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**School of Architecture, Planning & Landscape  
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**Electronic Working Paper No 1**

**GOOD MODELS OF HOUSING  
MANAGEMENT IN MEETING  
THE HOUSING NEEDS OF YOUNG SINGLE PEOPLE**

**Previously published in April 1993 as Working Paper No. 22**

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**ISBN: 0**

## 1. Introduction

This discussion paper examines the needs of young single people and explores some of the ways in which social housing and, in particular local authorities, have tried to meet those needs bearing in mind that

"Housing is needed for life, but at different times of life the need will be different. Trying to meet the needs of each household is a challenge demanding ingenuity, flexibility and imagination" (Davies, 1990 p. xii).

The marginalised position of all non elderly singles was brought to light by Sheila Venn who, in her research published as *Singled Out* (1985), revealed the substantial obstacles faced by this group in their attempts to access council housing. In particular she uncovered restrictive practices regarding entry onto a waiting list, allocations which were based not on a housing needs assessment of the applicant but rather upon the need of officers to fill void stock. She also highlighted the dearth of single person dwellings and the lack of accommodation suited to their needs and preferences.

The number of young people in housing need is difficult to quantify. Sheila Venn attempted to reach a figure by exploring three statistical problems: firstly establishing the number of single people; that is those never married, those widowed, those divorced or separated. Further light is thrown on this group by determining the living arrangements of single people many of whom may be living with partner or family and this leads to the third and most nebulous area which is establishing the number of single people who might want to live on their own.

Information could also come from housing waiting lists but we suffer from the lack of a national data base: there is no collection and analysis of local authority waiting lists. The only data which is collected are the housing need statements made annually to the DOE and these are not collated or disseminated: these, of course, make no reference to age groups of those in housing need.

Attempts to arrive at a figure need to take on board different faces of young people's housing need. A start can be made by looking at the number of young homeless. While Shelter and SHAC agree on estimates:

- 150,000 homeless young people nationally
- 50,000 homeless young people in London
- Up to 3,000 young people sleeping rough in London.

figures from the 1991 Census while unable to make accurate assessments of age suggest that rough sleepers in total are a small problem:

Table 1. Number of rough sleepers by gender

	MEN	WOMEN
Inner London	906	167

Outer London	113	12
Metropolitan Districts	264	32
English Districts	962	197
Scots Districts	122	21
Welsh Districts	30	2
Total Numbers	2397	430

(Source: OPCS Census Monitor) 1

Anecdotal evidence from the period of census collection suggests that the count was inaccurate both because of rough sleepers avoiding enumeration and the action of local authorities in "cleaning up" their area for political reasons of their own. Rough sleepers it should also be noted are much more likely to be men given the greater risk of sexual assault to women. Women's homelessness is more likely to be hidden and found on waiting lists as living "care of another address" (Scottish Council for Single Homelessness, 1989).

In addition to rough sleepers are those who make up part of the nine per cent of households accepted under the homeless legislation (Part Three of the Housing Act 1985) as vulnerable for "other reasons" which includes youth. This nine per cent accounts for 14,409 households. A greater number will be found in the 81,000 households who were given advice and assistance only (DoE 1991). An exploration of youth homelessness is outside the scope of this paper but it can be seen as the extreme symptom of a broader process: the gulf between housing costs in prosperous regions and stagnating regions which hinder mobility. Young people seeking a job are often left with a choice of employment or a roof over their heads. This is an issue which will be explored in more depth later in this paper.

Added to this must be those young people on housing waiting lists who are under no pressure to leave except from their own natural desire to live as an independent person. Central government seems to view this desire as some kind of recent aberration. In fact young people have always left home looking for a life of their own. In earlier times young men and women left to get married and find a home for their new household; young men left home and found "digs" (board and lodgings) funded by their new wage packets, young men went into National Service and found supported independence in barracks, both young men and women left home to go to college. Today few of these routes are available. Young people still go to college but often find themselves in debt as escalating rents and the denial of Housing Benefit eat up their grant. For those getting married there is the apparently Hobson's Choice of owner occupation.

Since the publication of Sheila Venn's report a number of social security and employment policy changes have been introduced which in particular have " been predicated on young people living with their parents which presents an automatic problem of how to pay for independent accommodation on leaving home" (Stewart and Stewart, 1993, p. 38). This paper begins by examining these changes before turning attention to the changes that have occurred in the housing world which have particular impact on young singles.

## 2. Changes in Social Security and Employment Policies

That central government has considered the housing needs of under 25 year olds as mere aspiration and wrong headed aspiration is manifest in the well known comments from ministers about young women getting pregnant to get houses and others based on the concept that the situation of young people sleeping rough is due to "feckless and idle [youth] with loving parents waiting for them to return home" (Hardwick, 1989). This contempt was translated into social security policy of the 1980s. The first major change was the Board and Lodging Regulations 1985. This act was targeted at people under 26 living in bed and breakfast accommodation. The majority of these were not living the life of Riley on the dole but had taken up Norman Tebbit's suggestion that they get on their bike and look for work. Research from the period shows young people moving away from areas of deepening unemployment in an effort to gain a job. The changes brought about by the 1985 act cut across these efforts: under the act those under 26 years old were eligible for the householder rate of board and lodging allowance for a short time limited period only.

