaborative and aim to make a difference in peoples' lives by improving the opportunities available to them.

Core services within the academy, such as front of house and the advice and information desk will be managed by Thames Reach. There will be a range of specialised learning, skill development and employment services provided in partnership with other agencies in order to meet a wide range of needs and go beyond that which is currently provided by Thames Reach.

The Academy's services will aim to:

- \* Provide information, advice and guidance so people can make informed choices about their opportunities
- \* Deliver specialist training so that people can develop the skills and confidence to move into work
- \* Offer practical placement and volunteering options
- \* Showcase the talent and potential of members to potential employers
- \* Give emotional, practical and financial support to those returning to work
- \* Act as a gateway into mainstream services and broaden the routes and opportunities into employment

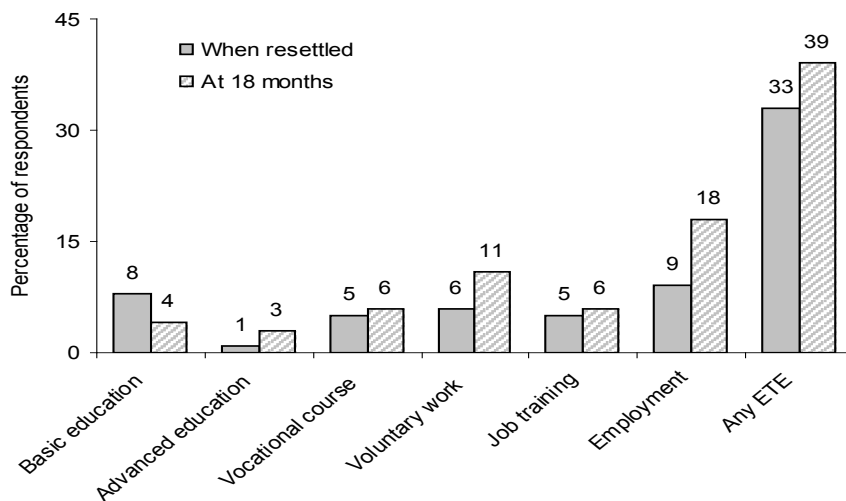
### **Involvement in education, training and work**

The percentage of FOR-HOME respondents engaged in ETE increased slightly over time, from 33 per cent at resettlement to 39 per cent at 15/18 months (Figure 9.1). Some were involved in more than one activity, *e.g.* several women were at college or university during the day and worked in the evenings and/or at weekends. There is a strong and significant association between engagement in ETE at the time of resettlement *and* at 15/18 months ( $p < 0.001$ ). Sixty-one per cent of respondents engaged in ETE at the time of being resettled were also involved at 15/18 months, but only 28 per cent who were not involved at baseline were participating at 15/18 months.

At 15/18 months, 38 per cent of men and 42 per cent of women were engaged in ETE. Women were more likely to be employed or pursuing a vocational course, and the men more likely to be in voluntary work or job-training schemes, *e.g.* painting and decorating, or carpentry. There were age differences. At 15/18 months, those aged 17-24 years were most likely to be participating in ETE (49%, compared to around one-third of other age groups). The younger age group were most likely to be employed or pursuing vocational courses, while those aged 50 years or more tended to be doing voluntary work or diversion courses such as computer studies.

At resettlement, 41 per cent of the London respondents and 23 per cent in Notts/Yorks were participating in ETE. By 15/18 months, however, the difference between the two samples had reduced, to 41 per cent in London and 37 per cent in Notts/Yorks. Not surprisingly, people

**Figure 9.1 Participation in ETE at resettlement and 15/18 months**



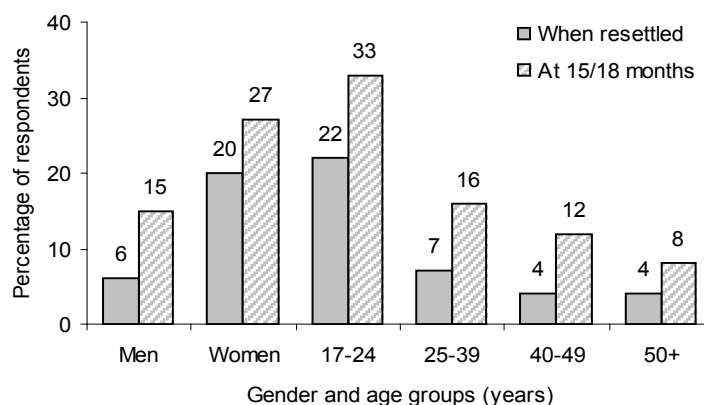
Notes: Basic education refers to primary / secondary education courses, e.g. up to 'A' levels or equivalent. Advanced education refers to degrees and other post-school education courses, i.e. after 'A' levels. Vocational courses refer to work-related courses that are mainly college-based, i.e. not 'on the job' training by employers. Job training refers to job acquisition courses, e.g. New Deal, and to skills training programmes, and work placements.

with mental health problems were significantly less likely than the others to be involved ( $p < 0.05$ ). The difference was particularly noticeable among those with drug problems (26% who used drugs compared to 48% who abstained were engaged in ETE;  $p < 0.001$ ).

### Employment patterns

At the time of resettlement, nine per cent of the respondents were working, and this doubled to 18 per cent at 15/18 months. Similar percentages of men and women were employed full-time (9%), but more women had part-time jobs (18%, compared to 5% of men). Young people (aged 17-24 years) were also most likely to be working (Figure 9.2). A slightly higher percentage of the London respondents had jobs – 14 per cent held jobs at the time of being resettled, and 21 per cent at 15/18 months. The equivalent figures for Notts/Yorks were four and 15 per cent.

**Figure 9.2 Employment when resettled and at 15/18 months**



Of the 56 people who were employed at 15/18 months, 29 worked full-time, 20 part-time, and seven casually. The number of hours worked each week by part-time and casual workers varied from five to 32, and included *Big Issue* vendors, casual labourers and security workers. One-half of the employed respondents were in elementary occupations as security guards, labourers, kitchen porters or cleaners, and 22 per cent were in sales and customer service occupations as shop assistants or call-centre operators. A few held secretarial or administrative jobs or were skilled construction workers. The men tended to be employed in elementary occupations and the women as sales assistants or at call centres. When interviewed at 15/18 months, one-third had been in their current job for less than six months, and a similar percentage for 12 months or longer. Six people had acquired jobs following work placements, including three London respondents through *Business Action on Homelessness*.<sup>25</sup>

Over the 15/18 months, there was a great deal of movement in and out of work. Forty-nine people were unemployed at 15/18 months but had worked intermittently since being resettled. They tended to be men aged less than 40 years and, compared to the respondents who retained jobs, a high percentage had mental health and/or drug problems. Many had obtained their job through an agency or through relatives or friends, and many of the posts were temporary, casual or short-term and lasted less than three months. A few left jobs because the work was irregular and low paid, and they were unable to afford their rent and bills. Sixty-six per cent (203 people) did not work at all after resettlement. Eleven were retired, and 10 had recently had babies. Many others had mental health or drug problems, and long histories of unemployment and homelessness.

### *Eagerness to work*

At 15/18 months, 196 respondents were unemployed but of working age and without disabling physical health conditions. When asked how keen they were to get a job, 46 per cent said 'very', 28 per cent 'fairly', 15 per cent 'not very', and 11 per cent 'not at all'. The main reasons for wanting a job were to become self-supporting and have money to buy things, support children or relatives, go out with friends, and go on holidays. Many said that having a job would structure their life, give them a sense of achievement, keep them occupied, and prevent boredom. Two-thirds said, however, that they were worried about getting a job. Their main concerns were that they lacked confidence and skills and would be unable to cope, or that they would be unable to manage financially, particularly if they were made redundant or the job was only short-term. Forty-four per cent said that they had tried to find a job (although fewer had actually applied for jobs). Among the 26 per cent who were not keen to get a job, the main reasons given were mental health problems (31%), a belief that they would be unable to afford the rent and manage financially (21%), drug and alcohol problems (15%), and lack of motivation and interest (11%).

25. Governed by a business-led board and chaired by the Group Chief Executive of Barclays, Business Action on Homelessness offers homeless people pre-employment training, work placements with leading UK employers, and job coaching ([www.bitc.org.uk](http://www.bitc.org.uk))

Some respondents had been affected by the government’s strategy to encourage people on benefits into work. Since being resettled, several had medical assessments to determine whether they were still eligible for Incapacity Benefit or Income Support, following which 29 people had their benefits changed to Jobseeker’s Allowance. A few others successfully appealed against a decision that they were fit for work. Of the 29 whose benefits were changed, most were keen to work and were actively looking for jobs. A few were, however, unenthusiastic.

*Involvement in employment training programmes*

At 15/18 months, 28 per cent of those interviewed had attended an employment training programme since resettlement. Sixteen per cent had attended a ‘job acquisition’ course run by Jobcentre Plus or similar agencies that aims to help the long-term unemployed secure a job. Eleven per cent had been in a skills training programme, such as forklift driving, the NHS Employability Programme, or the programmes run by *Framework*, *St Mungo’s* and *Thames Reach* such as painting and decorating, gardening, carpentry and housing support work. Five per cent had work placements in shops or the construction industry arranged by organisations such as *Business Action on Homelessness*. Only six per cent were still involved in an employment training programme when interviewed.

More men than women attended these programmes, and participation was greatest among those aged less than 25 years (38%). The London respondents were twice as likely as those in Notts/Yorks to have been involved in skills training (14% compared to 7%), whereas the latter were more likely to have attended a job acquisition course (22% compared to 12%). People who had been intermittently employed since being resettled were most likely to have been involved in an employment training programme, particularly in a job acquisition course (Table 9.1). Their participation had not, however, led to sustained, secure employment.

**Table 9.1 Participation in an employment training programme since being resettled by employment status at 15/18 months**

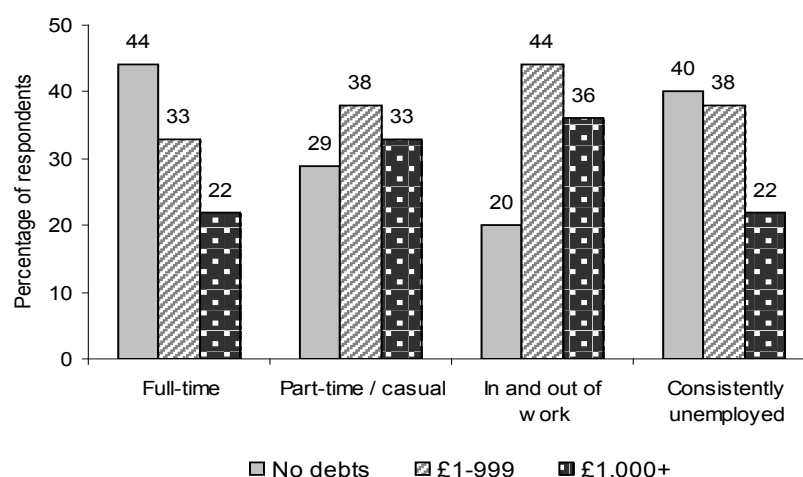
Type of course / training	Employed	In and out of work	Unemployed since resettled	All
	<i>Percentages</i>			
Job acquisition course	11	31	10	16
Skills training programme	9	16	10	11
Work placement	11	14	2	5
Any course / training	29	51	22	28
Sample size	56	49	203	308

### Associations between education, training or employment and resettlement outcomes

Similar proportions of those who did and did not participate in ETE activities after resettlement were still housed after 15/18 months. Those with full-time jobs were twice as likely, however, to have moved to another tenancy. One of the main reasons for their move was the poor condition and maintenance of their original accommodation. By working full-time, some felt in a position to improve their circumstances and sought better accommodation. Another common reason for moving was difficulty paying the rent.

There was a strong association between employment patterns, financial problems and threats of eviction. At 15/18 months, part-time and casual workers, and especially those who had been intermittently employed but were currently unemployed, were more likely to have debts and to have larger debts (£1,000+) than those working full-time or not at all (Figure 9.3). Eighty per cent of the intermittently employed had debts, including 36 per cent who owed £1,000 or more. There was little difference in debt patterns between people working full-time and those who had been consistently unemployed. The average debt for each of these two groups was around £1,600, compared to £1,660 for part-time workers, and £3,420 for unemployed people who had intermittently worked.

**Figure 9.3 Level of debts by employment status at 15/18 months**



There are several explanations for the variations in financial difficulties. There were substantial differences in the weekly incomes of employed and unemployed respondents (Table 9.2). At 15/18 months, those working full-time had the highest average weekly income (£140.95) after deductions for their contributions to rent, service charge, and council tax. In contrast, people currently unemployed but who had worked intermittently had the lowest average weekly income (just £63.90) – just two-thirds of the income of those who had been consistently unemployed. This is because many were on Jobseeker’s Allowance which pays less than Incapacity Benefit and Disability Living Allowance received by the consistently unemployed.



**Table 9.2 Weekly income at 15/18 months<sup>1</sup> by employment status**

Employment status at 15/18 months	Weekly income <sup>1</sup> (£)				Number of cases
	Mean	Median	Minimum	Maximum	
Working full-time <sup>2</sup>	140.95	133.35	27.00	275.50	25
Working part-time / casually <sup>2</sup>	111.51	93.58	11.75	315.05	24
Unemployed but worked since resettled	63.90	59.00	0	142.20	43
Never worked since resettled	90.77	84.50	0	282.25	190
Total	95.04	85.10	0	315.05	282

Note: 1. Excludes rent, service charge and council tax payments. 2. Excludes money spent on travel to work.

Full-time workers had the highest weekly income but several had debts. One explanation is that when resettled, they were unlikely to have had a grant to furnish their accommodation, and for the few who did receive a grant, it was around one-half of that paid to people working part-time or not at all. Only 31 per cent of full-time workers received a grant, compared to 75 per cent of part-time workers and 82 per cent of the unemployed. Most full-time workers therefore had the entire expense of furnishing their accommodation. Some purchased furniture and household goods using credit cards or had loans from catalogue companies and thus accrued debts. Unlike the unemployed, they were also responsible for paying all or a substantial part of their rent and council tax, and several had rent arrears or council tax debts.

Those who had worked intermittently and were unemployed at 15/18 months had the lowest average weekly income. Many experienced problems getting social security benefits and Housing Benefit changed or reinstated when they started or stopped work, and some were without income for several weeks. As a result, when interviewed at 15/18 months, a high share (79%) had had rent arrears during the previous 9/12 months, and they were significantly more likely to have had arrears than those employed or consistently unemployed ( $p < 0.001$ ). They were also more likely still to have arrears at 15/18 months, and to have been threatened with eviction and taken to court (Figure 9.4). Many also had credit card and council tax debts, and owed money to the DWP for Budgeting or Crisis Loans taken while waiting for their benefits to be reinstated. Ten per cent were still under threat of eviction at 15/18 months. The reason for the low percentage of rent arrears and eviction threats among the consistently unemployed was that most were in receipt of Housing Benefit and paid little or nothing towards the rent and service-charge.

There was also an association between involvement in education and vocational courses and debts – at 15/18 months, 46 per cent who were involved had debts compared to 31 per cent of non-attenders. People studying for vocational or advanced education courses (including degrees) were more likely to have large debts (39% owed £1,000+ compared to 24% of other respondents). There are several reasons for their financial problems. Many lost their entitlement to social security benefits and Housing Benefit when they began their course. They therefore had to find finances to cover tuition fees and course materials as well as rent, household bills and personal expenses, and some were still trying to buy furniture and equipment for their new home.

Furthermore, because most were studying full-time, they had limited opportunities to work and earn an income. Some worked part-time and some took out a student loan. Two people were evicted for rent arrears after starting educational courses.

**Figure 9.4 Rent arrears and action taken by employment status at 15/18 months**



## Overview

FOR-HOME provides clear evidence of both the incentives for and the risks of coming off social security benefits and starting work or educational and training courses. For the respondents in continued employment, income on average rose. They were clearly delighted when they had more money to buy better food, to go out or take a holiday, and to spend on their children or interests. On the other hand, among those whose employment ended or was interrupted, most ended up with a lower weekly income and higher debts. An interesting ‘U-shaped’ relationship was found. Those who were consistently unemployed after resettlement and those who were employed at 15/18 months were less likely to have been threatened with eviction than those who had moved in and out of work. Among those consistently unemployed, many had very low incomes indeed but their rents were covered by Housing Benefit and most lived within their means and did not get into serious debt.

Promoting ‘welfare to work’ has been the ambition of Labour and Conservative governments for three decades, and is much trumpeted by the new Coalition administration. Many understand well, however, that an inevitable consequence of a welfare (or income) safety net, particularly for those with few valued job skills and on very low incomes, is that there are likely to be perverse disincentives to moving off benefits into work. These have been clearly revealed among the FOR-HOME respondents. More imaginative approaches are required to reduce the risks of taking up employment. That is one ambition of the move from benefits to the ‘universal credit’ set out in the November 2010 White Paper, which is discussed in Chapter 13.

## Family and social networks

This chapter examines changes in the respondents' family and social networks over time, and the associations with the resettlement outcomes. It summarises the respondents' contacts with partners, family members, friends and neighbours, and examines the help they received from and gave to these people.

