

# A young people's charter on housing

Round-up  
Reviewing the evidence

November 2010

The shortage of affordable housing means that young people face major constraints in their housing choices. This generates increasing pressure to get their first move into the housing market right or risk losing out altogether. With many young people still aspiring to home-ownership, what are their experiences of moving through the housing system? What changes would they like to see?

## This paper:

- summarises evidence from four projects led by young people aged under 30 across the UK examining their peers' experiences, housing choices and hopes for the future;
- sets out the changes young people feel would help them make the right housing choices.

## Key points

- Home was a crucial concept for young people. For many it was synonymous with their family. The care, support and security of family were crucial to a smooth transition from living with parents to living independently.
- Young people saw independent living as a challenging but rewarding process, with benefits in terms of personal freedom and growing confidence. Descriptions of living independently ranged from paying your own way without any support to getting along mostly on your own.
- There was a clear divergence in housing aspirations. Many young people aspired to own their own home. Some wanted social rented housing. This was usually in lieu of family support. Private rented housing was seen as a temporary option for those aspiring to home-ownership.
- Few young people had achieved home-ownership. Views on the private rented sector diverged; some saw it as part of a bigger housing journey while others felt there was no other option. Lack of stability within the private rented sector was a key issue for the latter group. The stability offered by the social rented sector was seen as crucial by those living there, suggesting that its role as a safety net should not be overlooked.
- Information, advice and support were important for all young people. They called for more information across all housing options and a more flexible approach encompassing low-level support. Professional advice was seen as particularly crucial for young people without family support.

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## Introduction

Young people are increasingly squeezed out of the housing market. Affordable housing in both the private and social rented sectors is in short supply and buying a home is out of the reach of many, at least until they are into their thirties. They face a more drawn-out process of moving towards independent living than previous generations, which has prompted some commentators to question whether we can rely on traditional notions of young people's journeys or pathways through the housing system.

Young people also fare worse in the labour market with the unemployment rate for 16-to-24-year-olds three times that of their adult peers.<sup>1</sup> They are also more likely to be exposed to temporary or insecure jobs, an increasing feature of the labour market in this recession. This financial insecurity is one of a range of factors that create increased risk for young people moving towards or trying to maintain independent living. The stakes are even higher for young people without support, whether from family, friends or professional support services, and can mean the difference between being stuck in limbo or getting on with their lives.

The continued shortage of affordable housing means that we need to better understand young people's experiences of moving towards independent living. We also need to understand how far their plans and aspirations for their journey through the housing system are shifting in response to this wider economic context and what this means for policy-makers and housing providers across the housing market.

## A young people's charter on housing

Young people involved in the studies called for:

- **A housing system that allows young people to learn from their mistakes.** Housing providers should recognise that the process of living independently is challenging and complex. Mistakes should be seen as part of this learning curve.
- **Compulsory housing education.** This includes lessons from peer educators who have experienced housing crises such as homelessness, as well as wider information on independent living skills, the whole housing system and the range of housing choices available. This education would be delivered in schools and further education colleges. It would also need to include those who were not in mainstream education.
- **Greater promotion and more widely available housing information and advice** that covers the full range of options in the housing system; how the local housing market works, such as criteria and waiting times for social housing, house prices and private rent levels. It could also include information packs, designed for young people, on tenancy rights and responsibilities and directories of services.
- **Access to more low-level support.** Suggestions included local support groups of young people to help with the challenges of living independently, and being able to access low-level support that would enable young people to move on with their lives rather than living in limbo until their support needs were serious enough to get professional help. This type of support was seen as needing to be on young people's terms, enabling them to take the initiative rather than support workers.
- **More flexible support services** that allow young people to come back for that little bit of extra help if something unexpected crops up. It also requires commissioning practices to recognise the need for this flexibility. This approach could enable a greater range of support needs to be addressed within a service.
- **A simpler and speedier process of applying for social housing.** This would involve more fine-grained assessment of support needs and focus less on rewarding crises. A social housing application system that is about personal circumstances rather than forms was highlighted. This would avoid those situations where young people in need of support were allocated independent tenancies over those who were ready to move on from supported accommodation.
- **A more individual and tailored approach to young people.** This involves a housing system that respects young people's views. It is also crucial to include advice and information across all housing options rather than just social housing. This approach would include more tailored emergency options for young people.
- **More affordable housing options for young people.** As well as suggesting that more housing is built, young people suggested a more progressive and flexible rent system that reflects their changing circumstances. This approach could include trial tenancy agreements that enable young people to 'try out' living independently without having to sign up to a six-month private agreement or a social tenancy. This could provide better assessments of young people's needs before a more permanent housing choice was made or support services ended.
- **Financial assistance** such as bonds/rent deposit schemes and assistance for first-time buyers.
- **A more flexible benefit system** that enables young people on benefits to return to study once their situation is more stable. This was a particular issue for young parents.