These limits were set at eight weeks for London and the big cities, four weeks for most districts and two weeks in seaside districts. At the end of this period the young person was reduced to the considerably lower non householder rate of benefit leaving the short fall to be made up from supplementary benefit intended for food and other expenses. This had the effect of making board and lodgings unaffordable for young job seekers and other young people unable to access any other accommodation.

The Social Security Act 1986 made major changes to the benefit system and major changes to the financial standing of unemployed young people. The first alteration was the abolition of the householder and non householder distinction which had recognised the greater financial demands placed upon a young person by independent living. In 1985 half of those aged 21-24 who were supplementary benefit claimants were claiming householder rate; all of these suffered financially as a result (Thornton, 1990). The ideological thrust was that young people should stay at home till they have the financial means to justify a move to independence. This was made more clear in the introduction of age banding creating three classes of young people: the under 18s, the 18-24 group and finally those aged 25 and over. These three groups were paid different levels of the newly introduced Income Support which replaced Supplementary Benefit. This was more than a relabelling of an established benefit. Income support is payable for two weeks in arrears unlike Supplementary Benefit.

The board and lodging regulations were abolished under the 1986 act but this was not an easing of the problems of the residents of such places for from April 1989 the lodging element was met by Housing Benefit and the board element from Income Support. Because Income Support is paid in arrears a claimant may find their landlord/ landlady unwilling to wait for their money. This is compounded by the well known slow rate of processing of Housing Benefit claims. Those operating board and lodging establishments are running a business or certainly not a charity and are unlikely to be able to wait for what can be many months. When payments are processed they are unlikely to cover the charges. Housing Benefit ceilings are based on rent levels in a district not on hotel charges. Similarly the element of supplementary benefit which was paid to cover the extra expenses faced by those with no cooking or laundry facilities and therefore obliged to use take aways and laundrettes has been dropped leaving all these charges to be paid from Income Support and for young

people, a reduced Income Support based on their age not their needs. Board and lodgings are no longer an affordable route to independence.

The final change was the abolition of single payments which were often used to help young people acquire the basics of a second hand cooker, a bed and a few chairs; in short it provided a start. The abolition of single payments has left the majority of young singles without the means of acquiring furniture because the Social Fund which was introduced by the Act gives healthy young people a very low priority for loans according to the Social Fund Manual. This leaves only the community care grant for teenagers leaving residential or hospital care. Evidence from around the country suggests that the level of community care grant is very variable and is not sufficient in all cases to provide a decent start for that individual.

In July 1989 the age barrier between the under 18 year olds and those in the band 18-24 was lifted making the very young eligible for the same level of benefits as the older group. However the assistance offered by this policy U turn had already been wiped out by the 1988 Social Security Act which had lifted the eligibility threshold for Income Support from 16 to 18 making very few young people except those with disabilities or those with a child able to make a claim. The raising of the threshold was timed to coincide with the introduction of the two year YTS programme with its "guaranteed" place for each school leaver. The effect of these two policies was to make YTS compulsory and for those unable to gain a place no entitlement to income other than a time limited barest transitional relief. Let us pause and consider the impact of these changes for a young person seeking independent living in the private rented sector.

Unfurnished lets

Issues

Barriers

Rent in advance

not available from DSS

Meeting the rent

slow response of HB

will HB cover the rent

given the ceilings, the

issue of over accommodation

and the tie between HB and

Income support making those

in work

and under 25 lose

benefit at a faster rate

than those who are older?

Finding furniture

no single payments from

DSS.

low possibility of any form

of credit for the under

18s.

leaves dependency on family

and friends but what

happens to those without

support?

Furnished lettings

Issues

Rent in advance

Barriers

not available from DSS

Substantial deposit needed not available from DSS but  
a DOE pilot scheme has been

running through Notting

Housing Trust to give

households

by

offering cash deposits or  
guarantees. This programme

is part of the rough

sleepers initiative and

therefore is targeted at

people.

Hill  
low income  
access to rented housing

single

Meeting the rent

slow response of HB

will HB cover the rent  
given ceilings, the issue

of over accommodation and

the tie between HB and

Income Support levels

making those in work and

lose benefit at a

are older.

under 25  
faster rate than those who

Board and Lodgings

Issues

Relatively high cost

Housing cost and other

costs to be met from

Income Support.

Barriers

Housing Benefit now meet

individuals

HB is slow to respond with  
ceilings in relation to

housing rents not hotels

which are more expensive.

may be £20 per

be

Other costs  
week and more. Needs to

found from Income support

as do all other living

expenses. Impossible for

under 18s with only their

money or no money.

YTS

The changes have not simply occurred in respect of Social Security policy: the problem of youth unemployment has worsened under recession while the number of YTS trainees leave for employment remains at about half (OPCS, 1993).