Moving from a hostel to independent living inevitably changes a person's social contacts and networks, but understanding the changes and the factors involved is far from straightforward. Among the study respondents, many became homeless through the breakdown of family and marital relationships. In some cases, their heavy drinking or drug-taking generated conflicts and led to estrangements. Some respondents came from families that were blighted by such problems, and had parents or siblings who been homeless or who misused alcohol and drugs. Nonetheless, many were still keen to remain in contact with their families.

Another difficulty is that the term 'friend' has different meanings and is applied to different associations. Some respondents identified friends as people they had known for a long time and whom they visited or went out with; some referred to 'drinking buddies' they had met on the streets or in hostels; and others named associates they spoke to when visiting a day centre or the pub but otherwise had no other contact. A few referred to people they had communicated with on *Facebook* or other social-network internet sites but had never met. It is possible that some people exaggerated their contact with relatives and friends, preferring not to admit to estranged relationships or infrequent contacts. This was apparent in a few cases when asked about friends – they said they had three or four friends but were unable to give details.

A few homelessness sector organisations have family mediation schemes or key-workers to help clients re-establish contact with family members. Some have also developed opportunities for resettled clients to socialise. When people leave hostels, some miss the company of the other residents, and some who wish 'to make a new start' deliberately sever contact with drinkers or drug-users that they once socialised with. To overcome the problem of isolation, service-users at Thames Reach have established a *Saturday Club* (Box 10.1).

### Contact with family and relatives

Four-fifths (81%) of the FOR-HOME respondents were in touch with at least one family member or relative at resettlement, and this increased slightly over the next 15/18 months to 87 per cent. There was no difference between the London and Notts/Yorks samples. Some saw family members two or three times a week, some once or twice a month, and a few had children living with them. Some did not see their relatives but had contact by phone, email, the internet or letter, including several who were born abroad and their relatives were in their home country.

### **Box 10.1: Thames Reach's *Saturday Club***

The *Saturday Club* was launched in 2005, following on from research carried out by Thames Reach called 'Dreams Deferred', which recognised that many homeless people have to move away from their established social groups in order to find housing and overcome drug or alcohol problems. This means they often lose their friendship group or social network.

Club members set up the group in order to meet people's desire to have social activities at the weekends when they may otherwise feel isolated. Members run the club themselves, which means their small budget goes further although they have needed to hire a caretaker to open and close up the premises. The group elected a committee and its members have had a wide range of training, from dealing with invoices, chairing meetings and health and safety, to handling challenging behaviour. The club has grown from 4 members to 40. It runs activities and trips including visits to museums and galleries, a sponsored walk across all of London's bridges over The Thames to raise funds for charitable causes, board games, photography, Spanish lessons, computer courses and bookbinding.

Lack of social contact is especially hard for those trying to stay off drink and drugs. A *Saturday Club* member said, 'for people who have just come off drink and drugs it is a safe place. At the very start, coming here helped me to keep myself safe and now it is nice for me to encourage other people that there are other things than drinking and drugs'.

Many in the group have experienced mental health problems or addictions, so they try to support one another if they struggle. Members call each other before the groups to encourage them to come along: 'A call each week does wonders', as one member said: 'They might be isolated, have had a death in the family or be on a downer and that call can boost them'. A *Saturday Club* regular said, 'it stops you vegetating at home ... it's a long, long way from where I was and I feel a lot better'.

It is difficult to gain funding for the group as grants tend to be focused on providing support services. Members have come up with innovative schemes to fund the caretaker's time, the rent of the building and any trips and materials they might need. While the lack of government funding means it would close without fund-raising, the shortfall gives club members an opportunity to develop their budgeting, organisational and fund-raising skills. The club members are keen to point out that people are more likely to be able to hold down a tenancy and a job if they have fulfilling friendships and social lives.

Overall at 15/18 months, 45 per cent of the respondents *saw* one or more relatives at least weekly, and 62 per cent monthly or more often (Table 10.1). Very young people (aged 17-19 years) were most likely to see relatives and to have contact with several relatives (Figure 10.1). Four-in-five (79%) saw a relative at least weekly, and in a month they saw or heard from on average six relatives. In contrast, people aged in their fifties had least contact. Only nine per cent saw a relative each week, and they were in touch in a month with on average just one. Forty-eight per cent of this age group said that they would like more contact with their family.

#### *Changes over time*

There was little change over time in the percentage of the respondents that had regular contact with family and relatives. At the time of resettlement, 41 per cent saw a family member or relative at least once a week, and this increased to 45 per cent by 15/18 months. The frequency of weekly visits increased for those aged 17-19 and 25-39 years, but decreased slightly for other age groups apart from those in their sixties (Figure 10.2). Several reasons can be envisaged for change in the frequency of family contacts. Some respondents acquired jobs, worked long hours and had less opportunity to visit relatives, and a few were rehoused far from their family and could not afford to visit often. After being resettled, some young people visited their parents

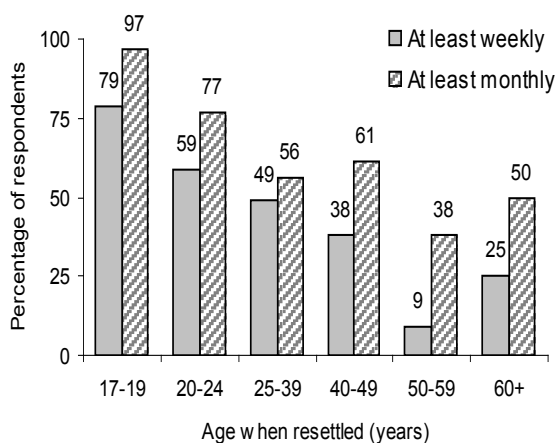
**Table 10.1 Social networks at 15/18 months**

Networks	Age groups (years)						Total
	17-19	20-24	25-39	40-49	50-59	60+	
<b>Contact with relatives</b>							
... Monthly contact (average number) <sup>1</sup>	6.2	3.7	3.1	3.0	1.1	1.9	3.2
... Sees weekly (%)	79.4	59.0	49.1	38.0	8.8	25.0	45.5
<b>Contact with friends</b>							
... Monthly contact (average number) <sup>1</sup>	5.8	5.9	4.1	3.2	2.4	3.1	4.1
... Sees weekly (%)	82.4	82.1	67.3	63.3	61.8	50.0	68.5
<b>Sees partner weekly (%)</b>	53.0	46.1	30.3	23.6	27.3	8.3	32.0
<b>Socialises with neighbours (%)</b>	38.7	26.3	33.6	34.2	39.4	50.0	34.7
<b>No weekly socialisation with<sup>2</sup> ...</b>							
Relatives, partner, or friends (%)	0.0	7.7	11.9	16.7	23.5	33.3	13.4
Relatives, partner, friends or neighbours (%)	0.0	5.3	7.3	11.4	12.1	16.7	8.2
<b>Sample size</b>	34	39	107	78	33	12	303

Notes: 1. Saw or heard from. 2. Did not visit each other or go out together.

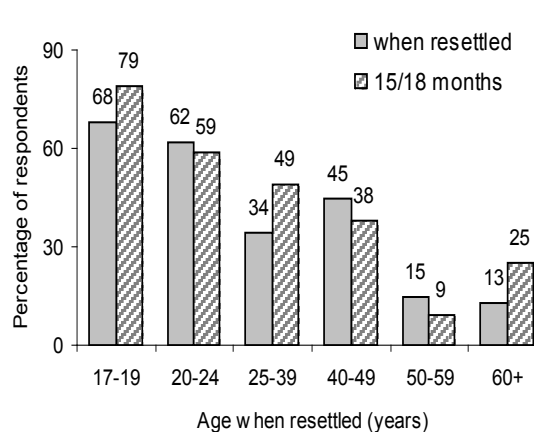
**Figure 10.1**

**Frequency saw relatives at 15/18 months**



**Figure 10.2**

**Saw relatives at least weekly**



more frequently because they were struggling financially, lonely, and in accommodation in disrepair. Others, however, had visited relatives frequently before being resettled to get away from the hostel environment and other residents, but once they had their own accommodation they felt less need to do so.

Twenty-seven per cent of the respondents said that their relationship with one or more family members improved after resettlement, and 13 per cent that it worsened. The most commonly-reported change related to mothers, with 25 per cent saying that the relationship had got better, and nine per cent that it had deteriorated. Improved relationships were also reported

with fathers (13%), sisters (16%) and brothers (12%). Several associated improved family relationships with having stopped heavy drinking or drug use, and the demonstration by becoming a tenant that they were rebuilding their lives. Some believed that relationships had improved because they were no longer reliant on their parents. Twelve per cent said that they had become closer to their children because they had their own accommodation and the children could visit and stay at weekends. Five people had their young or teenage children move in with them. One woman was delighted when her two sons aged in their early teens came to live with her. She said, 'I can be a mother again. They're eating me out of house and home but it's great to have them back. They're good company and I missed them when I was in the hostel'. Some also saw grandchildren more often.

Deteriorating family relationships associated with long-standing inter-personal difficulties. One respondent said of her mother, 'she pushes my buttons – she's too pushy', and another explained, 'the better I'm doing, the worse the relationship with my family gets'. Other causes of disaffection were arguments over money, and the respondent or a girlfriend becoming pregnant. A few had dissociated from parents or siblings who were drinking heavily or using drugs.

Once rehoused, 31 per cent of respondents tried to renew contact with relatives, 29 people with one or both parents, and 22 with children. The approaches had mixed outcomes. Most made contact, and around three-fifths had a positive response and have since remained in touch. For the other two-fifths, however, attempts to rebuild family relationships did not work out and either led to arguments or their relatives refused to have anything to do with them. This applied to several respondents with mental health problems.

### **Partners and neighbours**

At the time of resettlement, 23 per cent of the respondents had a partner. By 15/18 months, this had increased to 37 per cent, including seven per cent who co-resided. There was a strong age effect: 52 per cent of 17-24 year-olds compared to 24 per cent of 50+ year-olds had partners. Most with a partner (87%) saw each other at least once a week. Some of the relationships were long-standing and preceded the resettlement. Several relationships started and ended after the respondents had been resettled.

Over time many respondents got to know the neighbours. At 15/18 months, one-half had a conversation with a neighbour at least once a week (more than 'a brief hello'), and only 29 per cent said they never spoke to neighbours. One-third socialised with them and, for example, visited each other's flats for a cup of tea, an alcoholic drink or to watch television. A few also went shopping together or to the local pub or cinema. Those aged 60 or more years were most likely to socialise with neighbours – most were in sheltered housing and met with other tenants in the communal areas or at the local pub, but rarely visited each other's flats (Figure 10.3). Only a minority of this age group (8%) had no contact with neighbours.

**Figure 10.3**

**Contact with neighbours, 15/18 months**



**Figure 10.4**

**Saw 1+ friend(s) weekly**



## Friends

Four-fifths of the respondents were in touch with at least one friend at resettlement, and the prevalence increased slightly to 84 per cent by 15/18 months. The percentage that saw friends regularly also increased. At resettlement, 55 per cent saw one or more friends at least weekly, and at 15/18 months the share was 68 per cent. Younger people were more likely to have contact with friends, but the biggest change was among those aged 25 or more years, for there was a marked increase in the share that regularly socialised with friends after resettlement (Figure 10.4). This change was marked for those in their fifties – the share increased from 39 per cent at resettlement to 62 per cent by 15/18 months.

The nature of the friendships and the reasons for changed contacts varied greatly. Some friendships had formed in early childhood or at school, college or work and been for more than 20 years. Some respondents had remained in touch with these friends while they were homeless, but others lost contact. Once resettled, 14 per cent renewed contact with old friends. Some believed that friendships improved because they had stopped drinking or using drugs and were demonstrating that they were trying to rebuild their lives. They also said that they now had accommodation to which they could invite people and felt more in control of their lives.

Some respondents continued contacts with friends they had made while on the streets or in hostels, including some with drinkers or drug-takers. Indeed, a few were resettled in housing blocks specifically for formerly homeless people (through the Clearing House in London), or in the same housing block or on the same estate. On the other hand, 37 per cent of the respondents distanced themselves from such friends and acquaintances. They were trying to overcome or control their drug and alcohol problems, and feared that the friends would visit and cause problems, and that their tenancies would be put at risk. Sixty per cent of the respondents acquired one or more new friends after being resettled, including neighbours, and people met through voluntary or paid work, or at churches, colleges, gyms, or pubs.

The types of activities undertaken with friends varied greatly. Some visited each other and watched television, played computer games, drank together, and shared meals. Some went to the cinema or played football, and some young people went 'clubbing'. Although many of the friendships were constructive, a few respondents associated with people who created problems. Some who were lonely, for example, invited drinkers or drug users into their flats. Not only did this encourage the respondents to drink heavily or take drugs, but five were eventually forced out of their flats which were taken over by drug users.

### **Differences by gender, country of birth and personal characteristics**

Women were more likely than men to be in contact with relatives and friends, to have larger networks, and to see them more frequently. Fifty-eight per cent of women compared to 41 per cent of men saw at least one relative each week ( $p < 0.005$ ). Very few women (4%) but almost one-fifth of men (17%) were isolated in that they did not see a relative, partner or friend at least weekly ( $p < 0.005$ ). There were also strong differences by whether the person was born in the British Isles (including Ireland) or elsewhere. Those born elsewhere had contact with their family but were much less likely to see them regularly. Just 32 per cent saw a relative weekly compared to 50 per cent of those born in the British Isles ( $p < 0.005$ ). Moreover, their contacts were often with an extended relative, such as a cousin, rather than a nuclear family member. They were more likely, however, to see friends regularly and so were no more isolated than those born in Britain. People with mental health problems also had thinner social networks and at 15/18 months were significantly less likely to see relatives each week (40% v. 53% of others). This also applied to those with alcohol problems, but not to those who misused drugs.

### **Help received from and given to relatives and other social network members**

Many people received a great deal of practical help from their family, partners and friends after they moved. In the early months, several had help with decorating their accommodation, or with basic repairs and 'do-it-yourself' jobs such as putting up shelves and laying flooring. Many aged 17-19 years, in particular, visited their parents regularly and were given meals or assistance with their laundry. Whereas the very young tended to turn to their relatives for practical help, those aged 40 or more years were more reliant on friends (Table 10.2). One-third received financial assistance from relatives, particularly from parents or siblings. As mentioned in Chapter 8, this was mainly small amounts of money, irregularly and in an emergency, as for food or electricity. Very few had regular and substantial financial help. Several also received financial assistance from friends. As with relatives, this tended to be small amounts of money when the respondents were without food, cigarettes or electricity.



**Table 10.2 Help received from relatives and friends as reported at 15/18 months**

Type of help	Age groups (years)					Total
	17-19	20-24	25-39	40-49	50+	
	<i>Percentages</i>					
<b>From relatives</b>						
Practical <sup>1</sup>	52.9	35.9	32.7	19.2	2.2	27.4
Financial	47.1	35.9	40.2	30.8	20.0	35.0
Emotional <sup>2</sup>	61.8	51.3	45.8	43.6	20.0	43.9
<b>From friends</b>						
Practical <sup>1</sup>	14.7	34.2	24.3	33.8	24.4	26.9
Financial	32.4	44.7	31.8	26.9	20.0	30.5
Emotional <sup>2</sup>	79.4	78.9	49.5	56.4	24.4	54.6
Sample size	34	39	107	78	45	303

Notes: 1. For example, provides meals, or helps with laundry, decorating, basic repairs and maintenance. 2. For example, provides encouragement and reassurance.

Many respondents received emotional support from family members, partners and friends who encouraged and praised them, and gave reassurance when they were worried or having problems. Eight people at 15/18 months regularly attended Alcoholics or Narcotics Anonymous, and valued the strength and support they gained from other members. Several people from Eritrea and Somalia made friends locally with people from their country, and received advice and practical help from them. They benefited from being able to talk about their family and experiences back home with people who had similar understanding. Overall, young people were most likely, and those in their fifties or older least likely, to acknowledge having received emotional support.

Thirty-seven per cent of respondents received help from neighbours, with little variation by age. Several said that neighbours would sometimes give them food, help with minor repairs or lend tools. One-in-ten were given items of furniture or kitchen equipment by neighbours, and some were given cigarettes when skimped, but neighbours rarely gave or lent money. Some were self-reliant and independent and did not require help from relatives or friends, while some were too proud or too embarrassed to ask for help or advice. They preferred to try and manage on their own rather than being a burden to others.

Besides receiving help from relatives, partners, friends and neighbours, nearly as many respondents gave help. Several young people did jobs around the house for their parents, and looked after younger siblings. Some had parents or siblings that were ill, elderly or handicapped, and they helped with cleaning and shopping. Several routinely checked on elderly neighbours, and did their shopping and put out their dustbins. The respondents were less able to assist financially, although one-fifth gave money to family members. Some gave pocket-money to their children or money towards their clothing and school equipment. Several born abroad sent money to parents or siblings, and explained that their family was impoverished.

### Associations between social networks and resettlement outcomes

There was no association between seeing a relative regularly and tenancy sustainment. Among the respondents who had ceased to be a tenant by 15/18 months, however, those with no regular family contact were more likely to return to a hostel or the streets, while those who had contact were more likely to stay with relatives. There was no association between having a partner at resettlement and remaining housed, even when the duration of the relationship is considered. There was, however, a strong relationship between regular contact with friends at the time of resettlement and tenancy sustainment – 89 per cent of respondents who saw a friend at least once a month were still in a tenancy after 15/18 months, compared to only 78 per cent who had less frequent or no contact ( $p<0.005$ ).