## The importance of home and family

When asked about the importance of housing in shaping people's lives, young people were very clear that housing was about more than bricks and mortar. For the majority of young people, home was synonymous with their family. The importance of care, security and support from family members or others caring for them was viewed as the key issue that had enabled or would enable them to succeed and to make the right housing choices. Support encompassed a wide range of factors such as emotional, practical and financial help, including knowledge of budgeting as well as actual financial assistance.

All the quotes in this *Round-up* are from young people involved in the projects.

**I don't believe that the housing young people grow up in affects them, but the support they receive whilst they're in the house. The higher the level of support whilst housed, the [more] positive the results will become. The housing issue is secondary to the support a young person receives.**

Young people did recognise the risk of having no or inadequate support in their lives and had mixed views about the impact this had had on them and their later experiences. For some it provided a route to earlier independence and maturity, whereas others suggested that this type of forced independence could be problematic. Some young people in this situation described how they felt overwhelmed and pressured to live independently without the appropriate skills.

**... I feel I have a better idea of how to support myself and manage money because I have been independent from a younger age. I have learnt if I want something I have to save and work hard for it. Compared to other people who may find it hard to cope in later life because they are given everything.**

**I'm an independent person and I was pushed to look after myself even when I was supposed to be looked after. So I suppose it put me in the position where I was living independently from a young age. It's so shocking to see so many young people who can't do anything for themselves. I was really surprised! I already knew all that stuff.**

Some young people did raise the physical aspects of poor housing as an important issue affecting their experiences. A particular issue was overcrowding and a lack of space as triggers for family arguments and relationship breakdown.

## Achieving independence

Overall, young people felt that being independent was a challenging but rewarding process with clear benefits in terms of personal freedom and growing confidence. They offered a variety of descriptions of what it meant to live independently. These ranged from paying your own way without any kind of support whatsoever from either the state or their family, to getting along mostly on your own but needing the odd bit of help with things now and again. They also spoke about 'knowing where to go for help' as part of their definition of living independently. Whilst the added freedom of living independently did embrace responses such as 'partying hard' and 'having a good time', for some young people this was balanced with clear recognition about 'paying your own way', 'running a home' and 'learning to cope on my own'. It also encompassed a range of living styles such as living alone or with friends. The fears young people voiced about living independently centred on how they would manage financially, the learning curve of developing new skills they had taken for granted at home, such as cooking and cleaning, and how they would cope with missing home. Some also spoke about being scared of not knowing what to expect or where to go for help.

Young people's expectations around living independently were generally matched by their experiences. They talked about the challenges of managing their money, learning to take on greater responsibility and the support they received from friends to deal with their new circumstances. They also noted parents as sources of support and advice. Some of those who had left home to go to university said how this had provided a useful stepping stone on the way towards living independently.

**It's taken me a while to understand how to live independently – it's a lot of responsibility to pay rent regularly, save money for bills and plan for the future. But when you can do it, it's great, so much more freedom.**

As already noted, the potential rewards of living independently were clear to the majority of young people. However the lack of parental support and unplanned nature of some moves out of the family home highlighted the fragile nature of moving towards independence for some young people. Those who faced a forced move towards independence spoke in terms of the struggle of budgeting on low incomes such as welfare benefits. This was particularly evident for those leaving care who felt that they were often pushed into independence before they were ready. They described too stark a transition where they had not always been able to develop or test the necessary skills for independent living. This type of forced transition highlighted the greater risks facing those without support networks, not just in terms of knowing where

to go for help with their housing but in keeping their housing in the face of difficult circumstances.

**We started rowing and I couldn't take it and she told me to leave. It was hard – I don't get on much with my mum but we do speak a bit now. To be honest I didn't have a clue what was gonna happen when I moved out. It's only coz I had a good few friends who helped me out and who said I should contact the council that I even knew what to do. It was terrifying getting all the rent bills – coz it took so long to get all the paperwork sorted I got these big bills. They even sent me threatening letters warning me if I didn't pay then that would be it. Thank God eventually it got sorted – it wasn't a good time especially when being pregnant.**

For some, independence also involved overcoming other major barriers such as mental health problems, alcohol misuse or the need to provide financial support to their wider family.

**I aim to have a good job, qualifications in childcare all done, be able to drive and have my own flat in the next few years – to be settled and to have stopped drinking.**

**In the near future I would like to move to a nicer area that would make me and my mum happier. I would also like to move out when I am 18 to go to uni but I will only be able to go if we have enough money.**

Young people's initial housing choices played an important role in their future housing aspirations. So the housing choices of some young people were related to their aspiration to go to university. For others, their initial housing choice on leaving home was a result of more constrained circumstances. Young people forced into independent living described themselves as caught in a benefit trap as a result of their homelessness. This meant that their wider aspirations to study were squashed by their current housing situation and a reliance on welfare benefits. Young people in this situation described having to fight to keep their housing, which limited their future life choices.