Table 2. Unemployment rate by age and gender

Men		1992
16-19		18.7%
20-29		15.3%
Women		
16-19		13.8%
20-29		9.4%

For those in work their wages remain low, a position made worse by the abolition of the Low Pay Council. Evidence from the New Earnings Survey 1991 shows the poor wages paid to young people and in particular to young women.

Table 3. Average Gross Weekly Pay for Full Time Workers

Age	Men		Women
< 18	£110	£107	
18-20	£163	£146	
21 -24	£229	£189	

(Source: New Earnings Survey 1991)

For those in work the impact of Housing Benefit tapers mean that young people are left with only pennies from each £ they earn over the Benefit threshold:

Table 4. The Housing Benefit Poverty Trap 1994/95: combined Tax and Benefit Rates and Disposable Income Cumulative Deductions for each £1 of gross earnings

Single person or couple	
Income Tax @ 20%	20
National Insurance @ 10%	10
Net earnings	70
Housing Benefit @ 65%	46
Council Tax Benefit @ 20%	14
Net disposable income	10

(Source: Steve Wilcox, Inside Housing 19/3/93).

This compares to the same person keeping 13 pence in 1992/93 and 33 pence ten years ago. This point will be re-examined later in the paper when affordability is discussed. Taken together we have a situation where many young people cannot find work and are kept in poverty by social security policies which militate against them and when they do find work

keeps them in a poverty trap through the combination of poor wages and welfare benefits which taper off severely.

In the last five years change in Housing policy have also brought about a reduction in the prospects of young people. The next section turns attention to these.

### 3. Housing Changes

In 1988 the Housing Act attempted to give the kiss of life to the moribund private rented sector but evidence from an OPCS study carried out soon after the introduction of the legislation indicated that while landlords might have viewed the changes as a positive step to making renting out more viable, the impact on tenants was detrimental (Housing, October 1991). The London Research Centre has since found that 50,000 tenants have experienced attempts to evict them. In 1989 an investigation by Shelter in Preston and Sheffield uncovered a 50% increase in the number of cases of harassment and illegal evictions. Ironically there has been an increase in private renting but this has developed out of the housing bust. Properties rented out because their owners cannot sell are likely to be shorthold tenancies with rent levels linked to the monthly mortgage repayment level; in short offering little relief to a low paid or unwaged young person even should he or she be seen as suitable.

The same Act changed housing association capital finance and the rent regime of this sector. The move to mixed funding and the decrease (with further decreases promised) has led inevitably to higher rents. The National Federation of Housing Associations Core Bulletin (January - March 1992) comments on the decrease in the proportion of new tenants who are in employment from about 30% of two years previous to about 25% in the first quarter of 1992. The reason is plain that rises in rent couple with Housing Benefit tapers create a poverty trap attracting either the well paid or the unwaged and keeping out the low waged.

Figures from the NFHA illustrate the affordability problem:

Table 5. Affordability rates by region and tenancy type Quarter 3 1992.

	Fair relets lets	Assured relets	Assured	All
East	20.2	26.9	26.2	26.3
E.Mid	22.9	30.0	27.0	27.7
London	21.1	31.6	27.4	27.3
Mersey	13.5	27.2	21.0	21.1
North	20.2	26.2	24.0	24.4
N.West	16.1	32.3	26.6	27.6
S.East	22.1	30.5	27.7	28.6
West	22.7	28.5	28.2	28.1
W.Mid	21.3	28.2	26.7	26.7
Y&Humb	21.5	28.5	26.5	27.2
England	20.4	29.0	26.4	26.8

(Source: NFHA Core Quarterly Bulletin, Quarter 3, 1992)

The same bulletin reveals rents for a one bedroom property ranging from £19.73 for fair renting in Merseyside to £32.66 in the South East and for assured renting £26.16 in Merseyside again to £39.80 in the South East. What these figures mean for young people is best explored by looking at the finer grain statistics provided by the regions, in particular the North where wage levels for men and women are the lowest in Britain:

Example 1 : A 24 year old in 1991 paying rent of £32.50 for a new build one bedroom flat...

Earnings £60 per week	Housing Benefit £15.47 of net income	Tenant pays £17.03 - 28%
£80 per week	£2.47 of net income	£30.03 - 38%
tenant gets a new job on her 25th birthday... £110 per week	£0 of net income	£32.50 - 30%

Example 2: A 24 year old in 1992 (projected picture from 1991), paying rent of £48.96 for new built one bedroom flat...

Earnings £60 per week	Housing Benefit £31.93 income	Tenant pays £17.03 - 28% of net
£80 per week	£18.93 of net income	£30.03 - 38%
...tenant gets new job on her 25th birthday... £110 per week	£4.56 of net income	£44.40 - 40%

(Source: NFHA North Region, Annual Statement for 1991)

As the tenant approaches the income level of the lowest paid quarter of the workforce in the Region, her rent is twice the NFHA affordability level. While single people have always been a successful group in terms of their access to housing association properties (16% of new tenants in the quarter of January - March 1992, NFHA Core Quarterly Bulletin) it must be a matter of concern that rents are now keeping those young people in poverty or leading them to reject employment offers.