There were strong associations between contact with relatives and friends at 15/18 months and coping at home both practically and emotionally. Those who did *not* see a relative at least monthly were more likely to say that they were coping ‘not very well’ or ‘not at all’, and that they were having problems managing household tasks (Table 10.3). They were also more likely to say that they were depressed, lonely and worried about how things were going, and less likely to think of their accommodation as ‘home’. Similar findings applied to friends. There was no association between being in contact with relatives or friends and the presence or absence of financial problems and debts. Those with debts, however, were more likely to be in receipt of financial assistance from relatives ( $p<0.01$ ). There was also no relationship between contact with neighbours and managing at home.

**Table 10.3 Problems at 15/18 months by whether sees relatives and friends at least monthly**

Problems at 15/18 months	Sees 1+ relatives <sup>1</sup>		Sees 1+ friends <sup>1</sup>		All
	Yes	No	Yes	No	
	<i>Percentages</i>				
Coping not very well/ not at all	5.9	17.1**	6.3	24.6***	10.0
Not managing household tasks	23.4	38.3**	27.6	34.4	29.0
Worried most of the time	19.8	35.1**	23.6	32.8	25.5
Depressed most of the time	11.8	21.8*	14.3	20.3	15.5
Lonely most of the time	10.8	20.9*	11.4	27.1**	14.5
Does not regard place as home <sup>2</sup>	12.0	19.3***	12.0	25.4**	14.8
Number of respondents	192	116	243	65	308

Notes: 1. At least monthly. 2. Responses were ‘yes’, ‘yes and no’, or ‘no’; the figures are for those who said ‘no’.  
Levels of statistical significance: \*  $p<0.05$ , \*\*  $p<0.01$ , \*\*\*  $p<0.001$

## Overview

Most people had frequent contact with one or more relatives, friends or a partner and were not isolated, although both the size of the social network and the frequency of contacts declined with age. Young people, particularly those aged 17-19 years, had larger social networks and saw their family and friends most often. In contrast, those aged in their fifties had very little family contact and few friends, but characteristically they saw their friends regularly. Those aged in their sixties had little contact with relatives or friends, although several socialised with neighbours. At 15/18 months, 13 per cent of people were relatively isolated – they saw no relatives, friends or a partner each week (Table 10.1). This applied to more than one-quarter over the age of 50 years.

Family and social networks played an important if in some cases a limited part in helping the respondents cope with the practicalities of running a home and of adjusting to living alone. The help was still apparent after 15/18 months. The networks were less effective, however, in preventing or warding off the increasing financial difficulties that the respondents faced. The findings also highlight the complexities and inherent difficulties of family relationships. Family breakdown is a common trigger to or contributory cause of homelessness and, as several of the respondents were well aware when they tried to renew contact, not all spoilt relationships are easily repaired.

Although several FOR-HOME respondents had difficulties adjusting to living alone, more reported positive changes in their social lives as a result of ‘having their own place’. These ranged from a recovery of their parents’ respect, to being able to invite friends round and to live with a partner. Some who had not been living with their children were perhaps the most enthusiastic about their new situation, because their children could stay and the respondent could renew their role as mother or father.

## Tenancy support and other formal support

This chapter examines the help that the respondents received from formal services after they were resettled. It first describes the assistance with housing and welfare needs from tenancy support teams and other formal service-providers, and then treatment and support in connection with health and substance misuse problems. The final part presents the respondents' evaluations of the support they received and their accounts of the help they would have liked but did not get.

Many homeless people who are resettled need support, particularly during the early months, to help them set up their tenancy, arrange utility connections and payments, and adjust to independent living. With the introduction of the *Rough Sleepers' Initiative* in 1990, there was funding for 'community support workers' to provide help for up to 12 months. As some tenancy breakdowns occurred later, in 2000 the Rough Sleepers Unit (RSU) introduced 'Tenancy Sustainment Teams'. Six were set up in London and 17 in other towns and cities. These support former rough sleepers who move into RSU-funded permanent accommodation (through the Clearing House) for as long as needed. Some were managed by homelessness sector organisations and others by social housing providers. In addition, some local authorities and housing associations have established tenancy support or 'floating support' teams to help vulnerable people that are struggling to retain tenancies. Some provide a generic service, some focus on crisis intervention work, and some provide specialist help to particular client groups, such as those with mental health or substance misuse problems.<sup>26</sup> The teams multiplied in connection with local authority homelessness prevention strategies, but many have full case loads and waiting lists.

The net result is that the availability, quality and duration of tenancy support received by resettled homeless people vary greatly. Among the six FOR-HOME collaborating organisations, one had a tenancy support team and the resettlement workers of another provided support for six months. Some London respondents were rehoused through the Clearing House and so were eligible for support by TSTs. Some organisations allowed former clients to seek help from their former hostel. Framework has a 'Housing Crisis Team' that people can access in an emergency, and St Mungo's has set up a Peer Advice Link (PAL) whereby volunteers assist people when they are first rehoused (Boxes 11.1 and 11.2).

### Contact with tenancy support workers

This chapter concentrates on the help provided to the FOR-HOME respondents by the RSU-funded Tenancy Sustainment Teams and other tenancy support workers (collectively referred to hereafter as TS workers). A clear definition is required: a 'TS worker' has a welfare support role,

26. Department for Communities and Local Government 2008.

### **Box 11.1: Framework's Housing Crisis Team**

Framework's *Housing Crisis Team* (HCT) is one of the City of Nottingham's Floating Support Teams. It was established when it was recognised that floating support services struggle to respond to many of the acute housing crises experienced by vulnerable people because of their immediacy. Clients can call a free phone number for advice or help, and the HCT provides a specialist response at short notice. If it is felt that a person needs to be seen, then a worker will go out to their home within 48 hours. An assessment will be completed and the worker will engage immediately. The team's staff are trained housing advisors with an excellent grasp of housing law. They advise people on complex housing issues and represent people at court to prevent evictions. Where clients need legal advice, the service has excellent working relationships with several solicitors and other legal professionals.

The service works with tenants of Registered Social Landlords, the local authority and the private sector as well as supporting home owners. Work includes liaising and negotiating with landlords and mortgage companies, applying to the mortgage rescue scheme, dealing with rent arrears and other debts, and advising on complex Housing Benefit issues. A unique feature is the ability to work with clients who do not normally access mainstream advice services, including those with drug and alcohol issues, young people with support needs, people with mental health problems, and from hard-to-reach communities. Other features are a fast turnaround time from referral to support, the ability to go out and meet people in their own homes, and regular follow up visits. Where a client needs long-term support, the service refers on to a Framework floating support team. Both services work together until the HCT has completed its support. The floating support team will then work with the client to ensure they do not end up in another crisis.

### **Box 11.2: St Mungo's Peer Advice Links (PAL)**

Each year, more than 300 residents move from St Mungo's hostels and supported houses into self-contained properties. Many have no formal tenancy support arranged when they move and it can take a few months for a floating support service to take on a client after referral. New tenants are at their most vulnerable in the first few months after the move, and many fall into debt and social isolation. The Peer Advice Link (PAL) was established by St Mungo's to help individuals make the transition from supported housing to independence. Tenants are supported by peer advisors who themselves moved from supported housing to independent accommodation. PAL volunteers help new tenants deal with repair issues, welfare benefits, housing benefit problems, applying for Social Fund and charitable grants, purchasing essential items cheaply, and other practical issues as they arise.

The peer volunteers are supported by experienced St Mungo's staff. This means that clients receive excellent floating support and that the service is not expensive to run – and the volunteers increase their skills, experience and employability. Support is provided through home visits, a phone line, and a drop-in service. The degree of support is gradually reduced with the aim that all clients are fully independent in their own tenancies after six months and/or receive support from local services.

The ultimate goal of the peer advisors is to help tenants integrate with the local community and to build up local support networks. New tenants are also encouraged to engage with the events and activities arranged by PAL. These events give clients an opportunity to get out and experience mainstream cultural life, networking with other clients who have been through or are going through similar problems or issues.

This networking element of PAL recognises that social isolation is one of the biggest obstacles when people move on from supported housing. Individuals who are isolated from friends, family and the community are more vulnerable to becoming homeless again. PAL volunteers organise events such as barbeques, museum visits and boat trips to encourage clients to form their own networks and friendships. PAL also builds links to local training, education and social activities that clients express an interest in but are unsure how to access. A monthly newsletter on what is happening in the local community covers the area of London to which the residents are moving.

Each year, PAL helps more than 300 St Mungo's residents make the transition to independent living and establish community support networks. PAL combines the enthusiasm of peer volunteers with the experience of St Mungo's staff and delivers an effective and inexpensive tenancy support.

carries out assessments of the client's needs, and provides individualised advice, help and support. Besides designated tenancy support or floating support teams, some resettlement workers and housing support workers provide TS and have been included. Wardens, housing officers or managers of private-rented schemes that are concerned only with rent collection and

housing management have not, nor have former key-workers or hostel staff who visited or helped the respondents just once or twice.

*The respondents who received tenancy support*

One-half of the respondents received help from TS workers at some time after being resettled, and at 15/18 months one-quarter were still in contact. Among the latter, two-thirds saw their worker at least monthly, the remainder less often. A few people did not have tenancy support when first rehoused but later did so – some had to wait for the service to commence, and others who later ran into difficulties were then allocated a TS worker. Among the London respondents, support from a RSU-funded Tenancy Sustainment Team worker tended to continue throughout the 15/18 months, whereas tenancy support through other means reduced substantially after the first six months (Table 11.1).

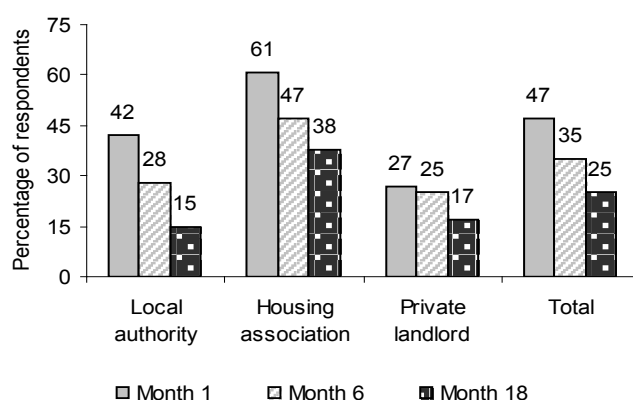
**Table 11.1 Contact with a TS worker by months resettled**

Characteristics	Month 1	Month 6	Month 15/18	Any contact
	<i>Percentages</i>			
All respondents	47.3	35.2	25.5	51.2
... London	45.0	38.1	27.5	49.5
... Notts / Yorks	50.3	31.4	22.7	53.6
<i>London respondents</i>				
... generic TS worker <sup>1</sup>	27.0	21.8	10.1	29.8
... TS <sup>2</sup>	18.0	16.3	17.4	19.7
Men	50.4	38.9	28.4	53.8
Women	38.9	25.0	17.9	44.3
<i>Age groups (years):</i>				
... 17-24	26.7	10.5	6.8	27.3
... 25-39	47.7	37.7	28.4	53.4
... 40-49	55.2	50.6	39.2	61.8
... 50+	67.3	44.0	24.4	67.9
Sample size	353	355	306	361

Notes: 1. Tenancy support worker not from RSU-funded Tenancy Sustainment Team. 2. RSU-funded Tenancy Sustainment Team.

There were marked differences in receipt of tenancy support by housing tenure (Figure 11.1). Housing association tenants were most likely to have received this help, and private-rented tenants least likely. The strong tenure effect arose partly because in London many housing association tenants were former rough sleepers who had been rehoused through the ‘Clearing House’ and eligible for support by RSU-funded Tenancy Sustainment Teams (described earlier). As a result, in London, 93 per cent of respondents allocated housing through the Clearing House compared to just 37 per cent who obtained housing through other routes received tenancy support, a highly significant difference ( $p < 0.001$ ). This pattern was not seen among the Notts/Yorks sample – similar proportions of former rough sleepers and non-rough sleepers had tenancy support.

**Figure 11.1 Contact with a TS worker by housing tenure and months resettled**



The uneven allocation of TS workers in London was reflected in the characteristics of those who did and did not receive tenancy support (Table 11.2). While in Notts/Yorks similar proportions of men and women had a TS worker, in London men were more likely than women to have the service because they were more likely to have slept rough. Receiving tenancy support was also strongly related to age. In London, the youngest people were least likely to have TS – just 12 per cent of 17–24 -year-olds had the support during the first month compared to more than one-half of all other age groups. This is because few young people had slept rough before moving into temporary accommodation. In Notts/Yorks, there was much less variation by age, and 47 per cent of the youngest age group had help during the first month. In both areas, people aged 50 or more were most likely to have a TS worker when they first moved.

**Table 11.2 Contact with a TS worker by personal characteristics and area**

Characteristics	London		Notts/Yorks	
	Month 1	Month 15/18	Month 1	Month 15/18
	<i>Percentage with a TS worker</i>			
Men	51.1	33.1	49.6	22.4
Women	31.1	14.8	52.9	23.3
Age groups (years):				
... 17-24	12.0	2.4	47.2	12.5
... 25-39	54.2	34.0	42.0	23.2
... 40-49	52.6	40.7	60.0	36.0
... 50+	64.7	26.7	72.2	20.0
Sample size	200	153	178	128

There was also a perverse and highly significant association in London (but not in Notts/Yorks) between previous experience of living alone and tenancy support – 38 per cent who had *never* lived alone had a TS worker compared to 63 per cent who had previously lived alone ( $p < 0.001$ ). Young people in London were *most likely* to have no experience of independent-living and *least likely* to have a TS worker.

Seventy-eight people were still in contact with a TS worker at 15/18 months. Many had high needs and entrenched problems, including higher rates of mental health and substance misuse problems, long histories of homelessness, and less family contact. They also had lower morale, and were more likely to report being depressed, lonely and worried.

#### *Help received from TS workers*

In both London and Notts/Yorks, the main help given by TS workers was with social security benefit claims and sorting out rent and utility payments and arrears (Table 11.3). Several respondents said that the TS worker contacted utility companies on their behalf when they had received unwarranted demands for payment, and contacted Housing Benefit departments about delayed payments. The TS workers also helped some respondents set up direct-debits for rent and utilities, and accompanied a few to tribunals regarding social security benefit claims, and to court hearings about debts and rent arrears. There was a general belief among the respondents that their TS worker was able to sort out problems because they had the standing and the knowledge to engage with administrative offices, when some were dismissive of the respondents. As one man said, ‘my worker helped sort out electricity problems – they were demanding money. He phoned the electricity company. I hate making phone calls to people I don’t know – I don’t get anywhere with them’.

**Table 11.3 The main types of help received from TS workers: respondents’ accounts<sup>3</sup>**

Type of help	London: generic TS worker <sup>1</sup>	London: TST <sup>2</sup>	Notts/ Yorks	All
	<i>Percentages</i>			
Dealing with Social Security benefit claims	55.9	64.1	71.8	64.8
Dealing with payment of bills (not rent)	52.5	59.0	70.9	62.1
Problems with the accommodation or landlord	49.2	61.5	49.4	52.0
Dealing with rent payments / arrears	37.9	46.2	53.2	46.6
With personal problems / emotional help	38.3	26.3	39.0	38.0
Finding / applying for jobs / work-training	25.4	46.2	23.1	29.0
Obtaining furniture / grants for furniture	25.9	33.3	19.2	24.6
Dealing with debts	17.2	15.4	21.1	18.5
Pursuing courses / leisure activities	15.5	23.0	6.4	13.1
Problems with neighbours	8.5	15.4	9.1	10.3
Number of respondents <sup>3</sup>	62	41	82	185

Notes: 1. Tenancy support worker not from RSU-funded Tenancy Sustainment Team. 2. RSU-funded Tenancy Sustainment Team. 3. Includes only the respondents who received tenancy support services.

One-half of the tenants who had a TS worker received help with sorting out repair problems, most often by contacting housing officers and landlords to get repairs done. At 15/18 months, however, those who received this help were *more* likely to report continuing problems and outstanding repairs (64% compared to 53% of others). Continued problems might be the reason



why some still had a TS worker. It is also likely that the leverage that the TS worker can exert on the landlord depends on whether s/he is employed by the housing provider or another organisation.

Thirty-eight per cent of respondents who had a TS worker appreciated the emotional support they received. They were able to discuss problems with the worker that they would not mention to family or friends, such as debts or drug use, and were reassured that the worker monitored how things were going. Twenty-nine per cent were helped to access training schemes or employment, and 13 per cent courses or leisure activities. Nonetheless, at 15/18 months, those who in contact with a TS worker were *less* likely to be involved in education, training or employment (ETE) (29% v. 42% of others;  $p < 0.05$ ). As mentioned earlier, those who had long-term TS support had more complex and entrenched problems, and it is likely that they found it harder to engage in ETE.

Ten per cent received help from TS workers with neighbour problems. Some respondents admitted that their behaviour was responsible for or had contributed to the difficulties, but many blamed the neighbour. At 15/18 months, the tenants with a TS worker were *more* likely to report neighbour problems than those without (50% v. 31%;  $p < 0.01$ ). Those with neighbour disputes were significantly more likely to have mental health or drug problems, which may have affected their ability to cope with or resolve conflicts independently. It may also be that social housing providers are keen to quell disputes among neighbours, and that when they arise this stimulates the provision or continuation of tenancy support.