## Housing aspirations

When they were asked about the future and their preferred housing options, many young people spoke about the end goal of home-ownership. They recognised the building blocks required to achieve this goal, describing a commonly held view of their likely route through the housing system as renting for a while, settling down and progressing to buying their own home. This perspective was often prompted by young people going to university or, for younger age groups, anticipating that their first experience of independent living would be during their time at university. This idea of renting for a while varied in timescale from a year or two for some young people to the next five or ten years for others. It also encompassed a mix of sharing with friends or anticipating renting alone.

**I want to move out once I have finished uni. I would like to live in a rented house/flat whilst I find a secure job then hopefully in ten years own my own home.**

For others, however, there was a clear recognition that attaining home-ownership was very unlikely given their social and economic circumstances. This led them to focus more on their immediate need for security and what the social rented sector could offer them in this regard. This was particularly the case for those without support networks. These factors could act together to quash young people's housing aspirations and could also generate a feeling of being trapped. They could also make other housing options such as shared housing and the private rented sector appear much more risky than they were for those young people who benefited from the support of family and friends.

**I'd like to live in my house, but I can't see that would ever happen. But I think I see myself just living in my flat now for the rest of my life. I could move around within social housing but don't see anything more than that to be honest. But I can't see myself sharing – because I don't know how.**

Young people also recognised how wider economic factors impinged on both their more immediate and their future housing goals. These factors included levels of student debt and the jobs market. For some young people, the prevailing property market conditions also made any housing option other than staying at home with their parents unaffordable.

In the near future I think I will still be living at home with my parents. This is because realistically I am not going to be able to afford housing, as I am in a lot of debt already from university. Hopefully within five years I will be able to get my own place, and have enough money to do so. Although this all depends on the job climate and the type of job I will get and if I will be receiving a steady income. If this isn't the case then it may take longer to get my own property. It also depends on the housing climate, and whether house prices will rise or fall.

Some young people had not given any thought to their future housing situation. Young people who were still at school and who had not yet experienced leaving home sometimes found it difficult to identify their aspirations for housing. It was not something that they had given any thought to. This was particularly so for those who were not planning to go to university.

## Housing options and choices

When talking about their ideal housing options, young people made a clear distinction between what was right for them *now* in their current circumstances and what they would ideally like. What was right for them now, in light of the particular constraints they were facing, could be some way away from their ideal choice. This balancing act between their ideal choice and the options that were available now was particularly evident for those who had experienced a housing crisis such as homelessness and those who were living at home with no immediate plans to move out. However to some extent it was also true for others navigating their way through the housing system on a more stable footing who were learning their route through the housing system by trial and error.

### *Staying at home*

The living situation of young people in the study varied widely, with the younger age groups tending to still live in the family home. However there were also people up to age 28 living happily at home with no desire to move on to living independently. The reasons given for living at home were most often financial and for many this was connected to being in full-time education. For many others the financial basis of remaining in the family home was because they couldn't afford to live independently, whereas for others it was so that they could save enough to move on into private renting or home-ownership.

Whilst there were clear benefits to living at home, such as no or low living costs, young people also described problems such as family arguments, overcrowding, issues with rules and problems with their local neighbourhood. The younger age group of 16-to-19-year-olds also described being 'too young' to leave home. The majority of this age group were happy living at home. Other young people, however, described imperatives for staying at home such as caring for family members, to support their family financially or because of custom and culture.

I am at Swansea Uni and help in the family business and do voluntary work at the local school. In Chinese culture the family is very important and my parents would be upset if I moved out.

I am still studying at college, not earning, and looking after my mother who has certain medical conditions that require care.

### *Student accommodation*

Many young people who had experienced student accommodation saw it as a good mid-way point in a gradual transition to independent living.

At the moment I feel like I have the best of both worlds, I live with my friends and have freedom there, and live at home and have the support of my mum there. I don't need the support but it's nice to be irresponsible now and again!

Living in such an environment [student halls] was a lot of fun as I got to meet a lot of people and the standard of the rooms were brilliant. We had cleaners coming in every week and there was always security around which made it feel very safe.

Concerns about this type of accommodation centred on not knowing the people you would be living in close proximity to and feeling scared about adapting to the environment.

I need the structure of family and parents telling me what to do otherwise I would just go mad and nothing would ever get done.

Students were generally happy with the support that had been provided to help them find accommodation outside of student halls. Those in Wales generally described good choices:

It was easy with the guidance of peers and the SU [Students' Union].. It wasn't my perfect house, but it was our first choice. There was plenty of choice, depends how fussy you are.

### **Private renting**

Many young people who described their experiences of student living talked about living in shared student houses in the private rented sector. As noted above, they had sometimes received the help of their university to find accommodation, although there were mixed views about the quality of housing that was available. For others who were not in or looking for student housing, the private rented sector offered a much more risky prospect and was felt to be an unrealistic option due to cost, quality and insecurity. For this group of young people, private rented housing was seen less as a choice and more as the only option that was open to them. The private rented sector was a particularly problematic prospect and difficult experience for those who had no access to informal support. This group of young people were concerned about the impact of things going wrong and finding themselves back in an unstable and insecure position.