Affordability levels are not just issues for housing associations. While average renting costs for the private rented sector are more difficult to pin down there is widespread variation in the rents charged by local authorities:

Table 6. Average weekly unrebated rent for 1 bed flat

	Lowest	Highest
Met Districts	£16.83	£28.79
Districts	£14.90	£41.90
Inner London	£28.31	£45.95
Outer London	£15.58	£58.70

(Source: CIPFA. Housing Rent Statistics for April 1992).

Let us turn now to consider the position of local authorities. Plainly with housing associations offering only a small slice of the lettings and those at perhaps unaffordable rents and the private rented sector becoming unaffordable or impossible to access, a young person may seek local authority accommodation as their only hope of independent living.

From its inception local authority housing has been familial oriented both in terms of its stock and its policies. Rosy Thornton in *The New Homeless* (1990) states that in 1971 "the proportion of council homes comprising three or more rooms was till over 90%". The position now is very different: an examination of CIPFA statistics shows the following stock position for local authorities in England and Wales:

Table 7. Local Authority stock position as at April 1992.

Type	Metropolitan %	Non Met %	All %
1 bed house/ bungalow		3.9	6.37 5.2
1 bed flat	21.8	17.2	19.4
2 bed house/ bungalow		14.5	18.9 16.8
2 bed flat	17.75	11.86	14.65
3 bed house/ bungalow		31.02	40.1 35.8
3 bed flat	6.1	1.86	3.87
4(+) bed dwelling	2.83	2.34	2.57
Hostels		0.17	0.36 0.27

Others                      1.74    0.97    1.33

(Source: Housing Rents Statistics at April 1992, CIPFA)

The stock figures clearly demonstrate that the dominance of the traditional 3 bed 5 person house has gone. This has happened through the Right To Buy which has taken out family housing. Voluntary Transfers, while taking out only 76,338 dwellings, have undoubtedly played a part since the districts that have taken this path had stock dominated by traditional dwelling types. The stock figures may now show a more even split between the dwelling types nevertheless local authorities are still bound by familial oriented policies.

The root of the problem is that the policies of the welfare state and social housing are predicated upon the assumption that the nuclear family of mum, dad and children is the norm. Furthermore that other groups such as young singles, childless couples, one parent families and old people are seen as formative, transitional and residual stages of the family. The needs of these other groups can only be met if this does not prejudice the position of families (Brailey, 1985).

Allocations is a prime example of this family centred world view.:

A local authority shall secure that in the selection of their tenants a reasonable preference is given to :

a) persons occupying insanitary or overcrowded houses,

b) persons having large families

c) people living under unsatisfactory housing conditions and

d) persons towards whom the authority are subject to a duty under section 65 or 68 (persons found to be homeless).

(Source: Housing Act 1985 section 22).

Lack of family sized properties set against the picture of families in bed and breakfast at great expense to the authority has led to policies such as the one adopted by Tower Hamlets which "set a lettings criteria in June 1986 so that homeless families would be made offers irrespective of area preference, on any floor and to higher densities, resulting in one bedroom less than would normally be required" (Inside Housing, 12/2/93). While no one would deny that it is better to be overcrowded in a secure tenancy than living in bed and breakfast this does present a loss of opportunity for single people.

#### 4. Threats to Availability

In the last few years these threats have increased due to new government programmes such as Estate Action, the rise of family homelessness leading to Tenants Incentive Schemes and the downturn in the new build sheltered housing in the face of an ageing population.

Estate Action or supplementary credit approval is a central government programme intended to work with local authorities to develop innovatory solutions to the problems found on run down council estates (DoE, 1988). The annual report of 1988/89 records 52 schemes involving remodelling including top-opping of flats and maisonettes to create family houses. These properties before their transformation may well have been just the kind of property that

was allocated to singles or to sharing singles in the absence of demand from other groups. Trying to penetrate this authorities were asked how many units, let to young singles though not necessarily exclusively, had been lost through demolition, remodelling to create family lets and remodelling to create units for owner occupation. The response was disappointing but largely because the respondents tended to be district councils and not those large urban authorities who are participants in Estate Action. Nottingham, however, reported that they had lost 593 units through demolition with another 520 scheduled while conversion of flats and maisonettes to houses had taken out 222 units.

This is an area which would benefit from further research. Simply looking around Tyneside there appears to be erosion of stock which provided accommodation for young singles. Some of this has been transformed into low cost owner occupation for singles however for many young people - those on state benefits or on low wages - there is no short term hope of home ownership. Figures from the Halifax Building Society for March 1993 illustrate the costs of home ownership:

Av. Price	Av. Advance	% Advance	Av. Income
œ 44,289	œ 38,795	88.9%	œ 13,039.

(Source: Halifax Building Society, House Price Index, No. 51, First Quarter 1993).

In spite of central government pushing owner occupation as the " most rewarding form of tenure" (DoE, 1971) it is doubtful whether it is the best form of tenure for single young people. A young person moving into a district to take up a job needs housing quickly: it takes time to get into a home of your own. Similarly someone trying to take advantage of better prospects needs to move quickly but it takes time to get out of owner occupation particularly in a time of slump when supply may exceed market demand.