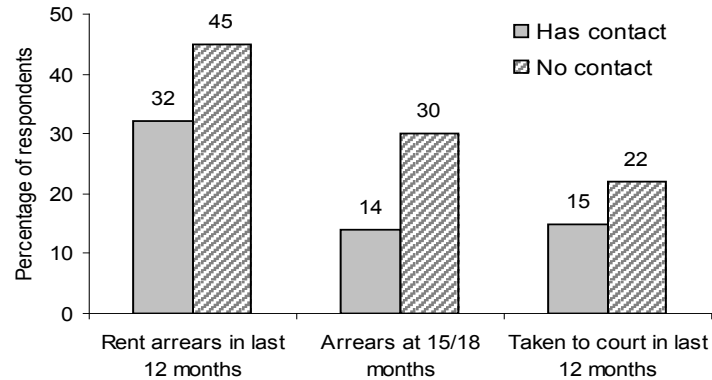
Similar percentages of people with and without a TS worker were still housed after 15/18 months. As described, many who did have TS received a great deal of help, particularly during the early months. Some had help setting up the tenancy and sorting out the payment of bills, and afterwards their TS worker monitored how things were going and provided reassurance as the respondent gained confidence and adjusted to independent living. Others experienced serious difficulties throughout the study period, requiring the workers to provide intense and sustained help. These differences were evident in the respondents' different accounts at 15/18 months:

My worker helped sort out my Housing Benefit and social security benefit problems as they stopped my benefits. She also helped me battle with the housing department to get the repairs done. She suggested courses I could go on. Whenever I was stressed and unable to sort things out, she helped. She stopped visiting me after one year. I felt fine about this – everything was done. It was a positive ending.

I've had problems since I moved here. My mental health problems have got worse, and I ended up in court. My TS worker has helped me get help. S/he goes with me to appointments with my psychiatrist, and went to court with me. I'm afraid to go out alone. S/he is helping me to move to a better area so that I can make a fresh start, and has taken me to visit a few areas so that I can decide where I might feel more settled. S/he'll help me with the move once I'm offered another flat.

There was a relationship between contact with a TS worker and rent arrears. The respondents who still had a TS worker at 15/18 months were less likely to have had rent arrears during the previous 9/12 months ( $p<0.05$ ), less likely to have arrears when interviewed ( $p<0.05$ ), and less likely to have been taken to court for arrears (Figure 11.2).

**Figure 11.2 Rent arrears by contact with a TS worker at 15/18 months**



#### *Types of tenancy support in London*

As described earlier, the London respondents who received support from RSU-funded Tenancy Sustainment Team (TST) workers were more likely than the respondents who had generic TS to still be in contact with their worker after 15/18 months. There were also differences in the types of help received. In comparison to those who had generic TS, the clients of TSTs received more help with most things apart from personal and emotional problems (Table 11.3). Nearly twice as many received help or advice with finding or applying for jobs, work-training or courses, considerably more had help with repair problems, and twice as many with neighbour disputes (even though a higher percentage of those with generic TS had problems with neighbours). They were also more likely to have had advice about rent arrears, and to have had these problems resolved. Sixty per cent of those with TST support had rent arrears after resettlement, but only 13 per cent at 15/18 months. The equivalent percentages for those who had generic TS were 57 and 26. There was little difference between TST or generic TS and tenancy sustainment.

There are several explanations for the differences between generic TS and TST support. Generic TS was generally available for only six months, and mainly helped with the immediate tasks of setting up the tenancy. In contrast, TST provides extended support and can address long-term needs, such as finding courses or work-training placements, and intricate problems such as neighbour disputes. As TSTs are area-based, many have good connections to local services. Resettlement workers from the collaborating organisations involved in both resettling new clients and providing tenancy support to those already resettled cannot do as much.

## Housing and welfare support from services other than tenancy support teams

Fifty-four per cent of the respondents received housing and welfare advice and help from service-providers besides designated TS workers. Those without a TS worker were significantly *more* likely to turn to other sources when having difficulties ( $p<0.05$ ). Help was sought mainly with personal and emotional problems (48 people), getting furniture (35), social security benefit claims (32), and the payment of rent and utility bills (24). They also sought assistance with managing debts, with paperwork and reading letters, sorting out repairs, and finding courses and training. Some, however, did not seek help until they were in serious difficulties.

The most common sources of non-TS formal support were key-workers or staff from the respondents' former hostels or housing projects. More in London than in Notts/Yorks relied on such support, as did nearly one-third of young homeless people (Table 11.4). As one young person said, 'I go back to the hostel when I need advice. My old key-worker has helped me with my finances and mood swings, and she makes phone calls on my behalf. She is someone to talk to when I am low and I need to off-load. She doesn't make judgements about me.' Several people sought support from other homelessness services, particularly day centre staff. Once again, the London respondents were more likely to access this resource – and also older people (aged 50+ years).

**Table 11.4 Main sources of non-TS housing and welfare support**

Sources of support	Area		Age groups (years)				All
	London	Notts/Yorks	17-24	25-39	40-49	50+	
	<i>Percentages</i>						
Hostel / key worker	33.0	14.0	31.1	21.1	25.6	25.5	25.2
Other homeless service <sup>1</sup>	10.6	5.7	1.1	11.3	6.7	17.0	8.5
Housing officer / warden	11.1	4.5	3.3	6.0	3.4	30.2	8.2
Social services worker <sup>2</sup>	4.3	8.3	6.7	4.5	3.4	13.2	6.0
CAB / other advice centre	3.4	9.6	6.7	6.8	5.6	3.8	6.0
College / job adviser <sup>3</sup>	5.8	6.4	8.9	5.3	4.5	5.7	6.0
Church / religious body	4.3	6.4	4.4	6.0	4.5	5.7	5.2
Number of respondents	208	157	90	133	89	53	365

*Notes:* 1. Staff of day centres for homeless people, and of homelessness sector organisations' work-training schemes. 2. Includes social workers and home-care staff. 3. Staff at colleges and job training centres, and employers. CAB: Citizen's Advice Bureaux.

Social services provided support to a few (6%) respondents – mainly young people who had become homeless after leaving care and for whom they still had a responsibility, and older people who were in receipt of home-care services. Most of the sheltered housing tenants received advice from wardens about welfare benefit claims and rent payments. Compared to London, the Notts/Yorks respondents were more likely to turn to a Citizen's Advice Bureau or advice centre. In a few cases, religious organisations, mental health and substance misuse workers and probation officers advised on housing and welfare issues, or referred people to relevant agencies.

## Health and substance misuse services

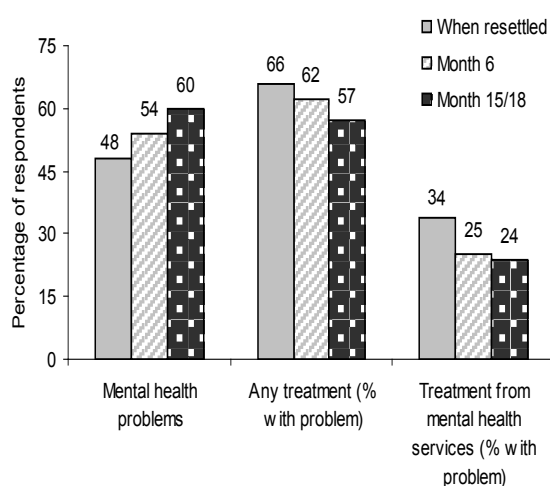
### *GP registration and help for physical health problems*

Most respondents were registered with a general medical practitioner (GP) when interviewed at six months – 70 per cent at a practice within two miles of their home, and 23 per cent with one further away. By 15/18 months, the percentage registered locally had increased to 81 per cent, and just five per cent were unregistered. The pattern was similar in London and Notts/Yorks and for men and women. Surprisingly, however, older people were slightly less likely than other age groups to be registered (7% aged 50+ were unregistered at 15/18 months). Those in private-rented accommodation were also less likely to have registered (8%). Most people who reported physical health problems received treatment.

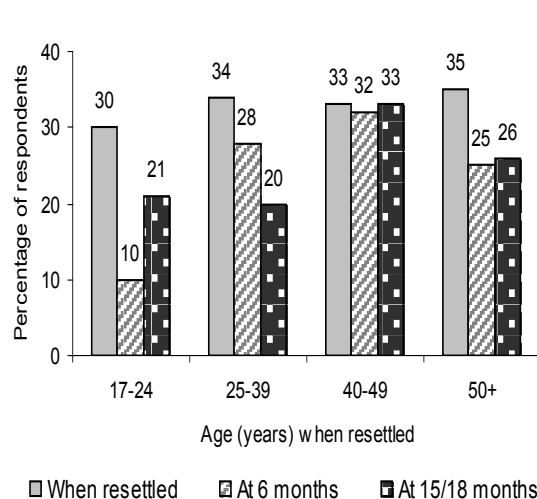
### *Mental health services*

Reports of mental health problems increased gradually after resettlement, but the percentage with problems who received treatment declined slightly, as did the proportion under the care of mental health services (Figure 11.3). At resettlement, 34 per cent with mental health problems were mental health team clients but the share reduced to 25 per cent at six months. There were age variations. The percentage of young people (aged 17-24 years) who received treatment from a mental health worker dropped from 30 to 10 per cent during the first six months, but recovered to 20 per cent by 15/18 months. There was also a steady decline in the percentage aged 25-39 years under the care of mental health services (Figure 11.4). The reduced contact with mental health teams was partly because some had received counselling or other therapy from mental health teams for homeless people, and this help was time-limited or they were ineligible once rehoused.

**Figure 11.3. Mental health problems and treatment since resettlement**



**Figure 11.4. Respondents in the care of mental health services by age groups<sup>1</sup>**



Note: 1. Respondents who reported mental health problems.

There was a strong and significant association at 15/18 months between tenancy support and mental health treatment. Among those with mental health problems, 76 per cent in contact with a TS worker received treatment compared to 49 per cent who had no TS worker ( $p<0.001$ ). Possible explanations are that TS workers encourage acceptance of treatment and compliance, and that the tenants without a TS worker had less recognition of their problems and need for help, or less knowledge of available help and how to obtain it.

### *Substance misuse services*

The reported prevalence of heavy drinking or alcohol problems increased gradually after resettlement (bear in mind, however, that at successive interviews the respondents probably had more understanding of the independent non-judgemental stance of the FOR-HOME interviewers). A few abstainers at baseline later resumed drinking. There was a decline during the first six months, however, in the percentage of people with alcohol problems who were in contact with specialist alcohol services, from 22 per cent at the outset to 12 per cent by six months. Over the succeeding 12 months, among those with alcohol problems, the percentage receiving treatment and being helped by specialist alcohol teams increased markedly (Table 11.5). Twelve were admitted to a detox unit, and a few regularly attended Alcoholics Anonymous meetings.

**Table 11.5 Help for substance misuse problems from formal services by months resettled**

Problems and treatment	When resettled	Month 6	Month 15/18
<i>Percentages</i>			
<i>Alcohol</i>			
Heavy drinking / alcohol problems	33.5 <sup>a</sup>	41.3	43.5
Had help / treatment for alcohol problems <sup>c</sup>	66.4 <sup>a</sup>	19.6	32.3
Under care of specialist alcohol services <sup>c</sup>	21.6 <sup>b</sup>	12.2	20.4
<i>Drugs</i>			
Use of illegal drugs / drug problems	56.8 <sup>a</sup>	37.4	39.5
Had help / treatment for drug problems <sup>c</sup>	55.7 <sup>a</sup>	37.4	39.5
Under care of specialist drug services <sup>c</sup>	33.6 <sup>b</sup>	31.8	35.5
Prescribed methadone or similar <sup>c</sup>	27.0 <sup>b</sup>	28.2	29.3
Number of respondents	400	358	306

Notes: a. During the five years before resettlement. b. At time of resettlement. c. Percentage reporting problem.

At 15/18 months, the respondents with alcohol problems who had a TS worker were significantly more likely to be receiving help from designated alcohol services (31% compared to 14% of those without TS;  $p<0.01$ ), replicating the pattern among people with mental health problems. Some respondents said that their TS worker helped them access detox or escorted them to appointments with alcohol workers.

The trajectory over time of the share receiving specialist help with drug problems differed, however, for there was no initial decline (Table 11.5). Many with drug problems were on a

methadone or similar programme that continued after resettlement. For drug treatment as compared to alcohol and mental health treatment, it seems that both the clients and the service providers were more determined to avoid interruptions to treatment.

### **The respondents' evaluations of the help received**

Just before moving, 69 per cent of the respondents in London and 74 per cent in Notts/Yorks said that they expected help from a TS worker. The resettlement staff anticipated a similar level of provision (73% in London and 76% in Notts/Yorks indicated that TS was being arranged). The percentage that actually received the service was much lower (Table 11.1). Among those who had a TS worker, 84 per cent believed that the support was 'about right', but 13 per cent felt it was 'not enough'. A few complained that they rarely saw their TST worker or that the worker was unhelpful and did not listen or did not follow up on things that had been agreed. In London, 57 per cent of the respondents who received tenancy support said that they had benefited 'a lot', and most others 'a little'. In Notts/Yorks, a higher percentage (70%) believed that they had benefited 'a lot', but 14 per cent said that they had benefited 'not at all'. A slightly higher percentage (22) in private-rented tenancies believed that it was insufficient. The most noticeable difference was among young people – overall only 36 per cent reported having benefited 'a lot', 36 per cent 'a little', and 27 per cent 'not at all'.

The respondents were also asked at both six and 15/18 months whether they would have welcomed other help, and 66 per cent said 'yes'. Those without a TS worker were significantly more likely to say that they needed but did not receive help ( $p < 0.01$ ). The main help wanted at six months was with setting up the tenancy and the utility accounts, getting furniture, sorting out finances, bills and debts, and emotional support including 'someone to check on me'. At 15/18 months, they mainly wanted help with sorting out finances, bills and debts, accessing college, training or employment, and emotional support. Some people who experienced serious difficulties with managing their tenancy and who lacked help became very distressed about their situation. One young woman said:

I was very scared. I had no furniture and the bills frightened me. I didn't understand how much rent I had to pay. I'm struggling financially and having problems with the accommodation. I've had no support since I moved here though I was told by my hostel worker that I'd get it. I became very panicky and thought I was having a heart attack. I went to casualty departments a lot and the doctors said I was OK and shouldn't worry. I'm all alone here – I was worried I would die and no-one would know. I was at breaking point.

### **Overview**

The FOR-HOME study has confirmed that tenancy support workers provide a great deal of valuable advice and help to homeless people when they are resettled into mainstream housing, particularly for those with less capability and more vulnerabilities. It has also made evident that many respondents did not receive this help, and particularly in London there was a weak

relationship between need for help and its receipt. Although a few respondents declined offers of tenancy support or missed appointments, overall tenancy support services were not widely available and concentrated on rough sleepers who met the criteria for Rough Sleepers Unit services, with the result that certain vulnerable groups missed out. Given local authority autonomy and the different areas and funding programmes and finite budgets, a perfect match cannot be expected, but this analysis has revealed systematic perversities of allocation that are indefensible – especially the sparse support provided to very young people and to those who had not previously lived independently.

Many respondents without a TS worker sought help elsewhere when having problems, particularly from staff at their former hostel. As described by front-line staff at workshops in London and Notts/Yorks on the study's preliminary findings, this can however be problematic. Staff do not always have the time to deal with former residents as well as their current clients. They can sometimes assist if little intervention is required, but generally cannot respond if a great deal of help or a home visit is needed. Moreover, the respondents who seek help in this way tend to present when their problems have become serious.

The overall effectiveness of tenancy-related support is not easily determined. The forms, duration and frequency of the support vary hugely. A key feature of effective tenancy support is that people do not become over-reliant but learn to cope with independent-living. Many who were still TS service users at 15/18 months were experiencing difficulties. The effectiveness of the support is therefore not revealed by simple indicators, such as fewer evictions or less debt, but by the TS workers' positive interventions and help in overcoming specific problems. The type of help provided also requires constant review: the younger respondents were least likely to say that they benefited, which raises questions about what they need and how best they are supported. A 2007 evaluation of the RSU Tenancy Sustainment Teams found that the services were successful in meeting government targets on tenancy sustainment, but recommended better monitoring of the support needs of clients over time.<sup>27</sup>

An unexpected positive finding is that the respondents who had mental health and alcohol problems and a TS worker were less likely to experience a break in or cessation of their specialist treatment. As with many other aspects of TS allocation, it is impossible to know the direction of the causation. We heard many accounts of TS workers encouraging contact, concordance and compliance with treatment programmes, even to the extent of escorting the client to appointments. We return to the challenging issues of the allocation and management of TS services in the final chapter.

27. Lomax and Netto 2007.

## Settledness, morale and aspirations

This chapter examines the ways in which the respondents adjusted mentally and emotionally to being resettled and the changes over time in their morale and aspirations. It begins with their attitudes towards being resettled, and then describes the extent to which they settled, their satisfaction with the accommodation, whether they regarded it as ‘home’, and whether they had thought of giving up the tenancy. Lastly, their morale, wellbeing and plans for the future are examined, and the factors that associated with high and low morale. Similar information was collected at each interview about the respondents’ settledness, morale and wellbeing. They also self-completed the *Right Move Scale* that has eight items about readiness to move, satisfaction with the accommodation and neighbourhood, and level of coping (described later).