**Too expensive. I wouldn't put myself into that position; it's too easy to end up back where you started.**

There were mixed views on the experience and idea of sharing housing with others. Most were generally happy to share with friends but they were very concerned about living with people they didn't know. This was a particular issue for young people from more insecure or unstable housing footings. Even young people in student housing described how their experiences improved on moving in with friends. Their experience of shared living is where students appeared to have an advantage in their housing journey over their peers. They were able to meet a variety of people in a safe setting and had a time-limited experience of poorer housing conditions. Students also clearly saw shared living and the private rented sector as a stepping stone on their housing journey rather than an end destination in itself.

**Housing situation is better now as I live with friends who I chose to live with. Its okay but the house is not in good condition, the locks aren't secure, it's dirty and things are broken. It's quite cheap though! I would love a different carpet as it's really old and smelly.**

Although many young people living in the private rented sector described themselves as generally happy with their accommodation, they also described difficulties with landlords and shabby living conditions.

**Last year in Manchester my house was awful. The landlords were really not on the ball at all. Loads of the stuff was broken when we moved in, and still not fixed by the time we moved out. It seems like a lot of landlords, especially student landlords – if you report something as broken, they'll wait**

**until you move out to fix it and then charge you for it.**

Students appear to have an advantage in learning the ropes of the private rented sector. This was due to the additional services their universities offered and also due to learning how to share accommodation. It is also clear that students could see a progression through the private sector that involved both moving into and out of the sector. This process also involved an improved quality of housing along the way as they learned what to look for, found friends to share with and enjoyed greater buying power for those employed after university. Those without family or university support were only able to see a move into the private rented sector. This did not involve any sort of progression through the housing system but was an end point in their housing journey. This distinction between the sector being a temporary point on a bigger housing journey and a final destination in itself affected young people's perceptions of how viable and appropriate the private rented sector was for them.

**When I was a student, most experiences were negative. Landlords wouldn't fix your housing problems and would withhold your bond for petty things. Once they left me without a working boiler for three months. But after being a student, landlords are much better.**

### **Owner-occupation**

Although young people voiced strong aspirations for home-ownership as their ultimate housing goal, very few had achieved this. The few who had been able to buy were in the older age range of their late twenties. They had been enabled to buy through a combination of factors including lower house prices, significant help from their family and more readily available mortgage finance. This meant accessing 100 per cent mortgages and interest-only mortgage deals, exposing young people to greater risks in the housing market. These tactics presented clear risks of negative equity, particularly in local markets with rapidly falling house prices such as Northern Ireland. These factors led to young people describing how they felt trapped. Despite this, there was still a clear view that buying would mean they would be better off in the long run compared with those who were renting and needing to save for a significant deposit to buy their first home.

**Fine now, but we can't move even if we wanted to as house prices at the moment are too low to make a decent profit off our own place and too high to be able to upgrade cheaply enough.**

Although young people appeared sensible and realistic about their time line for achieving home-ownership, wider evidence does challenge the age at which young people felt they might achieve their goal of buying a home.

**I'm 22 and by the time I am 30 I would like to be paying a mortgage towards owning my own flat or small house.**

In fact, the average age of first-time buyers varies between 31 for those who receive parental help and 36 for those who buy without that help and support (CML, 2009). It is notable that the risks around owning your own home were not voiced by anyone. This suggests that many young people will need to revise or delay their housing aspirations. The more restricted context for mortgage finance as a result of the credit crunch and ensuing review of the mortgage market means larger deposits are now required by lenders. This is likely to make it even harder for young people to access home-ownership without the financial help of their parents. However it also means that those who do buy may be less exposed to risks such as negative equity.

### **Social renting**

Social rented housing was seen as the main housing option for young people who had few or no support networks from family and friends. It was also the main option for those who had come through professional support services. The key groups this covered were economically inactive young people, those coming through the criminal justice or care systems and those who had experienced homelessness. This might reflect social housing's role as a safety net in many of these young people's lives. However, young people also felt that the professionals they encountered sent them down the social housing route without explaining any other housing options to them.

The crucial aspect of social housing highlighted by these groups of young people was the security and stability it offered to get their lives back on track. In many ways, this stability was taking the place of other family and informal networks in these groups' lives and was a sensible strategy in terms of reducing their housing risks.

The stability of social housing was so important that it was seen to override the criticisms of the sector. These criticisms covered a range of factors including the state of repair of available housing, the process of getting social housing and the rigidity of the social housing system in general. Young people also felt that council rents were too high for the quality of the properties they were living in.