While the processes of entering and leaving owner occupation prevent flexibility there is evidence of young single people taking up ownership. An Improve for Sale scheme undertaken by a national housebuilder in the north east of England revealed that the take up of the development of flats and maisonettes was almost entirely by single people in the 16-24 age group. Almost all of these were previously living in with parents (Gilroy, 1991). This indicates the lack of choice in quality rented property for singles and also that escalating rent levels make it a matter of economic sense to purchase rather than rent if possible. It remains true that the spread of such subsidised schemes within the price range affordable to young people is not great and that in the development of such for sale options renting options are diminished.

Tenants Incentive is a more recent initiative being undertaken by councils whereby older single people (often widows) and childless couples are actively encouraged to move into flats to release family housing. Ipswich (Housing Committee 30/10/90) commented that

"whilst the release of this type of accommodation may be a priority the impact for single people should not be overlooked"

The rationale behind this policy is the explosion of homeless families and the pressure to maximise the use of the stock as well as the financial pressure to reduce bed and breakfast and other temporary solutions. The rise of homelessness has possibly also closed down the

opportunities which presented in the past from falling demand for public housing from families and more mature households (Burton, Forrest and Stewart, 1989). One of the initiatives listed by Venn was sharing of family sized units. This was, in 1985, the most popular initiative and the reason is plain: it is the cheapest. It also is an opportunity to make a swift response in a situation of mis-matched stock and demand coupled with little capital. Only three of the respondents were now undertaking this policy. Stevenage had been letting two bed flats to unrelated sharers which presented no management or lettings problems but the scheme was abandoned because these flats are now let to homeless families. It would seem that because shared family units represent no investment by the authority it is an initiative too easily overturned in favour of other groups. It is now left to housing association such as Patchwork Community Housing (Williams, 1992) to meet the needs of those who reject hostel provision but need the support and the economies of household budgeting provided by shared living.

The final threat is the down turn of the new build programme and the continued increase in the number of elderly people. The inability to respond to the demand for sheltered housing has led many authorities to see tower blocks as quasi sheltered housing and this impacts upon the housing chances of other groups and in particular younger singles. Derby spoke of 1500 units which had been reserved for mature and older singles and couples leaving young people to compete for a small pool of units. Newcastle upon Tyne MBC has actively been pursuing a policy of creating sheltered housing in a quarter of its forty four tower blocks with another third allocated to mature singles and childless couples.

The move to Community Care policies with their reliance on keeping older people within their community as opposed to moving them to institutional care will have considerable impact on the housing opportunities of other single people including the young.

To summarise the imaginative ways in which local authorities have responded to proven housing need with in a time of limited resources is to be applauded. However it is plain that the creation of opportunities for some is done at the expense of other household groups such as young people whose needs are seen as being of less value or dismissed as mere aspiration.

## 5. Case Studies

As an appendix to her study Sheila Venn listed 89 authorities in England and Wales which had undertaken or planned to undertake a range of non hostel initiatives. I simply wrote to each of these authorities and asked whether they had carried out the schemes and to provide some details about operation and views on success. The bulk of my remarks and the case studies are drawn from this study though I'm also grateful to those who answered my letter in Inside Housing. Details of respondents can be found in the Appendix.

Table 8. Initiatives targeted at young people by local authorities.

Initiative	No. of authorities
Purpose Built Units For Young Single Working People	26
Shared Purpose Built Or	

Shared Converted Units	21		
Furnished Units	37		
		Intensively Managed	31
Shared Family Sized Units	48		

Earlier in this paper there was discussion of the difficulty in gauging demand. One method is by examination of waiting lists. For those authorities which responded the percentage of waiting lists made up by young single people looks like this:

Table 9. Young single people as percentage of waiting lists.

Young Singles as %	No. of	of waiting list	authorities.
0 - 5	4		
>5 - 10	4		
>10- 20	5		
>20 -30	5		
>30 -40	2		
>40 -50	0		
>50 -60	0		
>60 -70	1		
Not known	4		

The authority with the highest percentage of singles is Stevenage but it should be pointed out that their figures refer to singles under 40 years old and could not break this down further. Braintree and Barnsley in the 20 -30 per cent group were unable to break their singles down by age so their figures refer to all singles under pensionable age as does Sedgemoor's figures in the 30 - 40 per cent band. Four authorities were unable to make any stab at a figure. Without labouring the point it is difficult to get a handle on demand when information is largely unavailable or confused.

Local authorities can, of course, put a break on demand by restricting entry to their waiting lists and by having a known inadequate response to the housing needs of a particular group. An example of this is East Hampshire which does not allow under 18s to register on the list - a restriction shared by forty six per cent of respondents. They also asked for one year's residence or employment prior to registration and this was followed by fifty four, indeed one authority asked for two years. Thirty three per cent of authorities had both restrictions in operation. Far from discouraging only the very young East Hampshire have succeeded in keeping down demand from all young people. They state that they have no waiting list of under 25s and the reason is

"They don't bother to apply because they know we can't assist"

The stock is under 4,400 but only half of one percent or 23 units are made available to young singles. It takes a lot of optimism to apply with any hope of success for one of 23 dwellings! Demand is really only meaningful in the light of supply and I tried to penetrate this by asking what stock was only available to young singles and which was never let to this group. Again

it is difficult to make any comprehensive statements but Ipswich is an example which many housing providers will be able to identify with.