### Attitude towards being resettled

At the time of moving, most respondents felt ready to be resettled. When asked at six months if they were glad that they had moved, 78 per cent replied ‘yes’, 16 per cent said ‘yes and no’, and six per cent ‘no’. The percentage glad to have moved was a little less at 15/18 months (71%). Women and 17-19 year-olds were most likely to say they were *not* glad (15% and 17% respectively), and those with mental health problems were more likely to be ambivalent or negative ( $p<0.05$ ). The most frequently mentioned advantages of moving were having independence and control of one’s accommodation, having space and privacy, not having to share, and being able to start afresh and rebuild their life. As one man put it:

Resettlement has enabled me to move forward with my life; this flat has been the basis for me making positive changes. It’s about nurturing my potential – I knew things had to change and I could do better and achieve things. As long as I stay alcohol and drug-free, I’ll be okay. My resettlement was a success because of my background preparation. I didn’t rush things – I tackled my drug and alcohol problems first and went through the process of rehab.

Nonetheless, several commented that the transition had been far from easy. Some missed the support they had in hostels, where they had few responsibilities and did not have to pay bills. Several described the difficulties of having to move and adjust quickly to being independent and responsible for a tenancy. Typical comments about the first 15/18 months were that it was: ‘a big learning curve with peaks and troughs’, ‘a roller-coaster ride with ups and downs’, ‘a rocky ride’, and ‘life’s been wine and water’. Some said that they did not realise how great a change and difficult it would be. One man explained that since the move he could not afford to go out with his friends and was more isolated. Although his friends offered loans, he had no way of paying them back and ‘going out gets you into social situations which call for spending money’. Another in his late teens reflected that:



It's been hard, a big learning curve, and it's opened my eyes to the big world. This point in my life is very hard. I wish I could do the things my friends can – they live with their parents and they have money and less stress. They don't have to worry about bills and don't have to cook for themselves. It's only me that can make my life better – I'm trying but it's not easy.

Some said that they were insufficiently prepared for what was ahead and would have welcomed more information about how resettlement would change their lives. Few thought that hostel staff had the knowledge to do this, as one respondent explained:

In the hostel, the staff run sessions and workshops on cooking and budgeting but don't actually prepare you for what it will be like in your own flat. It's not explained properly – what you should do and the consequences of not doing certain things. You need more in-depth information. They make it too simple and there is not enough about reality. They haven't been through the experience so don't understand what it's really like.

### **Settledness and housing satisfaction**

At each of the three interviews, the respondents were asked to rate the eight items of the *Right Move Scale* about their readiness for the move and how they were getting on.<sup>28</sup> They could answer: 'Yes, definitely', 'I think so', 'Not really', 'Definitely not' and 'Don't know', scored respectively 1.0, 0.5, -0.5 and -1.0 (excluding don't knows). Summing the scores gives an overall 'index of settledness' with a range from +1 'everyone settled' to -1 'everyone unsettled'. The overall index was very positive at the time of resettlement (0.67), and then decreased, to 0.46 after six months and 0.40 after 15/18 months, meaning that fewer felt settled as time went on. One interpretation is that the respondents' initially high expectations of being able to settle were qualified by experience. At 15/18 months, women were much less likely than men to feel settled (index 0.27 v. 0.45), and those with mental health and alcohol problems had low scores (0.36 and 0.33 respectively). Settledness increased steadily with age, from 0.10 among 17-19 year-olds to 0.75 among 60+ year-olds at 15/18 months. No group had a negative score.

The respondents were also asked to rate how pleased they were with the resettlement accommodation, and their responses have been summarised into a 'housing satisfaction score'. Overall, housing satisfaction was also strongly positive but declined over time from 0.79 at resettlement to 0.62 at 15/18 months. Nonetheless, three-quarters (77%) of those in the original tenancy at 15/18 months thought of their accommodation as 'home'. The most frequently mentioned positives were: having control over the property, privacy and independence; feeling safe, comfortable and able to relax; and having personalised the place with furniture, belongings and their own decorations. A few mentioned that they liked the neighbours and the area, and that their children, family and friends could visit and stay. The main reasons for *not* regarding the accommodation as home were: cannot afford to furnish the place and make it comfortable; poor

28 The eight items were: I was ready to take the next step and move to my own accommodation. I am pleased with the accommodation to which I moved. I have settled in the accommodation and intend to stay there for a long time. I dislike living on my own. I am able to manage household tasks such as cooking and paying bills. I have concerns about the location of the accommodation. Having my own place has enabled me to make friends and build a social network. Having my own place has enabled me to structure my life and become involved in meaningful activities.

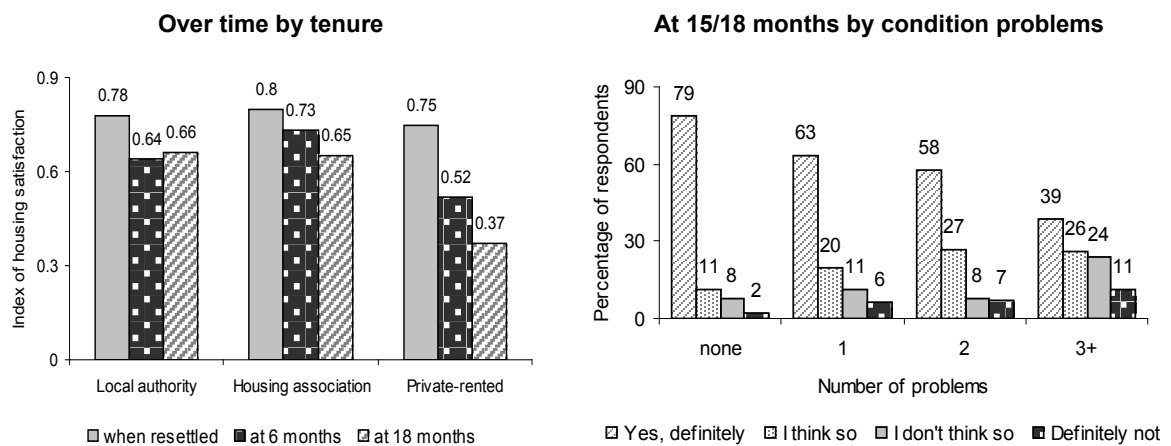
condition and disrepairs; lack of space and amenities; the insecurity of fixed-term tenures; and dislike of the area. Two quotations exemplify the contrasting views:

I definitely think of it as home – everything in here is what I’ve achieved. When I open the door, the flat is mine. It’s waiting for me to clean it and to invite people in. I make all the decisions here. I actually missed my home when I went on holiday. If I go to a friend’s house, I always want to come back to my flat to sleep.

This is just a storage facility to me. Because of the short lease, the flat can be taken away. It makes me not want to get too many belongings in case I have to leave – there is only so much you can carry around with you. I dread that I might have to move on – I’ve been moving around a lot and not had a stable place for years. It can’t be a home in these circumstances.

There were strong associations between settledness, housing satisfaction and housing tenure. At 15/18 months, 75 per cent of local authority and housing association tenants felt settled, but only 42 per cent of private-renters. The latter were most likely to report greater dissatisfaction with the accommodation over time, which can be linked to the mounting problems with its physical condition (Figure 12.1). Seventy-nine per cent with no problems were ‘definitely pleased’ with their accommodation, compared to 39 per cent who had three or more problems. Unsettledness was also linked to problems with neighbours, to being a victim of crime or harassment, and to having rent arrears and other debts.

**Figure 12.1 Satisfaction with the resettlement accommodation**



Notes: 'Housing satisfaction' or how pleased with the accommodation: 1 = 'definitely pleased', 0.5 = 'I think so', 0.5 = 'I don't think so', and -1 = 'definitely not'. The left-side chart plots the overall index score, which ranges from 1 (everyone definitely pleased) to -1 (everyone definitely displeased).

### Thoughts of giving up the tenancy

Over the first 15/18 months, 56 per cent of the respondents thought about giving up their tenancy. At 15/18 months, 32 per cent of those in the original tenancy were thinking about leaving, as were 27 per cent who had moved to another tenancy. Most said that they would not leave until they found another property as they did not want to become homeless again. The main reasons

for wanting to leave were financial problems, the poor state of the property, and wanting to find somewhere cheaper or with more space. A few mentioned a wish to move away from the crime and anti-social behaviour in the neighbourhood. Thirteen per cent had plans to move and were on housing waiting lists, bidding for other properties, or looking for private-rented accommodation.

### **Morale and wellbeing**

Many respondents at 15/18 months believed that they had changed positively since being rehoused. One-half described improved wellbeing – ‘my confidence has increased’, ‘I’m a lot happier and freer’, ‘I’m calmer and less stressed’, and ‘I’m off drugs and more relaxed and settled’. One-quarter (26%) said that they had matured and become more responsible. Two quotations exemplify the changes:

I’ve changed for the better ... got my self-respect back. When I go out, people talk to me as though I’m a nice person. My children respect me, I pay my rent and TV licence – I never did this sort of thing before. I was always skunking and wouldn’t answer the door when people came. I used to be very depressed in the hostel and cried a lot. I’m not like that any more, I’m no longer depressed.

I’ve grown up and I do things now to keep a roof over my head. I’ve got a job and am doing the best I can. I keep trying to remain positive. I’m getting on top of my depression – replacing bad thoughts with good ones. I used to feel sorry for myself – now I think everyone has problems and bad times, and I should be happy with what I’ve got. Counselling helped me to understand myself and deal with my childhood.

Most respondents remained very positive, motivated and optimistic about the future. At 15/18 months, 59 per cent said that they felt hopeful about the future ‘most of the time’, and 29 per cent ‘some of the time’. One said, ‘my future looks bright, eventful, exciting, challenging and creative’. Several described their achievements since being resettled, such as getting a job and rebuilding or starting new family and social relationships. One man, for example, obtained a job nine months after being resettled, his first in 15 years. He also got in touch with his family and children, having had no contact for 12 years, and began to see them regularly. Another man who was aged in the forties got a job and remarked, ‘this is the first time in my life I’m not dependent on benefits’. A few had had dental treatment for the first time in years, or begun intensive treatment for physical health problems. As one explained, ‘I needed to be settled and in the right frame of mind before I could consider treatment for Hepatitis C – the tablets I take have side effects and I’d have been unable to cope while living in a chaotic hostel’. Others identified unremarkable but to them significant achievements:

I’m achieving things which are important to me but to some people are little things. For example, I’ve bought a TV and have a TV licence. Three years ago, I’d have spent the money on drink and drugs. I’m paying my bills on time now – this didn’t happen in my previous flat.

At 15/18 months, most (87%) respondents had plans for the future, and some were being implemented. Many of the unemployed said they hoped to get paid or voluntary work or to start training or a college course. Other plans included: having a holiday (which some had not had for years); learning to drive; addressing drug and alcohol problems; and leading a healthier lifestyle – often stopping smoking and taking up exercise. Many (44%) believed that they did not have enough to do and should be doing more. Asked what they would like to do, some mentioned activities not entirely in their control, such as working, getting into job training, or spending (more) time with their children or family, and others mentioned activities that could be initiated at little cost such as exercising, studying and pursuing a hobby.

Low morale was common among some and increased a little after resettlement. At the time of moving, 61 per cent said that they felt motivated ‘most of the time’, 27 per cent ‘some of the time’, and 11 per cent ‘not at all’. At 15/18 months, the equivalent figures were 49, 34 and 16 per cent. At the time of moving, 55 per cent reported depression ‘some or most of the time’, and the prevalence hardly changed (59% at 15/18 months). The percentage who reported being lonely ‘some or most of the time’ increased from 30 per cent at resettlement to 44 per cent by 15/18 months. Likewise there was an increase in those who felt worried ‘most of the time’ from 18 to 25 per cent.

Low morale associated with personal problems. Those who were worried and depressed were less likely to feel that the problems that had made them homeless had been resolved. They were also more likely to have run into further problems, such as financial difficulties and debts, difficulties with neighbours, or to have been a victim of crime or harassment. Although several were achieving positive things, they were struggling and finding it far from easy. One woman who had started a degree and taken a part-time job explained that:

I’m struggling financially and have to work as many hours as possible. This puts me under a lot of pressure and I’m tired and behind with my course work. I’ve become increasingly stressed, anxious and worried. All my family live abroad and I don’t have time to see my friends. I’ve also been having problems with my neighbour who takes drugs and is noisy at night. I’m all alone here, and this adds to the pressure as I have to manage everything myself.

For a minority, resettlement had a negative effect on wellbeing. Ten per cent believed that they had changed for the worse and were more stressed, depressed, lonelier, or drinking more. Six respondents were admitted to psychiatric units because of severe depression or following suicide attempts. As one person said, ‘I’ve lost weight as I’ve not been eating due to stress and depression. I’m very lonely and a lot more isolated now. This is one of the loneliest places I’ve been in my life. My mental illness has got worse. I need more strength.’

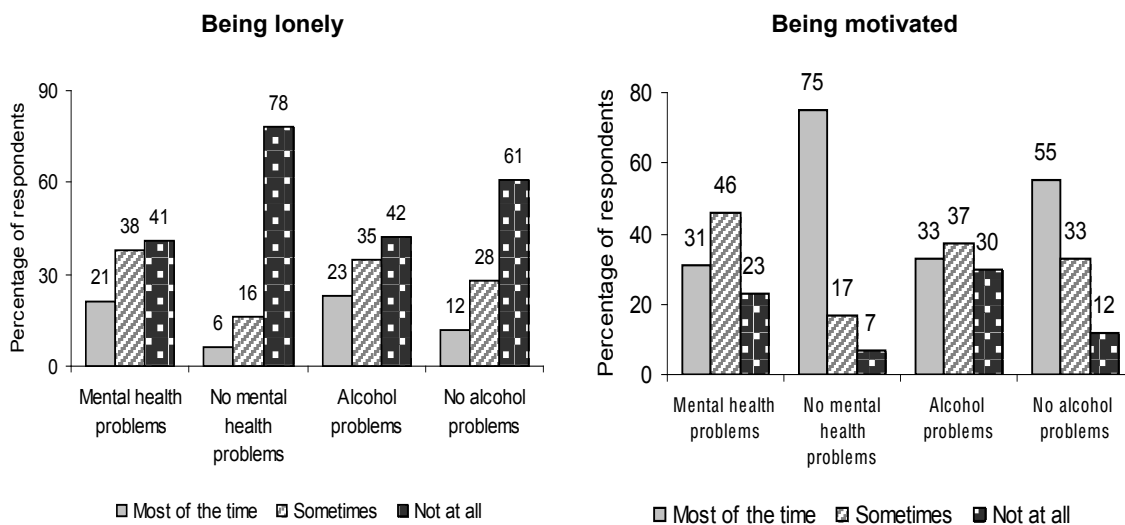
For a few respondents, deteriorating mental health had much to do with them ceding their tenancy or moving elsewhere. Some could not cope with independent-living and the tenancy failed within a month. Others were unable to manage when faced with additional pressures. One

person, for example, ran into problems with disrepairs, the landlord and other tenants, and after a few months left the accommodation and stayed with relatives. S/he commented, ‘the problems made me very depressed; I was getting really ill and my GP increased my medication and suggested I go in hospital’.

*Associations between morale and other factors*

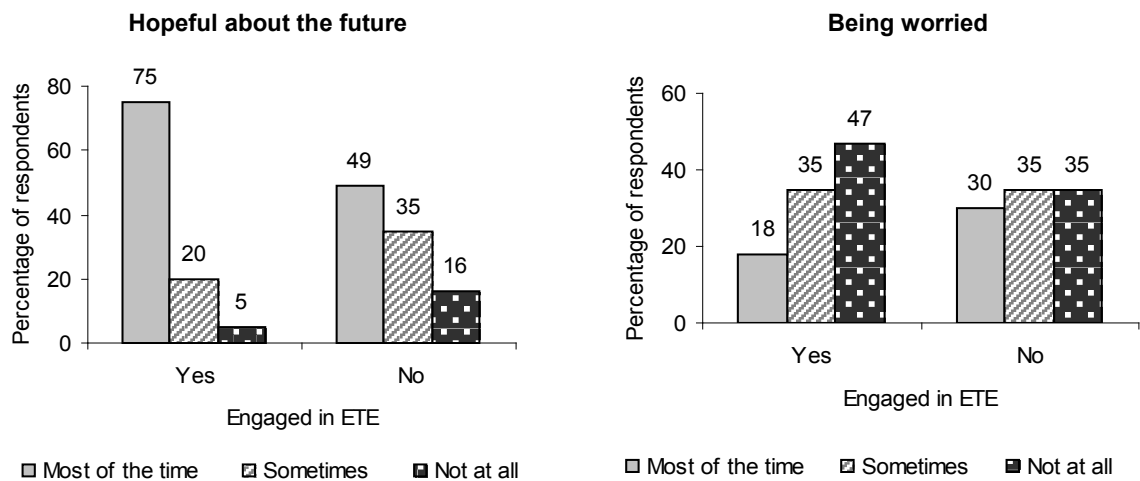
There was little difference in morale between men and women or among the age groups except that those in their thirties and early fifties were most likely to report being lonely. There were strong associations, however, between both mental health and alcohol problems and poor motivation, depression, loneliness, being worried and pessimism (Figure 12.2). For example, at 15/18 months, 23 per cent of those with mental health problems compared to seven per cent of others said that they were ‘not at all’ motivated ( $p<0.001$ ), and 59 and 22 per cent respectively said that they were lonely some or most of the time ( $p<0.001$ ). Likewise, 75 per cent with alcohol problems but just 52 per cent of others said that they were depressed some or most of the time ( $p<0.001$ ). People with drug problems were also more likely to report poor motivation, depression and loneliness, but were not exceptionally worried or pessimistic about the future.