**I've lived in social housing all my life. I lived in bad conditions, damp, cold and the housing was falling to pieces. The only good thing is that it got me off the streets.**

**Houses are not ready to move into, left to deal and arrange with repairs e.g. moved into a house with no sink!**

There was a difference in views about council and housing association processes. Young people were much more negative about council housing processes, which may reflect the role of local authorities in assessing housing applications and deciding on people's relative priority on the housing waiting list. The lack of choice was highlighted as a key issue both in terms of available properties and the location of them. Young people also felt under pressure to make quick decisions about whether or not to accept an offer. This could lead them to feel trapped into accepting a housing offer they were not happy with. Young people then felt forced into a choice between accepting unsuitable offers, returning to square one to wait for a suitable offer or, at worst, affecting their future housing options by being classed as intentionally homeless. This led to some young people feeling let down or taken advantage of by the application process for social housing.

**Not much in the way of choice, if I get offered somewhere and I don't take it, I am then intentionally homeless because I have 'chosen' not to live in a particular area.**

**Don't consider situations or background, ask a lot of questions but don't actually listen! Set you up for a bigger fall.**

In contrast, young people who were living in housing association properties spoke more positively about their experiences, particularly around the information, advice and support that they had received.

**I think enough has been done to help me get the house; I had regular meetings down the housing association.**

These differences in perspective are likely to reflect a range of issues. In particular, some housing associations provide specialist support and/or specific services targeted at young people, which contributed to a more positive experience. In addition, the local authority's formal role as the first port of call in assessing housing (and homelessness) applications could create an unwelcome formality and rigidity in dealing with young people. For some this was at odds with the intensity of the personal circumstances that had led to them making an application for social housing. This could lead to them feeling like they had not been listened to and that the application process was all about meeting 'tick box' criteria rather than addressing their particular individual circumstances. Some young people saw this process as dehumanising, with housing officers quick to provide written information rather than building relationships with young people. They emphasised the importance of treating young people with respect, even when their behaviour might be challenging.

**We want to see people face to face, not lots of forms and unhelpful receptionists and long waits.**

**I think that people in the system helping people should be there because they have been in the same situation and are using their life experiences to help guide other people. Professionals with degrees don't help at all. It should be more of a human system; it's the only way that these things work. I WANT US TO BE TREATED LIKE HUMAN BEINGS! Young people are delicate, even when they appear to be acting like little shits!**

### ***Temporary accommodation and supported housing***

Young people spoke about a range of experiences in temporary and supported accommodation. This type of housing was a last resort and represented a stark choice between having somewhere to stay or being homeless. Even with good quality accommodation, the temporary nature of this option created uncertainty about when and where people might be moved on to. Young people who had experienced hostel accommodation painted a very negative picture. This centred on hostels' unsuitability due to a lack of support, risks around the mix of people living in such accommodation and the unsafe feelings this generated. Young people also highlighted concerns about the quality of the accommodation on offer.

**I was 16 and put in emergency housing where they put people who come out of prison. This is because I was homeless. The hostel was unsanitary, very scary and unsafe as I was 16 and in housing which was occupied by people such as 40-year-old men who came out of prison, drug addicts, etc.**

**I registered with the council to get a flat. First thing, coz I was 16, they put me in a temporary hostel. It was nasty ... not clean, people taking drugs and getting involved in all kinds of stuff. It wasn't the right place to be if you wanted to be on the straight and narrow.**

**Hostels are dangerous, would rather live on the streets than go there!**

However, for those who made it on to more transitional supported accommodation, there were a range of positive stories around getting their lives back on track.

*There isn't much more they could do for me really. They [the YMCA] have helped me get into college, find a job and they have housed me. What more could you ask for?*

*At the foyer they sat me down and told me loads about tax codes and the stuff I wouldn't have to pay ... loads of things about the housing system that I didn't know, they told me. I would like more help like that to be honest.*

*Blue triangle supported accommodation – great support, supported as a young person with all aspects around independent living. Good starter packs, which allow young people to access wider services in the community.*

The extra support offered by these services was highly valued by young people. However, they noted that it did not replace living independently but was a point in their journey towards this goal.

## Issues for specific groups

### *Disabled young people*

Disabled young people faced particular challenges in finding suitable, accessible housing. Whilst the key issues for this group reflected some of the barriers faced by other young people, they also faced the challenge of additional assumptions based on stereotypes and their specific support needs. This included specific issues around personal safety due to needing assistance with personal tasks. For some disabled young people, specific needs, such as needing assistance to get dressed, added a practical challenge that made living independently more difficult to achieve.

*My current housing situation is that I live on my own in a one bedroom accessible flat. I have a secure tenancy and I'm happy to live there, but if it had been my choice then I'd want to be living with people. It's often assumed that disabled people want to live on their own – and though my flat is better than my previous experiences, I still feel like I didn't have much of a choice in the way I was housed.*

*In order to live independently I would need people around to help me every day with things like getting dressed. The house would also need to be adapted to meet my needs. In two years I would like to live in a bungalow with other people so I can trust more people and be independent.*

### *Young parents*

Young parents also raised issues around accessing and securing suitable housing. Many felt that their options were limited. Several young parents talked about being trapped in the 'benefits system' – wanting to gain employment or continue their studies but concerned they would be unable to pay childcare costs and the rent if they lost their housing benefit. As a result, several of the young parents interviewed were currently living in the family home or unsuitable social housing.