Almost eighteen per cent of their waiting list is young singles while fourteen per cent of their priority homeless fall into this group. On the supply side there are 2,200 one bedroom units which is just over one fifth of their stock. From this stock figure sheltered housing and ground floor flats which are let to the elderly and/or disabled need to be subtracted. This brings the figure down to about 1,000 and from this Ipswich state that a goodly number need to be subtracted because they are only let to mature singles. While not able to put figures on this they admit that this leaves not very much stock which young single people can compete for in addition to those 25 units dedicated to them which will be discussed later. This is verified by examination of applicants as set against new tenants:

Table 10. Comparison of young tenants and young applicants.

	Applicants	New Tenants
Under 18	127	0
18 - 25	655	12
25 - 59	634	99

(Source: Ipswich, Housing Committee, 30/10/90)

This replicates the situation of many authorities where a seeming adequate supply of suitable sized dwellings masks a much smaller number because policy or simply custom and practice has creamed off stock to groups judged to be more deserving or presenting fewer management problems.

The focus now shifts to four case study landlords, two of which provide purpose built initiatives for the young, one which has created dwellings through conversion and the final one which has adopted an outreach approach.

The first of these case studies is Aylesbury Vale. They have 162 purpose built units of accommodation, built in the mid seventies, half of which are 1 bed flats and the rest are bedsits and these are grouped into five low rise blocks. Half of the units are fully furnished and the rest are provided with a cooker and a fridge. Each block has a common room where people can get together, there is a laundry room, a guest room for parents or friends to stay overnight and a resident warden who "provides a friendly contact for the young and lonely". This is sheltered housing, a form of provision intended for old people.

I was delighted to see this initiative - in my work as a counsellor with a voluntary organisation I frequently came across young people who were inadequately housed and isolated. They often asked about sheltered housing because they rightly judged that the opportunities for companionship, the on site support and the easy to manage flat would meet their needs well. Of course they were disappointed. This is a situation which may change in the near future: there is evidence to show that the old style sheltered schemes with bedsits for single people are difficult to let. The reasons are obvious, old people don't want to push a lifetime of furniture and effects into thirty square metres particularly one which is not divided to afford them privacy. The biggest single provider of sheltered housing, Anchor Housing Association has been reviewing this type of provision and has, in some cases, disposed of blocks to housing associations providing supported housing for single non elderly people. Local authorities who tend to see sheltered housing as the *creme de la creme* of their stock

may find this example difficult to follow given that stripping resources from the elderly is bound to create political controversy.

While sheltered type accommodation together with the parenting role offered by the on site manager seem admirably suited to the vulnerable young, Aylesbury Vale do not target the accommodation at this group. The authority do not accept under 18s on to the waiting list nor do they accept under 18s as vulnerable under the Housing Act 1985 Part 111. There is no automatic acceptance of young people leaving care or victims of abuse. To get a tenancy in one of these supported blocks a young person must wait on average two to four years. In addition an applicant must be resident for at least one year or be employed in the district for one year: far from meeting the needs of the vulnerable the accommodation serves as a kind of gold watch for those who can afford to wait. In spite of these shortcomings the model itself seems one worthy of replicating for those young people needing extra support.

The second case study is Nottingham. If Aylesbury Vale have taken sheltered housing as a model, Nottingham have turned to students halls of residences as theirs and given that this is a town with two universities this is not a surprising choice. They have a 5 storey block built in the early 60s providing 160 bedsits and 2 self contained flats. In its early life, the block was intended to provide short term accommodation for professional women. This is the old style YWCA concept. The accommodation now houses very few women - only one floor of twenty nine bedsit rooms and one self contained flat - the rest is tenanted by men. The units are fully furnished but there is no charge made for furniture. This might appear to be beneficial to tenants given that reasonable charge for furniture will be met by Housing Benefit but what of those just outside eligibility? Good practice guide lines produced in a PEP report of 1990 state that a separate account for overall income and expenditure on furnished units should be kept so that avoidable costs might be highlighted and act as a spur to "better performance on arrears, voids and combating vandalism" (Holmes & Shaw, 1990). On another level the benefits of having a separate account to fund renewal of furniture are quite plain. All respondents speak of the need to keep investing in furnished accommodation, keeping shared areas well decorated and furniture looking smart. If tenants perceive that they live in a quality environment perhaps they will respect it more.

Surprisingly the cluster houses operated by Nottingham have a charge for furniture of almost £7 to just over £9 per week on a 52 week collection basis. Nottingham state that the non charge in the block is historic and they also admit that the block is shabby.

Nottingham report that the shared houses have void problems which they attribute to the frequently reported problem of finding compatible sharers when one person vacates the flat. The block, however has no void problems at all. It does not offer self contained accommodation but it does offer more than accommodation. Each bedsit has a wash hand basin and residents on each floor share a common room, toilets, showers, baths and small kitchens. These kitchens are only for the making of hot drinks and snacks because meals are served in a cafeteria on the ground floor. Tenants pay as they eat. On the ground floor is also a library, two television rooms, a shop selling snacks and sweets as well as the on site management office and dining and rest rooms for the staff. There are also laundry rooms for tenants use.