**Figure 12.2 Morale at 15/18 months by mental health and alcohol problems**



There were strong links between participation in education, training or employment (ETE) and positive morale and wellbeing. At 15/18 months, those involved in one or more ETE activities were more likely to say that they were settled, motivated, achieving positive things, and hopeful about the future, and less likely to report being depressed and worried about how things were going (Figure 12.3). For example, 72 per cent engaged in ETE compared to 39 per cent of others believed that they were achieving positive things ‘most of the time’ ( $p<0.001$ ). Engagement in ETE was not related to reports of loneliness – some who were not engaged had time on their hands and saw relatives or friends several times a week.

**Figure 12.3 Self-reported morale by engagement in ETE at 15/18 months**



There was also a relationship between contacts with family and social networks and morale. People who *saw* relatives regularly were significantly less likely to be depressed, worried about things and lonely. For example, 20 per cent who saw a relative at least once a month were worried most of the time, compared to 35 per cent who had less frequent contact ( $p < 0.05$ ). Those who saw friends at least once a month were also more likely to say that they were motivated and achieving positive things, and less likely to report being lonely. As mentioned in Chapter 11, the people who were still in contact with tenancy support workers at 15/18 months were *more* likely to report being depressed, lonely and worried, which reflects their high needs and entrenched problems.

### Overview

Most people were glad to have been rehoused, settled in their new accommodation, created a home and had high scores for housing satisfaction. Through the first 15/18 months, they were positive and motivated and began to rebuild their lives. Many achieved a great deal in a short time, including several who accomplished things that they had not done for years, such as getting a job or having friends or children stay. For many, however, the transition was not easy, they had ‘highs’ and ‘lows’ and struggled to fulfil their goals and ambitions. From their accounts and self-ratings, some had limited understanding of the ways in which leaving a supported setting and living independently would change their lives. They believed it would be easy to settle down but found that this was not so, but nonetheless developed strategies to cope with various hurdles and challenges. For a minority, however, resettlement had a detrimental effect on their wellbeing. In particular, those with mental health and alcohol problems found it harder to adjust and were more pessimistic.

The low morale of homeless people is well-documented. It was therefore a little surprising that few of the respondents reported improved morale after leaving the hostels, that loneliness, poor motivation and worry increased slightly over time, and that reports of depression hardly changed. These findings, however, are consistent with those from large surveys in Canada, Denmark, the United States and Britain, which show that low-income, unemployment, and socio-economic disadvantage associate with depression and psychological distress.<sup>29</sup> One British study found that poverty and unemployment increased the duration of mental health problems but not the likelihood of their onset, while financial strain strongly associated with both the onset and maintenance of mental health problems.<sup>30</sup>

When the low income and various personal problems and disadvantages of the FOR-HOME respondents are taken into consideration, the low morale and wellbeing scores of many are understandable. They had all recently experienced a major life transition, *i.e.* a housing move, and were trying to cope with new responsibilities and rebuild their lives. At the same time, they had to contend with new problems associated with independent-living, such as disrepairs, noisy neighbours, financial strains and mounting debts. Many were unemployed and trying to find a job but had been unsuccessful, and three-quarters had incomes below the UK poverty threshold for a single adult (Chapter 8). Some also had long-term or deep-seated, unresolved personal problems, were trying to combat debilitating addictions, and had only thin social support. Although many had succeeded at the first step in becoming self-supporting, the challenge for tenancy support workers and other support staff is to determine what more can be done to help service-users raise their morale and reduce the prevalence of anxiety, loneliness and pessimism.

29. For example: Andersen *et al.* 2009; Caron and Liu 2010; Payne 2000.

30. Weich and Lewis 1998.

## Overview and recommendations

Since the FOR-HOME study began, the Coalition government has announced radical changes in social security benefits (including Housing Benefits) and social housing policy, and substantial cuts in funding for Communities and Local Government (CLG) (and therefore local authorities) and the Department for Work and Pensions (DWP). These will have substantial impacts on resettlement procedures and practice, and have been taken into account in assessing the practical relevance of the FOR-HOME findings and the recommendations that follow.

This final chapter begins with a brief reprise of the case for state and, perhaps more pertinently, local authority, investment in resettlement and tenancy support services, because they may be perceived in some quarters as easier to cut than many other services. The second part summarises the housing and welfare policy changes that have recently been announced and that will have most affect on the resettlement of single homeless people. The chapter and report conclude with a synopsis of the most important findings of the FOR-HOME study and with the practice and policy recommendations to which they point. The recommendations for the organisations that carry out the resettlement work are relatively straightforward, except where they refer to the enabling and collaborating roles of local authorities, for which recent government announcements about overall budgets and specific programmes such as Housing Benefit complicate the picture. The recommendations about national policies have been more difficult to formulate and, given the extended timetable for the implementation of some measures, most notably the ‘universal credit’ and the changed role of social housing, are provisional suggestions of the ways in which resettlement practice will need to be adapted to sustain its generally high rate of success in recent years.

### **The costs of not supporting single homeless people and their resettlement**

In the recent announcements on housing and welfare policy reforms, it is evident that the Coalition government are committed not only to reducing public expenditure but also to protecting the most vulnerable, and that it includes homeless people in this category. There are both humanitarian and utilitarian reasons for sustaining the services that provide the pathway from the streets to independent living for single homeless people, and it is timely to restate them.

Useful estimates have been published of the unit costs of hostel and community support for single homeless people. Those prepared by *Capgemini Consulting* for the CLG are reviewed.<sup>31</sup> It estimated the average cost in 2006 of supporting the 26,160 homeless single people in ‘settled accommodation’ in England who received *Supporting People* (SP) services (*i.e.* supported housing, supported lodgings, or floating support) as £826.8m or £31,605 per head (pp.

31 Wood *et al.* 2007; Ashton. and Hempenstall 2009. See also <http://www.homeless.org.uk/costs-homelessness>.



51-2). The cost elements were: (a) £14,643 for the basic support package, made up of SP expenditure of £4,973 and housing (benefit), crime and (social security) benefits expenditure; and (b) the ‘event costs’ of £16,962 to public expenditure arising from interventions and incidents. The last included the costs of returns to homelessness and criminal offences.<sup>32</sup> Estimates were also made of the additional ‘event costs’ if SP services were withdrawn. Using assumptions about the raised likelihood of tenancy loss, repeat homelessness, and the withdrawal of resettlement support and life skills training, *Capgemini* argued that the saving of £130.1m SP expenditure would increase ‘event costs’ to the public exchequer by £6,146 per head, or 36.2 per cent, implying a total cost of £160.8m, which gives a net benefit from the SP expenditure on ‘settled accommodation’ of £30.7m.<sup>33</sup>

The overall message is that to withdraw public support for single homeless people, including that to expedite their resettlement, will cost more than it will save. The key to reducing public expenditure on homeless people’s support is to reduce the duration of homelessness episodes and the prevalence of returns to homelessness. A vital component is to improve the effectiveness of resettlement preparation and procedures and post-resettlement support. In this context, the FOR-HOME findings are timely and have several implications for policy and practice.

### **The changing policy and funding contexts**

This section summarises the housing and welfare policy changes that will have most affect on the resettlement of single homeless people, and examines the implications of both recent and anticipated reforms for resettlement practice. Since 2007, powerful macroeconomic and political forces have increased the pressure on and uncertainty facing advice and support for single homeless people, including the hostel, supported housing and tenancy support services that help them return to independent living. The US credit crunch infected Europe and became a global recession in 2009. In the same year, the UK budget deficit (£90bn) was the largest since the Second World War. As to politics, within a month of the Conservative-LibDem Coalition election in May 2010, plans were announced to cut £6.2bn from public expenditure, and in October 2010 the Comprehensive Spending Review was published along with a host of cuts in housing, housing-related and welfare programmes.

A leading concern of the Coalition is to cut public expenditure, and a prime target is social security spending (including Housing Benefit) for those of working age. The government’s thinking is clearly apparent in the welfare reform White Paper, *Universal Credit: Welfare that Works*, of November 2010.<sup>34</sup> The core proposal is for a ‘universal credit’, ‘an integrated working-age credit that will provide a basic allowance with additional elements for children,

32 See Ashton and Hempenstall 2009, Table 3.2.4(i), pp. 53-4 for an itemisation of the costs.

33 See Ashton and Hempenstall 2009, Table 1.3.1, p.10.

34 Department for Work and Pensions 2010b.

disability, housing and caring. It will support people both in and out of work, replacing Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance' (p. 3).

Two principles drive the proposal: that the current benefits system creates disincentives for people to move off benefits into work, which should be removed, and that total expenditure can be reduced by making benefits more conditional on a commitment to getting into paid work. The impacts of the proposals for those being resettled and the constituent groups are, however, difficult to gauge at this stage. The White Paper declares that, 'the government is committed to ensuring that no one loses as a direct result of these reforms. We have ensured that no one will experience a reduction in the benefit they receive as a result of the introduction of universal credit (p. 3)'. It is difficult to see, however, how this claim can be consistent with the tougher conditionality of benefits for the unemployed. Moreover, the continuing drive to reduce substantially the number receiving disability-related benefits will result in many receiving lower benefits. Nonetheless, the universal credit may reduce the number of resettled homeless people that experience a fall in income, particularly those who move in and out of paid work, and it may reduce the growth of debt.

There are flies in the ointment. Although '£2 billion has been set aside as part of the DWP settlement to fund the implementation of the universal credit ... following a Welfare Reform Bill in January 2011 ... the government will adopt a phased approach to its introduction with the first individual expected to enter the new system from 2013' (p. 4). The delay is partly because of the legislative and administrative complexity of the changes, partly because the system will require 'IT development of moderate scale' (*i.e.* hardware and software that merges individuals' tax and benefits accounts and enables adjustments in payments month to month), and partly because of the current severe restriction on DWP and overall government funding. The hope is that economic growth from 2013 will enable the scheme to be initiated.

Implementation of the universal credit will be further complicated by continuing and new measures to support those with drug and alcohol addiction deal with their problems. The Home Office launched a consultation exercise (until September 2010) on the drug strategy. The proposals include using the benefit system to offer claimants a choice between (i) some form of financial benefit sanction, if they do not take action to address their drug or alcohol dependency; or (ii) additional support to take such steps, by tailoring the requirements placed upon them as a condition of benefit receipt to assist their recovery, such as temporarily removing the need to seek employment whilst undergoing treatment.<sup>35</sup> The 'high level strategy' will be published late in 2010.<sup>36</sup>

35 Home Office 2010.

36 See <http://www.homeoffice.gov.uk/drugs/>

### *The Housing Benefit and Local Housing Allowance proposals*

As the Chancellor of the Exchequer explained in the June 2010 budget speech, the government is eager to reduce Housing Benefit because spending rose ‘from £14 billion ten years ago to £21 billion today – that is close to a 50 per cent increase over and above inflation’.<sup>37</sup> As a *Crisis Policy Briefing* explained further: ‘the rising cost is largely a result of steep increases in private-sector rents driven by economic factors and the severe shortage of housing. Between 97/98 and 07/08, the average private-sector rent rose by 63%, from £79/week to £129/week. For many years, HB has been taking the strain of rent increases.’

Three phases of LHA cuts have been announced. From April 2011, it will be capped at from £250 per week (1 bedroom property) to £400 (4 bedrooms). In October 2011, the LHA will be set at the 30th percentile level of local rents (currently the 50th percentile), and from 2013/14, the allowances will be up-rated using the Consumer Price Index (CPI) not local rent comparisons. The effect will be to rein in LHA payments and reduce the ability of people on low incomes to live in higher rent properties and areas. Other changes will increase the levels and accessibility of the LHA for those with special needs and in unusual hardship (there will be similar changes to child and working tax-credits), which is consistent with the mission of the Secretary of State for Work and Pensions, Iain Duncan Smith, as revealed by the Centre for Social Justice’s proposals.

Other proposed changes that will affect many resettled homeless people are that from April 2013, ‘Housing Benefit awards will be reduced to 90 per cent of the initial award after 12 months for claimants receiving Jobseekers Allowance’ and ‘LHA rates will be uprated in line with the Consumer Price Index’.<sup>38</sup> The proposals have raised deep concerns among many organisations that represent and serve vulnerable people, as evinced by Homeless Link’s extended written submission to the House of Commons Select Committee on Work and Pensions.<sup>39</sup> This argues that supported accommodation providers should be exempted from the proposed 10 per cent cuts in Housing Benefit after one year (for residents) on JSA and be protected from the impact of loss of income from benefit changes or reductions.

### *Implications for homeless people and their resettlement*

A Ministerial Working Group was established in June 2010 with the task of preventing and reducing homelessness, and improving the lives of homeless people. Eight government departments are represented, including the CLG, the *Department of Health*, the *Department for Work and Pensions* (DWP), the *Home Office* and the *Ministry of Defence*. It meets quarterly and reports to the Cabinet Committee on Social Justice.<sup>40</sup> On 25 October 2010, the Housing Minister Grant Shapps outlined how ‘the most vulnerable in society will be protected as the Government takes steps to tackle the record deficit’. He announced that ‘we’ve protected homelessness grant

37 [http://www.hm-treasury.gov.uk/junebudget\\_speech.htm](http://www.hm-treasury.gov.uk/junebudget_speech.htm)

38 HM Treasury 2010. *June Budget*. Chapter 2, para 2.54.

39 <http://www.publications.parliament.uk/pa/cm201011/cmselect/cmworpen/memo/hb/hb30.htm>

40 The minutes are published at <http://www.communities.gov.uk/housing/homelessness/homelessnessworkinggroup/>

funding, providing over £7 billion to support struggling families and the most vulnerable, helping families avoid repossession, helping take rough sleepers off our streets and helping people live independent lives that couldn't otherwise do so'.<sup>41</sup>

*Homeless Link* has itemised the immediate and imminent changes arising from the Comprehensive Spending Review that relate to homelessness. The most pertinent for resettlement and for those becoming a tenant on a low income are:

1. 7.1 per cent decrease in council (local authority) funding annually, leading to a cumulative 28.4 per cent cut by 2014/15.
2. End to ring fencing of most local authority grants (with very few exceptions)
3. The Homelessness Grant (principally to local authorities for homelessness prevention or 'priority rehousing') remains around £400 million for 2011-15
4. Increasing the age threshold for the Shared Room Rate for those who receive Housing Benefit under the Local Housing Allowance rules from 25 to 35 years, from April 2012 for new tenants and later for existing tenants.
5. Rents for new social housing tenancies will be at 80 per cent of local market rents. Rents for existing tenants will not be changed.
6. The Affordable Housing budget (that makes available additional low cost housing) will be cut by 74 per cent.
7. A cut of £7 billion in the social security benefits budget, in addition to the £11 billion cut announced in the Emergency Budget of May.<sup>42</sup>

The extent to which the Supporting People programme will be affected is unclear. The Chancellor announced that the budget for 2011-15 is £6 billion, or £1.5 billion each year, which compares with expenditure of £1.66 billion in the 12 months to March 2010.<sup>43</sup> This led the *National Housing Federation* to claim that the SP budget will be cut by 11.5 per cent, but the Housing Minister has stated that £6.5 billion will be available over the next four years for SP, implying a reduction of just 2.1 per cent. The *Chartered Institute of Housing* has welcomed the sustained investment in the SP programme, but expressed concern that the removal of its ring-fencing is already having an effect on funding for vulnerable people and households.<sup>44</sup>

On social housing and its availability for resettled homeless people, a good deal remains unclear. While the long-term goal of the Coalition is to reduce the role of social housing, countering these ambitions are the acute shortage of low-cost housing and the powers that local authorities retain to build, manage and subsidise capital and revenue accounts. In October 2010, the Housing Minister announced that £1.5 has been made available to help improve access to the private-rented sector for single homeless people.

41 Department for Communities and Local Government 2010a.

42 Homeless Link 2010. On point 4, the established qualification, single people 'without dependent children', was not included in the announcement but may continue.

43 See [www.communities.gov.uk/documents/housing/xls/1755045.xls](http://www.communities.gov.uk/documents/housing/xls/1755045.xls)

44 Chartered Institute for Housing 2010.

In November 2010, the government published a consultation paper, *Local Decisions: A Fairer Future for Social Housing*.<sup>45</sup> This proposes a number of radical changes in social housing financing, tenancy terms, transfers and successions and the basis on which social housing rents are set. In particular, it is proposed to create a ‘new local authority flexible tenancy with a minimum fixed term of two years (in addition to, rather than replacing, secure and introductory tenancies)’ (p. 9), and ‘a new model of affordable housing for housing associations, with rents set at less than 80 per cent of market rents’ (para 1.33). The effect of the local authority ‘homelessness duty’ that ‘under current rules those owed the duty can effectively insist on being provided with temporary accommodation until offered social housing’ ... ‘which means that around 21 per cent of new lettings in social housing are allocated to people who are not actually homeless’ is to be ended (para. 1.14). The detailed proposals have been published in the *Localism Bill*. The key change is that if an applicant to a local authority for housing on the grounds of homelessness ‘refuses an offer of accommodation which the authority are satisfied is suitable for the applicant’, which may be accommodation in the private-rented sector, the duty to re-house ceases.<sup>46</sup>

### **Current resettlement practice and policies: the FOR-HOME findings**

The FOR-HOME study found that resettlement was successful over the first 15/18 months for the majority of the respondents – at least four-fifths remained housed. Most were glad to have been resettled although for many the transition was not easy. Most coped well with practical tasks, but managing finances and paying bills were serious and persistent problems, and several were threatened with eviction because of rent arrears. By the end of the study, nearly one-in-five were in employment, and some had rebuilt or started new family and social relationships.