*I'll probably have to wait ages for a bigger place but what can I do? I don't earn loads of money so I can't afford a private rent.*

Live in a one bedroom flat on a council estate, not far from where my mum lives. It wasn't good at first coz I didn't know anyone, but a few of my friends come round now and I wanna make it nice for the little one. Although I'm happy to have a place, it's not big enough to swing a cat around. It's all right now while the baby is little, but when she gets bigger it's gonna be difficult – hopefully I'll get moved before she gets too much bigger, though the council say there's a long waiting list. It's so annoying!

There were good examples of young parents receiving additional support and one specific example of a young father who raised the challenges of being a father whilst living in supported accommodation.

I go to a toddlers group with the little one at a Sure Start centre. They're really fantastic coz they don't judge you and always give good advice. They even helped me by writing to the council about my situation.

I am in supported housing. I feel restricted as I am a parent but under 16s/my children are not allowed in the property which makes it difficult for me to be a proper dad to my children at the moment. I am nominated for council housing but they have put me on a waiting list. I would like to receive help from the council in order to get suitable accommodation so I can see my children and have them stay with me; being a father the help you receive is very limited.

### **Young people in rural areas**

Some young people interviewed raised specific issues in relation to living in rural areas. Although some enjoyed where they lived, appreciating the beautiful countryside and proximity to family and friends, this was not the case for everyone. A significant number of others did not enjoy living in a rural community, citing the lack of amenities and nothing for young people to do as key reasons for their dissatisfaction. The majority of young people said they would like to live somewhere else when they were older. These views centred on concerns about finding somewhere to live as a result of the lack of affordable housing in their area, the problem of finding jobs locally and the related problem of poor transport links in rural areas.

It is hard because all old people have the houses.

It is not affordable and our community's being taken over by second home owners.

Transport in rural Wales is limited and jobs hard to come by. Career progression is slow in mid Wales.

## **Discrimination and stereotypes**

Some young people talked about feeling discriminated against when seeking accommodation because of their age and the associated negative stereotypes of young people. This was a particular issue for those seeking private rented accommodation, where landlords refused to take those on benefits and advertised private lets for mature professionals. However it also came up when young people spoke about feeling stereotyped when applying for and living in social housing. This view also covered being forced to take support solely due to their age rather than their particular needs. Young people felt that these stereotypes meant that they were offered little choice as part of the process of applying for housing. They felt that professionals often decided what was best for them without offering them any choices. Young people in Northern Ireland also mentioned specific communities where they felt they would not be welcome either due to their faith and/or their sexuality.

People presume we just want to be on benefits and don't want to work.

Blamed that we can't keep houses because we are young.

Feel that authorities intentionally make young people unable to make a good and proper start in the housing market and independent living.

## **Advice, information and support**

It was clear that advice and information was crucial to young people's success in the housing market. Many young people across the UK talked about the need for information, advice and support when seeking housing and living independently. For those with immediate housing crises, advice often came too late. Young people were unsure what information was available or where to go to find information.

It is scary when you are applying for your own place, we don't know what to expect or where to go.

More information on housing as they treat you like you know everything when you have no idea.

For the majority, family and friends were seen as the primary source of support. It was clear that this support was the crucial factor enabling young people to make a success of their housing moves. It covered a range of emotional, practical and financial needs associated with leaving home and living independently. Emotional support included help coping with change and support from older siblings who had already left home. Practical

help covered a range of factors including finding a home, moving house, advice on paying bills and domestic tasks like cooking and cleaning. Financial help included parents providing help with paying bonds, rent and bills and sharing rent with friends.

Most young people felt that this type of help was important for everyone regardless of whether they had received any support or help themselves. The support of family and friends operated as a safety net which reduced the risks associated with a 'trial and error' approach to learning the ropes of independent living. Many young people did not appear to have received any information, advice or support from anyone outside their family. A few young people felt that this meant they were not aware of housing options outside their own family's particular experience and that this approach risked sending them down the same path without being aware of other choices that they might make.

**I had a lot of support from my parents with moving in, paying bills and coping with my new situation.**

**I've gotten help from my friends and my family. Nothing else. Whenever I've needed help, or either of my parents have, everyone we know has kinda rallied around and helped each other out. I don't know what people do if they don't have those kinda support networks for themselves.**

Students and those with limited or no family support were the two groups who had most commonly sought advice on housing. Those with no family support were often facing a housing crisis and seeking emergency or supported accommodation. Young people presented a mixed picture of the professional advice and support that they had received. As noted when discussing supported housing, there were some positive stories where support had had a transformative effect in enabling young people to move on to independence. However, many young people felt that the information, advice and guidance they had been provided with was inadequate. There was also a limited range of options for young people to move around in the system when they were facing housing difficulties. Councils in particular were commonly criticised for being unhelpful. Young people also identified a merry-go-round of signposting, which presented particular frustrations in already difficult housing circumstances.