Nottingham try to target this scheme to the vulnerable young which make up 36 per cent of their priority homeless acceptances. Nottingham report that their problem lies in tenants

accepting a tenancy in the block and then not moving onto a more independent accommodation thus creating a bottle neck. At the time of writing they were reviewing the target group with the possible aim of displacing their current tenant group and allocating to the vulnerable and in particular the homeless. With this kind of pressure and a stock of mainly family dwellings which are not offered to young singles, Nottingham need to ensure that their suitable stock is used by those who need it. This highlights a major issue : that providing specialist accommodation is only the first step and in order to maximise benefits from it there must be an ample supply of move on accommodation.

The third case study is provided by Ipswich who have provided twenty five shared and furnished units through the conversion of three bed maisonettes on a peripheral estate. Their experiences have not been heartening but their response to them has.

In May of 1990 the authority was minded to abandon what they call "Homeshare" because of the escalation of management problems. The void level stood at ninety per cent compared to 2.83% across the stock as a whole; many of the units were abandoned in poor condition and a lengthy period was often needed to bring the unit up to a lettable standard. In addition to these problems there were serious neighbour disputes which Ipswich attributed to concentrations of homeshare units on one estate.

Rent arrears were at a high level with current tenants arrears at £3,900 and late tenants arrears at £16,300. Some of the debt they admit was caused by slow response on the part of Housing Benefit but the bulk was due to non payment. Previous studies as well as this one indicate that higher arrears must be expected as a consequence of rehousing low income tenants including those without skills or experience in budgeting (PEP, 1990). Northern Counties Housing Association reported that on two hundred bed spaces with rents varying from £26- 38 per week the arrears are three times the rent roll. The rent arrears study for the Department of the Environment currently being undertaken by Newcastle University reveals that young people are one of the groups most vulnerable to debt in the view of housing officers.

Ipswich abandoned 12 of their units and reconverted them back to family lettings but in 1991 they rescinded their decision and increased the number back to twenty five but with the proviso that they were spread around the town. In addition they appointed a part time worker dedicated to these homeshare units spending 25 hours per week chasing arrears and housing benefit payments as well as offering support and practical advice. This is interesting because in their response to Venn's survey Ipswich stated that they intended to undertake intensive management and it is this issue which was identified as the crucial missing link.

The research revealed a range of approaches to management:

Table 11. Management Approaches

Management style	Number of authorities
Residential Worker	6
On Site Officer	3

On Site Caretaker backed with Officer at office	2
Officer with only this responsibility	1
Officer with other responsibilities	6

Those going for residential workers were providing either hostel style accommodation in the case of Derby and Barnsley and Waveney or high level on site services as in the Aylesbury Vale or they spoke of the need for an on site presence for security purposes. Stafford with thirty seven units of furnished accommodation scattered in five low rise blocks stated that recent increased vandalism was leading them to review the management presence which was from the area office but their chosen strategy was not yet decided. Apart from security what does an intensive approach add to the management of young people housing? The findings suggest that the greatest benefit was having the time to manage the dwellings and respond to the needs of the client group.

- Those working from an area office or even a neighbourhood office can find that the size of their patch acts as a barrier to developing good relations with young people (Newcastle MBC, 1986).

- Many officers are ground between the grind stones of reducing arrears and filling the voids and that as such they have little time to give advice and assistance to more vulnerable tenants.

- More time would allow greater scrutiny of applicants. Northern Counties Housing Association stated that all short listed applicants were interviewed and this practice was followed by Milton Keynes and Carlisle in an effort to screen out the more unruly and to give pre tenancy counselling. This could easily be a giving of the ten commandments - thou shalt pay the rent and not be a nuisance to neighbours- but it can also be a chance to talk about other services offered by the authority or by the voluntary sector.

- There is also the opportunity to set out the real costs of the tenancy for example the Council tax, the cost of heating and likely size of other bills. Carlisle were providing 6 semi detached houses for two single sharers with an all in rent of £32 per week including heat and light. Those on Housing Benefit were paying a maximum of £6.02 per week towards these costs. This is one way of helping those with poor or untried budgeting skills keep out of multiple debt.

The final case study looks at the provision of out reach services. The survey revealed that a number of initiatives:

Table 12. Provision of out reach Services

Initiative	No.of authorities
Debt Counsellors	9
Support Workers for the Young	5

Many authorities offered a comprehensive service to tenants of all ages through the estate management office. Provision of support services was not related to initiatives taken for young people. Waveney, for example, have not undertaken any of the initiatives it mentioned in 1985, namely intensive management and purpose building for young people. Instead they have directed investment through housing associations working to rehouse young homeless. In addition they provide a debt counselling service and support workers for young people which offers welfare benefits, housing benefits advice and liaises with a council operated furniture store though access to the store is limited to homeless persons.