This section focuses on seven shortcomings in current resettlement practice that emerged from the FOR-HOME evidence and that underpin the recommendations that are set out in the final paragraphs. The first shortcoming is the great haste of the move once a housing offer had been accepted. Many tenancies started just a few days later, which left very little time to apply for a Community Care Grant or to arrange the utility accounts. The immediate discomfort and stress were for many compounded by having no money – they could not dash to the shops and buy a bed or cooker, and had no practical help from family or friends. Many moved in without basic furniture, without utilities connected, and slept on the floor with no bedding or heating (even in winter). This blighted the first few weeks of independent living, gave many a sense of not being in control of their lives, and caused much distress. For a few respondents, there was a longer interval between the housing offer and having to move, which enabled them to furnish and make habitable their home.

45 Department for Communities and Local Government 2010b.

46 Department for Communities and Local Government 2010c. *Localism Bill*, Volume 1, Part 6, Section 124, Duties to Homeless Persons. House of Commons, Session 2010-11. Available online at <http://www.publications.parliament.uk/pa/cm201011/cmbills/126/11126.i-v.html>

The second shortcoming is the pervasiveness of increasing debt after resettlement. While some debt is expected when a person dependent on benefits changes from institutional living to a householder, there were many instances of inadequate financial preparation and planning. At resettlement, several FOR-HOME respondents had debts but no repayment scheme, and some had substantial hostel or supported-housing rent arrears. After moving, some found themselves in unsustainable living situations, particularly among the more enterprising and ambitious who entered full-time education or paid employment.

Another pervasive weakness of the resettlement package is the restricted availability and allocation of tenancy or floating support. Many vulnerable people who needed such support did not receive it. Those who received the service found it beneficial. In London, the RSU-funded Tenancy Sustainment Teams concentrate on former rough sleepers who are rehoused through *The Clearing House*, and some vulnerable groups miss out, such as young people with no experience of living independently. Furthermore, if tenancy support was not provided from the start, most respondents were 'disconnected' from welfare advice and support services and had little awareness of how to establish contact. Some sought advice and help from their former hostel, but often the staff did not have the time to give a great deal of help, particularly if the problems were complex and required sustained interventions. The effective targeting of tenancy support is hampered by strict allocation criteria, its provision by multiple agencies, waiting lists, the inflexibility of contracts that often stipulate support for a limited time, and the difficulty of reinstating help that has been discontinued. The long waiting lists deter many staff from referring clients to local authority floating support services.

A fourth set of problems are those associated with resettlement into private-rented tenancies. The most obvious hurdles are the higher rents (a problem that will be compounded by the forthcoming HB changes), and the payment of the Local Housing Allowance directly to vulnerable tenants rather than to landlords. A few FOR-HOME respondents lost their tenancies for this reason. In some cases, they and their tenancy support worker had requested that the LHA was paid directly to the landlord, but this was refused. Nationally from 2008 to 2010, the percentage of private landlords having problems with arrears doubled to 34 per cent.<sup>47</sup> According to the *National Landlords Association*, many landlords are unwilling to accept tenants on benefits. In October 2009 those who rented to LHA claimants were owed on average £4,500.<sup>48</sup> Tenants' lower satisfaction with the private-rented homes stems from the shorter, less secure tenancies, restricted space and amenities, the poor condition of some accommodation, and the difficulties of getting repairs done. Objections to more use of the private sector are grounded in both prejudice and objective facts. The FOR-HOME evidence shows that it results in different and more unstable housing outcomes, but has also gathered a little evidence that an intensively managed private-rented resettlement scheme achieved sustained tenancies. The key requirements

47 See [www.guardian.co.uk/money/2010/jun/02/rent-arrears-double](http://www.guardian.co.uk/money/2010/jun/02/rent-arrears-double)

48 See [www.landlords.org.uk/pdf/free/LHANov2009.pdf](http://www.landlords.org.uk/pdf/free/LHANov2009.pdf)

appear to be careful assessment of the client's capabilities, appropriate placements, and access to advice and support after resettlement.

A fifth issue is the provision of effective help to enable formerly homeless people with multiple disadvantages to acquire work-skills, gain employment and become self-sufficient. At 15/18 months, only two-fifths of FOR-HOME respondents were engaged in education, training or employment (ETE), and many others were keen to work but struggling to find jobs. Some took up short-term, casual and insecure jobs, but for many the change was followed by worse financial problems that stemmed from low wages and difficulties in getting benefits adjusted. The most severe problems occurred when jobs ended for reinstating benefits was often delayed (this problem would be averted by the government's proposed 'universal credit'). Some were also unclear about their entitlement to benefits and allowances when they started work. Several attended welfare-to-work programmes run by *Jobcentre Plus* or similar agencies, but this rarely led to sustained, secure employment. Not only were they competing for jobs at a time of high unemployment, but many had limited or no previous work experience, and few job skills other than in elementary occupations.

The sixth problem is the high prevalence of low morale, anxiety and the sense of social loneliness after resettlement, even though most are glad that they moved. Before moving, many FOR-HOME respondents believed that it would be easy to settle down and that they would cope. Some refused tenancy support services for this reason, but several later found the transition daunting and felt ill-prepared psychologically for what was ahead. They no longer had the support of hostel staff and residents, and some were alone and without help from family or friends – some deliberately severed ties with former associates who were drinkers or drug-users. Low morale was particularly a problem for those not engaged in any ETE and without regular social contacts, and among those with mental health and alcohol problems.

The final emphasised shortcoming is the discontinuities in specialist treatment and support for those with mental health and alcohol problems that follow the move away from a supported environment. The transition means that those resettled cease to be a client of an organisation that monitors, advises, advocates for and encourages those with special problems and vulnerabilities. Among the FOR-HOME respondents, having a tenancy support worker who took over these roles tended to reduce the likelihood of specialist treatment being interrupted or coming to an end.

### **Practice and policy recommendations**

Given the radical reforms that the government has announced and the extended timetable for the introduction of some, the organisations responsible for resettling homeless people will over the next three years have to make successive adjustments to their ways of working and to the advice given to those being resettled. This section opens with recommendations about aspects of practice that in our view required strengthening even before the welfare reforms, and notes the

improvements that have become more imperative. It concludes with our views about the broader adjustments that will be required as the announced measures are implemented.

#### *Reducing the stress and discomfort of people moving to unfurnished tenancies*

The current procedure by which social housing providers and private landlords require tenancies to start promptly once a housing offer has been made, and the time taken to process Community Care Grant (CCG) applications, are we believe intractable ‘facts of life’ or structural constraints. For some time to come, many homeless people are likely to be required to move before they possess basic furniture. To reduce the stress and discomfort that this creates, one solution would be for **homelessness-sector organisations** to look into ways of accessing ‘banks’ of essential items, such as air-beds and hot-plates. These could be loaned (or rented) to service-users until their CCG comes through. Some ‘starter pack’ schemes have been established by homelessness organisations and volunteers, and some have attracted philanthropic funding.<sup>49</sup> Sharing of experience with this practice across the homelessness sector is recommended.

Homeless people who are preparing for resettlement should also be made more aware by key-workers and resettlement workers that it is highly likely that they will have to move before their accommodation is ready. Although it will not solve the problem, when a client is resettled they will at least be more mentally prepared. For some who move without cooking facilities and have no family or friends that can provide a meal, being able to have a meal at a hostel or day centre would be a great help.

#### *Assistance at the time of moving*

The help given to single homeless people with setting up the tenancy, getting utilities connected, and with the move itself varied greatly. It partly depended on whether a resettlement worker or a key-worker was responsible for the resettlement (and if the latter, their availability). Many single homeless people have few possessions, at least in their temporary accommodation, and moving them into a new home is not a heavy task. Some respondents had help with transport and the move from family or friends, and some from the hostel or provider organisation, but others had to manage alone. Some who could not manage on public transport had to meet the removal expenses. We recommend that **homelessness-sector organisations** that do not provide or have access to transport for the actual move should explore whether volunteers or service users’ groups can assist.

#### *Providing financial advice and planning*

The advice that was given to single homeless people about the management and planning of personal finances was insufficient, even in 2007-09. The new maximums and age thresholds in the Local Housing Allowance mean that medium-term personal financial planning has become more important. Only a few homelessness organisations in the UK have specialist financial

<sup>49</sup> See [www.fn.org.uk/starter\\_packs\\_association.asp](http://www.fn.org.uk/starter_packs_association.asp); [www.charity-link.org/john-lewis-leicester-helps-homeless-set-up-new-homes](http://www.charity-link.org/john-lewis-leicester-helps-homeless-set-up-new-homes); [www.myresource.org.uk/starting-out.html](http://www.myresource.org.uk/starting-out.html)



advice teams, and at workshops with front-line staff, several explained that they did not have the knowledge, skills or time to offer informed financial planning advice. As a result, some clients leave hostels with rent arrears and other debts but without repayment plans, and some then make ‘life changes’ without giving full consideration to the financial implications and thus find themselves in unsustainable living situations.

We recommend that homeless people have access to more advice and training in personal finances before they are resettled. It needs to be impressed on them that it is in their interest to be candid and realistic about their financial situation (many do not reveal their problems). We also urge that fewer leave hostels with rent arrears and debts but *without* repayment plans. While not easy to achieve, given the near certainty over the next few years of the decreasing availability of both benefits and social (or subsidised) housing, it is imperative that both **homelessness-sector staff** and residents re-balance their concerns about ‘finding the vacancy’ with assessing its financial sustainability. More attention needs to be given to the financial implications of living independently and intended life choices, particularly entering full-time education or taking part-time or temporary work. On this issue, a role can be envisaged for **corporate partners and sponsors** that have an interest in helping homeless people return to independent living and self-reliance.

#### *Providing support for resettled homeless people*

In an ideal world, tenancy support would be available to all homeless people from the day they are resettled into their own tenancies for as long as help is needed, but given the pending welfare spending cuts this is most unlikely. The government has stressed that it wishes to protect support for vulnerable people, but as local authorities have to accommodate an estimated 10 per cent budget cut in 2011-12,<sup>50</sup> and SP is changing from an area-based to a formula grant and is no longer ring fenced, it may be expected that up and down the country ‘less intensive’ services such as floating support for formerly homeless people will be disproportionately cut. Sitra (a policy and training agency in housing with care and support) in October ‘had already received information from a number of authorities who are proposing radical reductions to spending on housing-related support, notwithstanding the outcome of the Spending Review’.<sup>51</sup>

It is critical that the tenancy support resources that survive the cuts are targeted at those most in need, regardless of the person’s age and whether or not they have a history of rough sleeping. A wholesale change to a more appropriate allocation procedure – in other words, to a more efficient use of scarce resources – requires a major reorganisation of the funding and management of tenancy support. We recommend that this is considered by **central government**. For example, the extant *Homelessness Strategies Guidance Notes* for local authorities were written before Supporting People was introduced. The section (5.4) on Resettlement and

50 Local Government Association estimate. See <http://www.lga.gov.uk/lga/core/page.do?pageId=14917031>

51 See <http://www.sitra.org/csr/>

Tenancy Sustainment: Floating Support makes no reference to the co-ordination of the floating/tenancy support provided by different agencies.<sup>52</sup>

Short of such a reform, the provider organisations face a dilemma, which may have plagued resettlement for some years but should be confronted. It is whether or not to be more selective in applications for tenancy and floating support. The desired returns from more selectivity are more appropriate allocations and shorter waiting lists. We recommend that **homelessness-sector organisations** have discussions with the various stakeholders, and particularly with **local authorities**, to refine and agree the criteria for allocating different forms of tenancy support. Another implication is that **homelessness-sector organisations** carry out fuller assessments of the independent-living capabilities of clients about to be resettled.

We believe that resettled homeless people who do not have a tenancy support worker should have access to advice and help, and ways of obtaining such help should be made clear to them at the time of resettlement. More effective help will reduce rent arrears, evictions and returns to homelessness. **Homelessness-sector organisations** and **local authorities** have both responsibilities and complementary roles in this regard, as exemplified by Framework's *Housing Crisis Team* (Box 11.1).

#### *The management of resettlement into the private-rented sector*

Resettlement into the private-rented sector will undoubtedly become more common, and indeed will become the main housing option for many disadvantaged people, including former rough sleepers in London rehoused through the Clearing House.<sup>53</sup> It is essential that homelessness-sector organisations establish or have access to well-managed local private-rented schemes that provide a service for vulnerable people beyond simply finding accommodation and setting up the tenancy, such as monitoring the tenants' progress, providing or arranging appropriate levels of support, and providing advice or help if a tenancy is in dispute or disrepair. The *Crisis* (2009) *Good Practice Guide* on setting up such schemes emphasises that 'in order to be effective, deposit schemes must provide a range of services to private landlords and tenants above and beyond a deposit or financial guarantee'.<sup>54</sup>

We recommend close and rigorous evaluation of the effectiveness of various private-rented schemes as a suitable housing option for vulnerable people. Given the heterogeneity of private-sector landlords and the greater variability of their properties than in (more regulated) social housing, it is even more important that the suitability of potential vacancies for resettlement are carefully assessed. To date, there is very little information about the characteristics of schemes and their ways of working and how these associate with settledness, housing satisfaction and tenancy sustainment. Too little is also known about the suitability of

52 Department for Communities and Local Government 2001. *Homelessness Strategies: A Good Practice Handbook*. CLG, London. Available online at <http://www.communities.gov.uk/archived/publications/housing/homelessnessstrategies>

53 Clearing House 2010.

54 *Crisis* 2009: 3.

such schemes for homeless people with particular vulnerabilities, and the intensity of support required if people are to retain their tenancy.

We also recommend that **local authorities** and the **Department for Work and Pensions** consider again the implications of paying Local Housing Allowance (LHA) directly to people who have previously had rent arrears or who fall into the stipulated categories of vulnerability rather than to the landlord.<sup>55</sup> In June 2010, the DWP issued guidance to local authorities on the payment of LHA, including identifying people who may have difficulty paying or are unlikely to pay their rent.<sup>56</sup> Nonetheless, it remains the discretion of the local authority whether to make payment to the tenant or the landlord. The guidance states that once a tenant builds up rent arrears of eight weeks the landlord may start action to evict, and local authorities are required to make direct payments to the landlord unless it is not in the tenant's best interests. By this time, however, vulnerable people either face losing their tenancy or have large rent arrears which they will struggle to repay.

The restriction of the Local Housing Allowance to the shared-room rate for all single people aged less than 35 years is an immense challenge to maintaining the high rate of successful resettlements. The resulting rise in demand for shared and single-room accommodation will inflate rents unless the supply of 'affordable accommodation' is increased. FOR-HOME has shown strong inverse relationships between the size (or quality) of the accommodation and satisfaction with the property, the rates of moving on and negative outcomes. The new restriction will particularly dismay homeless people who are rebuilding family and social networks or renewing contact with children, as they will have little privacy to entertain visitors other than in their bedroom. More generally, it implies that their expectations regarding the housing that they can obtain will have to be lowered, including being realistic about in which areas they can aspire to live. This will be a difficult but necessary role for **homelessness-sector staff**.

#### *Reducing isolation and increasing morale*

Ways of increasing morale and reducing isolation when homeless people are resettled would be of great benefit. Although morale improves with involvement in ETE and contact with family and friends, some people are unable to work and some are socially isolated. Some service-providers have developed innovative and successful schemes, such as a weekly 'cycling group' established by a Tenancy Sustainment Team, and Thames Reach's *Saturday Club* (Box 10.1).

#### *Developing the role of peer mentors and volunteers*

It is recommended that **homelessness-sector organisations** explore further the ways in which peer mentors and volunteers could usefully be involved in resettlement. Homeless people who

55 The latest rules (September 2010) are set out in Shelter's *Local Housing Allowance* guidance. See <http://england.shelter.org.uk/>

56 Department for Work and Pensions 2010. See also LHA Direct at <https://lha-direct.voa.gov.uk/Secure/Default.aspx> Homeless Link's written evidence to the DWP Select Committee has a detailed discussion of the 'vulnerability exemption' and reproduces the 'Framework of Vulnerability for Direct Payment Applications' (see note 9).

have been resettled could act as peer educators and explain to people who are preparing to move about how they coped in the early days, what it is really like to live independently, and of the challenges and changes that lie ahead. This might also help to persuade people who initially decline tenancy support services of the value of accepting the service. Volunteers, regardless of whether they have been homeless, could assist with moving possessions and setting up the tenancy, and ‘befriend’ those who are newly-resettled. As with St Mungo’s PAL scheme, they can help people get accustomed to the area, engage with activities, and build up social networks (Box 11.2). We acknowledge, however, that the involvement of peer volunteers has its own demands. They require training and supervision, and their roles and responsibilities must be clearly specified and should complement those of paid, skilled staff. In 2010, 198 volunteers (peer and non-peer) worked in Framework’s projects and were highly regarded. After taking into account the training, supervision and daily expenses, it was estimated that the volunteers saved the organisation £565,000 each year.<sup>57</sup>

#### *Assisting homeless and formerly homeless people into work and training*

The importance of homeless and formerly homeless people engaging in work and training is widely accepted, and the common barriers in the way have been confirmed by FOR-HOME. More job-skills training and help to find work needs to be available for people with few job skills or who have been out of work for some time and, again as widely recognised, it is important that key-workers and tenancy support workers give high priority to these tasks. Some larger homelessness organisations have staff dedicated to training and work programmes, but others rely on key-workers who lack the specialist knowledge. It is therefore recommended that in organisations without specialist staff, designated workers take on this role.