**In the past I have received help with housing through my university, who assist students in finding accommodation. Even as a student there wasn't much assistance when looking for properties, so I can't imagine there being much help afterwards.**

**Housing would say, it is social services' problem to house you and social services would say it's their [housing's] problem to house you.**

Young people were concerned that they were not aware of the full range of housing choices that might be available to them. This applied whether the source of the advice they had received was family, friends or professionals. Neither were they aware of what the implications of these different choices might be. This limited their housing options by making choices outside of their immediate knowledge or experience, such as the private rented sector, seem especially risky and difficult to sustain.

**Feel that authorities intentionally make young people unable to make a good and proper start in the housing market and independent living.**

## Implications for policy and practice

Policy-makers and housing practitioners need a better understanding of young people's housing experiences. This would improve young people's ability to take up a wider range of housing options whatever their background and facilitate more targeted support services.

### *Wider context*

Many of the themes raised by young people resonate with the wider literature. Young people are experiencing greater risk on moving into the housing market, whatever housing option they choose (Heath, 2008). They are also more subject to 'boomeranging' between leaving home and independence than in previous generations (Kneale et al., 2010). Young people tend to follow the same housing pathway as their family (Wallace, 2010). It is the ability to plan for a housing move with the help of family that differentiates a stable route through the housing system from a more chaotic one (Ford et al., 2002). Family and support networks act as an invaluable safety net that enables young people to make mistakes without consequences. It also enables them to make riskier housing choices such as living in the private rented sector and/or sharing with others. Although more young people now live in the private rented sector, Kneale et al (2010) highlight how this is associated with more instability and a greater level of returns to the parental home.

Housing policy reform is overshadowed by a shortage of affordable housing and the need to reduce the public sector deficit. The shortage of affordable housing has led some commentators to call for a greater range of intermediate housing options that fall between private market housing and the social rented sector (Davies and Lupton, 2010). The UK Government's

2010 comprehensive spending review has adopted this approach as a new Affordable Rent offer at 80 per cent of market rents for new social sector tenants (HM Treasury, 2010). However this is coupled with a major reduction in funding for new affordable housing which has been estimated at 60 per cent (Shelter 2010). Alongside this commentators have suggested that proposed reforms to help with housing costs in the private rented sector will reduce the supply of private rented housing in some areas, increase the risk of rent arrears and eviction, thereby reducing the viability of the private rented sector for low income households (Shelter Cymru, 2010; Vine et al., 2010). Alongside these changes social housing reforms have been proposed to improve mobility within the social housing sector and to remove the link between homelessness and the framework for allocating social housing (National Housing Federation, 2010a and 2010b). Policy reform debates have also acknowledged that information and advice given as part of an application for social housing should include a broader look at housing options. This has been described as a housing health check (Scottish Government 2010).

Taken together, the direction of policy reform and the evidence have the following policy and practice implications.

### ***Housing information and risk***

All the projects called for more housing education and information to be available for young people. They saw this type of housing education as a compulsory part of their education in school and further education colleges. They recognised the value of existing peer education around homelessness but wanted to understand more about the whole housing tenure system. Education of this type could extend policy approaches around the prevention of homelessness by equipping young people with a 'road map' of housing before they experience a housing crisis. This would also address the lack of awareness many young people had about what information and advice was already available.

The current 'one chance only' approach to housing information and support makes some housing options such as shared housing or the private rented sector unthinkable for some young people. For young people without support, housing choices were starker and carried major consequences for their future housing options. These young people were often routed into social housing by the professionals they encountered during housing crises such as homelessness. The stakes were much higher for these young people, who described having to make quick choices. They were making these choices with little or no information on other options but with a keen awareness that saying 'no' could seriously affect their future housing options. Refusing accommodation could mean being found intentionally homeless, losing their temporary

accommodation and any further help with finding housing.

### ***More than one chance to get support***

These findings indicate that housing and related support systems need to offer young people the chance to make mistakes and to try again. This change to the ethos of funding, and quality-assuring support provision, would enable providers to take a more flexible approach to support. Young people described how the current system did not always understand their individual needs and circumstances. This meant that those in the greatest need of higher-level support services were often allocated independent housing too soon. Equally, those with lower-level support needs often found themselves in supported housing when they were ready for independent living.

For a more flexible approach to support to be successful, it would need to allow people to move up and down in the level of support they received. If they made a mistake such as failing to budget properly this would not lock them out of any future application for social housing or housing-related support. Young people could then try housing choices that might appear to be more risky. This approach could also avoid the cliff edge of support provision where only one time-limited level of support is available within a service. Even floating support was seen as too rigid where it was based on support workers regularly contacting young people whether they needed it or not; rather than the young person taking the initiative on this. Support providers could also continue to act as a drop-in service for those who have moved on but may need that little bit of help to avoid a problem such as rent arrears developing into a crisis.

This approach might enable more effective use of available housing options. It could build on existing innovations such as helping people to explore shared housing options and to find people to share private sector accommodation with. The most successful transitions to living independently are made with the support of flexible informal support networks. A more individual, tailored approach to support services would provide this type of support when it is needed in a young person's journey to living independently.

### **Social housing**

A more nuanced approach to social housing reform is needed. Social housing is an important source of stability for young people. It provides the stability to get their lives back on track. Both these issues are crucial for young people.

An application system based on more fine-grained assessments of individual need could look beyond social housing to other housing choices. Housing health checks, as suggested by the Scottish Government (2010) might be an example of this type of approach. A more fine-grained approach could also create better links between support services and social housing providers. This could avoid perverse decisions such as those reported by the Northern Ireland project, which suggested that a focus on housing crises meant that a young person was more likely to be allocated a social tenancy than to get the support they needed to make it work.

Young people also spoke of the need for greater flexibility to avoid feeling trapped in social housing. They called for more ability to move around within the system. Some young people also called for a more flexible approach to rents that would reflect their changing circumstances rather than being set at one level whatever their situation. This suggests a more nuanced approach to rent setting is needed that addresses a person's circumstance rather than the date they are allocated social housing. It could for example mean a progression from social to market rents, or vice versa.

### **Making private rented housing work**

The private rented sector was seen as a very risky option for households without family support. This suggests that young people with more chaotic housing backgrounds need more support to make the private rented sector work. This includes a range of practical and financial help such as:

- brokering relationships with landlords to address problems of discrimination;
- providing deposit and rent guarantee schemes to address affordability issues;
- mediation between landlords and tenants where problems occur; and
- helping young people learn how to share housing and to find people who they can share with.

The inherent instability of the private rented sector also presents big challenges for young people without family or other informal support networks. More recent proposals to extend the shared room rate of benefits up to the age of 35 (HM Treasury, 2010) are also likely to further delay young people's transitions to adulthood. Young people felt that this would set back their ability to achieve stability in their lives and force them into more transient housing situations.

The provision of better information on what to expect in the private rented sector, and what to expect from landlords, is also important. Regulation of the private rented sector to address poor quality accommodation was another common recommendation.

### **More affordable housing options**

Young people would like to see more affordable housing options. A 'one size fits all' approach to housing was firmly rejected by young people. This suggests that intermediate rents (between private market rents and rents for social housing) and the new Affordable Rent option (HM Treasury 2010) will be a welcome addition to the range of available options. However it is important that a more fine-grained approach to the assessment of social housing goes alongside this. This would include advice on the full range of housing choices, including traditional social rented tenancies. It would also require support that would enable young people to move around within the housing system.

### **More flexible benefit system**

Young people called for a more flexible benefit system that would enable them to return to study once their housing crisis was resolved. This was a particular issue for lone parents. Education reforms outlined in the Browne Review (Browne 2010) to treat full- and part-time student fees the same and to develop a Student Finance Plan that avoids upfront costs would go some way towards addressing these concerns. However it also suggests that welfare reform focusing on job readiness needs to include a focus on improving skills through education as well as on finding a job.

## Conclusions

Young people's housing status is seen as a marker of their independence and their journey towards being an adult. The support of their family enables many young people to make a successful transition to living independently, whether with friends, a partner or alone. Although all young people now face more risks in a crowded housing market, those without family support face more limited choices. The risk of getting it wrong is much greater for young people who are forced into living independently without family support. They face only one chance to get it right. The notion of a housing ladder does not apply to this group. Choices between different tenure options then become less of a stepping stone and more of an end destination. For these young people, the changes of direction and returns home that characterise many young people's moves towards independence are impossible.

Young people with family support are able to put up with poor housing conditions and instability on their route to more permanent and secure housing. They have the luxury of making mistakes without losing their place in the housing queue. Despite these differences, policy-makers assume that housing options carry similar risks and experiences for all young people. A more nuanced understanding of young people's housing experiences is needed. This should incorporate housing education in schools, and more tailored and flexible approaches to providing housing related support. These reforms might enable a more level playing field in the housing system between those who are lucky enough to have the support of their family and those who are not.

## About this paper

This paper draws on four projects around the UK, each led by a group of peer researchers aged 16 to 25. The young people used a range of methods including consultation events, one-to-one interviews and focus groups with young people aged under 30 across the UK. In total they spoke to over 400 young people, of which 85 were in England, 155 in Northern Ireland, 153 in Scotland and 124 in Wales. The young people they spoke to were from a variety of backgrounds with a wide range of housing experiences. The young people running the projects were themselves living in a variety of housing situations, including living at home with parents, in student housing, social housing, supported housing and the private rented sector.

Young people were supported in running their projects by the Council for the Homeless in Northern Ireland, Shelter Cymru in Wales, Move On in Scotland and an independent consultant in England.

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## Notes

1 <http://www.poverty.org.uk/35/index.shtml>