The government is introducing a revised ‘Work Programme’, which ‘will focus on helping people into sustained jobs, with providers receiving in work sustainment payments for substantially longer than under current programmes’.<sup>58</sup> It will be delivered through ‘40 Work Programme contracts across 18 package areas’. It will be important for all the contractors to be aware of the exceptional difficulties of people who have recently been homeless or are novice tenants and are trying to enter the work-force, including their need for advice about benefit entitlements and allowances once employed. Some contractors may be non-profit organisations with long experience of working with vulnerable people.

#### **Single homeless people and welfare-to-work: an overview**

In a *Parliamentary Brief* of 23 July 2010, John Varley, Chairman of *Business Action on Homelessness* and Group Chief Executive of *Barclays* (until March 2011), acknowledged the barriers that homeless people face when trying to return to work, particularly those who take up

<sup>57</sup> Harding 2010.

<sup>58</sup> Department for Work and Pensions 2010. *The Work Programme Prospectus – November 2010*. DWP, London. Available online at <http://www.dwp.gov.uk/docs/work-prog-prospectus-v2.pdf>

part-time or casual jobs, and noted the confusion about benefit entitlements, the errors and delays in HB payments, and the scarcity of in-work support. He set out the case for a ‘better off in work’ credit to support a homeless person’s move back to work and to make the transition financially manageable. He welcomed the government’s commitment to involve the voluntary sector in delivering its welfare-to-work services, and argued that there should be greater emphasis on payment by results for the new Work Programme, because ‘those agencies that have the greatest experience of supporting people facing multiple barriers into the workplace are often the most financially vulnerable’.<sup>59</sup> This idea had also been promoted in late 2009 by the previous Labour government, which intended to introduce a £40 a week ‘Better off in Work Credit’ for at least six months to everyone who moved off benefits and into work.<sup>60</sup>

Varley’s analysis and recommendations are highly relevant to the situation of formerly homeless people striving to live independently and to become self-reliant. It is encouraging that a leading business figure recognises the particular difficulties faced by a homeless person when they seek to return to independence. Helping, supporting, incentivising and, indeed, coercing people to move from welfare-dependency to self-reliance is close to the new Coalition government’s welfare reform ambitions. Many FOR-HOME respondents share the ambition to be self-reliant or, in their own words, ‘to become someone’, ‘to achieve something’, and ‘to get back my pride’. Counter-productively, however, the standard administrative rules of housing and social security benefits eligibility and assessments, and the standard practices and responsibilities of rental tenancies, make few allowances for recently homeless people’s disadvantages and special problems.

Single homeless people’s lack of savings and possessions, low job skills, powerlessness in the flexible labour market, and weak family and social support make it difficult for them to negotiate the obstacles and pitfalls of returning to independent living. The government will make eligibility to certain benefits and social privileges, such as access to subsidised housing, more conditional on a commitment to work. In other words, welfare-to-work policy will be backed up by *sticks*. A ‘better off in work’ credit would in effect be a complementary incentive or *carrot* consistent with the government’s proposed new single benefit. Such a credit should not be seen as a reward for ‘having been homeless’ but rather as a pragmatic measure that *enables* people to return to work. Across Europe there has long been acceptance of the legitimacy of benefits that compensate people for disabilities and long-term illness: it is not a radical departure to create benefits that recognise the special disadvantages and handicaps of those with severe material and social disadvantages, and offer them a short-term boost to raise the likelihood of making a success of a major life transition.

59 [www.parliamentarybrief.com/2010/07/make-work-pay-for-the-homeless](http://www.parliamentarybrief.com/2010/07/make-work-pay-for-the-homeless)

60 Department for Work and Pensions 2009, p. 14.

## **The medium and long-term outcomes of resettlement and the welfare reforms**

Eighteen months into resettlement, most FOR-HOME respondents had kept their tenancies and were starting to rebuild their lives, although several were in serious financial difficulties and their tenancies were at risk, and some had plans to move. Questions remain about the medium and longer-term outcomes of the resettlement of single homeless people, including how they manage once tenancy support is withdrawn, how successful they are in securing employment and the factors that encourage and discourage this, whether and how they manage to overcome their early financial difficulties, how they fare through radical changes in welfare spending programmes, and how successful they are in retaining tenancies over a few years. It would be informative if the progress of the respondents is monitored for a longer period (to which nearly all have agreed).

We close with further comments on the likely medium term impacts of the government's welfare reforms on the conduct and success of the resettlement of single homeless people. It is becoming clear that the most likely trends up to 2015 pertinent to resettlement will be:

- Increasing reliance on private-rented tenancies for vacancies.
- Shorter-term tenancies in social housing.
- Less access to accommodation other than single rooms for those aged under 35 years.
- Reduced availability and greater local variability and, in some areas, more targeting of tenancy and floating support.
- More sticks and carrots to take up paid work, with protection against income collapse for those made redundant or who lose paid work.

The trends in rent levels, however, are very difficult to predict (because they will be influenced by both the country's general economic performance and the availability of mortgages), but it would not be surprising if over five years they increase in cash and real terms. Those about to be resettled, and those establishing themselves in independent living, will have a growing incentive to seek value for money in their housing decisions. As doubtless the government intends, attitudes will need to continue their shift away from passive acceptance of what the system offers to critical appraisal and active choice. Many will be able to respond, but some will find it difficult to engage, and among them there may be more alienation from the system.

The new welfare regime will bring many and substantial challenges for resettlement and tenancy support staff. The former will need to take into account the new limits to the Local Housing Allowance, to be aware of the local authority's decisions regarding the implementation of Housing Benefits and Supporting People contracts, and to keep up-to-date with changes in social housing allocation procedures. For the clients, personal financial planning over, say, two years, will become essential. Resettlement and tenancy support staff will need more skills in advice about personal finances on a low income. The next three years will be a difficult time for

resettlement teams and staff. We predict, however, that through their dedication to the interests of the clients, the overall achievements of resettlement will continue to be impressively high.

The government states forcefully that ‘is committed to tackling homelessness and protecting the most vulnerable in society [and has] a particular focus on single homelessness and rough sleeping’ (CLG 2010 (see note 15), para 6.1), and that it is ‘keen to support the voluntary sector and local authorities to help single homeless people access accommodation in the private-rented sector before their problems spiral and they end up sleeping rough’ (para 6.4). There is ample evidence, however, not only from FOR-HOME, that resettlements into the private-rented sector generate more difficulties and less satisfaction than resettlements into social housing. Similarly, resettlements into less spacious and less well-equipped accommodation tend to generate unsettledness. Several of the announced changes in social security, rent support and access to social housing tenancies are likely to make resettlements that satisfy the clients much more difficult to achieve. It is imperative that central government, local authorities and the service providers work together to ensure that the broadly successful and beneficial outcomes of resettlement during the last few years are maintained.

## References

- Andersen, I., Thielen, K., Nygaard, E. and Diderichsen, F. 2009. Social inequality in the prevalence of depressive disorders. *Journal of Epidemiology and Community Health*, **63**, 7, 575-81.
- Ashton, T. and Hempenstall, C. (Capgemini) 2009. *Research into the Financial Benefits of the Supporting People Programme*, 2009. Department for Communities and Local Government, London.
- Beatty, C., Cole, I., Grimsley, M., Hickman and Wilson, I. 2005. *Housing and the Physical Environment: Will Residents Stay and Reap the Benefits?* Centre for Regional Economic and Social Research, Sheffield Hallam University, Sheffield.
- Bebout, R.R., Drake, R.E., Xie, H., McHugo, G.J. and Harris, M. 1997. Housing status among formerly homeless dually diagnosed adults. *Psychiatric Services*, **48**, 7, 936-41.
- Benjaminsen, L. and Dyb, E. 2008. The effectiveness of homeless policies: variations among the Scandinavian countries. *European Journal of Homelessness*, **2**, 1, 45-67.
- Cabinet Office 2010. *The Coalition: Our Programme for Government*. Cabinet Office, London
- Caron, J. and Liu, A. 2010. A descriptive study of the prevalence of psychological distress and mental disorders in the Canadian population: comparison between low-income and non-low-income populations. *Chronic Diseases in Canada*, **30**, 3, 84-94.
- Chartered Institute for Housing 2010. *Comprehensive Spending Review Briefing*. CIH, Coventry.
- Clearing House 2010. *Clearing House: A Review One Year On*. Broadway, London
- Crane, M. and Warnes, A.M. 2002. *Resettling Older Homeless People: A Longitudinal Study of Outcomes*. Sheffield Institute for Studies on Ageing, University of Sheffield, Sheffield.
- Crane, M. and Warnes, A.M. 2007. The outcomes of rehousing older homeless people: a longitudinal study. *Ageing & Society*, **27**, 6, 891-918.
- Crisis 2009. *Good Practice Guide for Deposit Schemes*. Crisis, London.
- Dane, K. 1998. *Making It Last: A Report on Research into Tenancy Outcomes for Rough Sleepers*. Broadway, London.
- Dant, T. and Deacon, A. 1989. *Hostels to Homes? The Rehousing of Homeless Single People*. Avebury, Aldershot, UK.
- Department for Communities and Local Government (CLG) 2001. *Homelessness Strategies: A Good Practice Handbook*. Available online at <http://www.communities.gov.uk/archived/publications/housing/homelessnessstrategies>
- Department for Communities and Local Government 2008. *Research into the Effectiveness of Floating Support Services for the Supporting People Programme*. CLG, London.
- Department for Communities and Local Government 2010a. *Grant Shapps Announces Package of Measures to Protect the Vulnerable*. Press release 25 October, CLG, London. Available at [www.communities.gov.uk/news/corporate/1751436](http://www.communities.gov.uk/news/corporate/1751436)
- Department for Communities and Local Government 2010b. *Local Decisions: A Fairer Future for Social Housing*, CLG, London
- Department for Work and Pensions (DWP) 2009. *Building Britain's Recovery: Achieving Full Employment*. Cm 7751, DWP, London.
- Department for Work and Pensions 2010a. *Local Housing Allowance Guidance Manual*. DWP, London.
- Department for Work and Pensions 2010b. *Universal Credit: Welfare that Works*. Cm7957, Stationery Office, London.
- Duncan, S. and Downey, P. 1985. *Settling Down: A Study of the Rehousing of Users of DHSS Resettlement Units*. Stationery Office, London.
- Edwards, S., Woodward, S. and Fearn, J. 2001. *Shared Solutions: A Research Project into Maximising the Use of Shared Housing for Rough Sleepers*. Broadway, London.



- Goldfinger, S.M., Schutt, R.K., Tolomiczenko, G.S., Seidman, L., Penk, W.E., Turner, W. and Caplan, B. 1999. Housing placement and subsequent days homeless among formerly homeless adults with mental illness. *Psychiatric Services*, **50**, 5, 674-9.
- Harding, R. 2010. *Framework Volunteers: The Impact and Value of Volunteering in Framework*. Framework Housing Association, Nottingham.
- Homeless Link 2010. *Comprehensive Spending Review: Briefing and Response*. Homeless Link, London.
- HM Treasury 2010. *June Budget*. Treasury, London.
- Home Office 2010. *2010 Drug Strategy*. Consultation Paper, Home Office, London.
- Johnsen, S. and Teixeira, L. 2010. *Staircases, Elevators and Cycles of Change: 'Housing First' and Other Housing Models for Homeless People with Complex Support Needs*. Crisis, London.
- Lomax, D. and Netto, G. 2007. *Evaluation of Tenancy Sustainment Teams*. CLG, London.
- Payne, S. 2000. *Poverty, Social Exclusion and Mental Health: Findings from the 1999 PSE Survey*, Townsend Centre for International Poverty Research, University of Bristol.
- Pleace, N. 1995. *Housing Vulnerable Single Homeless People*. Centre for Housing Policy, University of York, York.
- Pollio, D.E., Spitznagel, E.L., North, C.S., Thompson, S.J. and Foster, D. 2000. Service use over time and achieving stable housing in a mentally ill homeless population. *Psychiatric Services*, **51**, 12, 1536-43.
- Randall, G. and Brown, S. 1994. *The Move-In Experience: Research into Good Practice in Resettlement of Homeless People*. Crisis, London.
- Randall, G. and Brown, S. 1999. *Homes for Street Homeless People: An Evaluation of the Rough Sleepers Initiative*. CLG, London.
- Rugg, J. and Rhodes, D. 2008 *The Private-rented Sector: Its Contribution and Potential*. Centre for Housing Policy, University of York, York.
- Sahlin, I. 2005. The staircase of transition: survival through failure. *Innovation: European Journal of Social Science Research*, **18**, 2, 115-35.
- Seal, M. 2005. *Resettling Homeless People*. Russell House, Lyme Regis, UK.
- Susser, E., Valencia, E., Conover, S., Felix, A., Tsai, W. and Wyatt, R.J. 1997. Preventing recurrent homelessness among mentally-ill men: a 'critical time' intervention after discharge from a shelter. *American Journal of Public Health*, **87**, 2, 256-62.
- Toro, P.A. 2006. Trials, tribulations, and occasional jublations while conducting research with homeless children, youth, and families. *Merrill-Palmer Quarterly*, **52**, 2, 343-64.
- Vincent, J., Deacon, A., and Walker, R. 1995. *Homeless Single Men: Roads to Resettlement?* Avebury, Aldershot, UK.
- Wallace, D. and Gachagan, M.A. 2001. *Resettlement Training Toolkit: A Training Pack for Resettlement and Social Inclusion*. Pavilion, Brighton, UK.
- Warnes, A.M., Crane, M. and Foley, P. 2005. *London's Hostels for Homeless People in the 21st Century*. Pan London Providers Group, London.
- Warnes, A.M., Crane, M. and Coward, S. 2010. Coping on marginal incomes when first rehoused: single homeless people in England. *European Journal of Homelessness*, **4**, 65-87
- Weich, S. and Lewis, G. 1998. Poverty, unemployment, and common mental disorders: population based cohort study. *British Medical Journal*, **317**, 115-9.
- Wood, P., Strachan, V., Adams, C. and Leary, L. 2007. *Supporting People Unit Costs*. Scottish Government Social Research, Edinburgh. Available online at <http://www.scotland.gov.uk/Topics/Housing/Housing/supportpeople>
- Zlotnick, C., Robertson, M.J. and Lahif, J. 1999. Getting off the streets: economic resources and residential exits from homelessness. *Journal of Community Psychology*, **27**, 2, 209-24.

## The FOR-HOME Study

This report describes the findings of the FOR-HOME Study of the resettlement of 400 single homeless people in London, Leeds, Nottinghamshire and Sheffield. It contains rich and valuable information about their experiences during the first 18 months after being rehoused, the problems that they faced and the extent to which these were overcome, and the factors that influence resettlement outcomes. The study was funded by the Economic and Social Research Council, and designed in collaboration with six homelessness service provider organisations: Broadway, Centrepoin, St Mungo's and Thames Reach in London; Framework in Nottinghamshire; and St Anne's Community Services in Yorkshire. The report concludes with policy and practice recommendations.

## The Authors

**Maureen Crane** is Reader at the Sheffield Institute for Studies on Ageing, University of Sheffield. She worked for many years as a psychiatric nurse and has pioneered research in the UK into the backgrounds and needs of older homeless people. Her book, *Understanding Older Homeless People* (Open University Press, 1999) has been widely praised. Together with Tony Warnes, she has developed a substantial research programme on homelessness involving homeless people of all ages. Recent publications include: *London's Hostels for Homeless People in the 21st Century* (2005), *Wet Day Centres for Street Drinkers: A Research Report and Manual* (2004), *Building Homelessness Prevention Practice: Combining Research Evidence and Professional Knowledge* (2004), and *Homelessness Factfile* (Crisis, 2003).

**Tony Warnes** is Emeritus Professor of Social Gerontology at the University of Sheffield. During 1994–2000 he was Chairman of the *British Society of Gerontology*, and from 2001 until 2010 he was editor of *Ageing & Society* (Cambridge University Press). His books include *The Health and Care of Older People in London* (King's Fund, 1997), *Sunset Lives* (Berg, 2000: with Russell King and Allan Williams), *Care Services for Later Life* (Jessica Kingsley, 2000: edited with Lorna Warren and Mike Nolan), and *Older People in Yorkshire and the Humber* (Sheffield Institute for Studies on Ageing, 2002).

**Sarah Coward** was the FOR-HOME Research Associate and is now Director of Research at her own company *Forward Aspect*. Sarah holds a Masters in Housing Policy and Practice, has over 10 years' experience in social, housing and urban regeneration research, and is currently writing a PhD on *Histories of Home amongst People with Experience of Homelessness*. Sarah has conducted academic research on homelessness and housing needs for nearly a decade, with particular reference to social exclusion and inclusion, and to services for vulnerable and marginal groups.