Newcastle MBC is an example of an authority which has invested in out reach services for young people. In September 1990 an Officer Working Group comprising of representatives from Social Services, Housing and the voluntary sector was formed to prepare proposals for implementing supported accommodation throughout Newcastle. This approach sprang from a corporate concern for the problems faced by young people trying to live independently. The aims of the project named "First Move" have been to divert young people from homelessness and failed tenancies and, secondly, to offer an integrated service to support young people moving into independence. The key elements of the proposal are:

- integrated service provision able to respond to the multi faceted need of young people.
- Corporately resourced service.
- A service which recognises the need for the individual and group support
- A service which addresses the need for user participation. (Newcastle MBC, 1991)

In the 1992/93 financial year a scheme of fifteen furnished flats has been let and it is hoped that these will be the first of a number of supported dwellings for young people providing a mix of accommodation throughout the city.

The "First Move" initiative is a further step in the city's development of furnished accommodation bringing together this initiative and the long established (1983) Single Person Support Workers. These workers originally worked from a central office base but now operate on an outreach basis giving budgeting advice, advice on welfare benefits and general support to young people. The furnished lettings strategy has been operating since the early 90s when a small number of tower blocks previously considered difficult to let were refurbished providing furnished flats and twenty four hour security. Evidence from those working with young people underlined the considerable benefit to both tenants and the Housing department in providing either furniture or furnished lettings. It was suggested that the provision of furniture reduced the turnover of flats by approximately thirty per cent reflecting both a saving to the authority and an increase in the ability of young tenants to make a success of their tenancy. This led the authority to develop the range of furnished dwellings. The pilot begun in April 1992 (Newcastle MBC, 1992) provides part furnished accommodation for those otherwise unable to provide furniture for themselves.

Basic furniture is bought in as new or provided from stock refurbished by the Community Furniture Service. This is an initiative operating since 1987 supported initially by Inner City Partnership. The Furniture Scheme delivers furniture by appointment and provides a guarantee repair / replacement service within five working days for all items rented by the tenant subject, of course, to an assessment of whether damage has been due to wear and tear or wilful damage. It is anticipated that this part furnished initiative will pay back the same dividends as the fully furnished flats but an evaluation has yet to be undertaken. Problems of security in dwellings without twenty four hour surveillance are, of course, a possible issue but dispersed furnished schemes in cities such as Glasgow have demonstrated that losses are not necessarily large scale.

As in the fully furnished flats the cost of the furniture is met through a charge on the rent which is met in full by Housing Benefit where applicable. For those just above the benefit threshold the scheme may prove unaffordable thus increasing the poverty trap. This is an issue facing all providers of dwellings for young people whose needs are not encompassed by the need for shelter but who need furniture, worker supported accommodation and support and advice.

## 6. Conclusion

The case studies all show local authorities exploring different ways of putting these elements together. From these some guide-lines for good practice can be drawn.

Suitable dwellings: It is impossible to say that only one type of dwelling is suitable for housing young single people. This would be tantamount to suggesting that this was a homogeneous group whose needs could be met by implementing one solution. Some young people may need the intensive support offered by the sheltered housing model. Others will want to live as independent individuals in a single flat or in a shared house. The form of accommodation and the support and management offered are closely bound together. Those seeking support may need the intensive support of an on-site worker or of a nine to five officer whose time is wholly given to the management and support of single people and their dwellings. Others may prefer the services of out reach workers who can be approached on the tenants' terms. The key factor is that young people making the transition from dependence to adult hood by way of their first tenancies create support and management needs which must be responded to. Those initiatives which have failed seem to have done so because of inadequate management in put.

Furniture has become increasingly difficult for unwaged and low waged young people to fund which has led many housing providers to undertake the provision of furnished lettings. It is debatable whether this is the best solution for all. At the beginning of a tenancy a young person has no furniture and so moves into a fully furnished dwelling. When this young person choses to move on to a more independent housing solution the same problem is faced again. Perhaps an alternative approach is for landlords to provide white goods (cooker and fridge) on the grounds that these are difficult to come by and second hand items may present safety issues. Other furniture might then be acquired from charitable sources with assistance from out reach support workers. Other sources of help might be furniture recycling projects which help young people acquire furniture cheaply, provide training and employment for others and are working to recycle limited natural resources. All of these solutions are worth exploring. What is clear is that a responsible landlord must find some way of tackling the furniture issue.

To have young people living in flats with a mattress and an electric kettle is to set that person up to fail. 2

Eight years has passed since Sheila Venn's research and in that period the housing position of young people has worsened - few young people were sleeping in cardboard boxes in 1985. The combination of Social Security changes, the deepening of unemployment for the young and rapid change in the housing world to the detriment of their housing chances have driven young people increasingly to the local authorities which have traditionally seen their needs as marginal.

The study indicates that some authorities are responding imaginatively but it should be recalled that there are still many who impose restrictions on those joining the waiting list thinking perhaps that to do otherwise is to create a perverse incentive. What is needed is best summed up by Dimitris Emmanuel (1991, p. 45):

"Leaving home at an age that is in accord with modern life styles and aspirations about mobility, independence, and personal development, under conditions that offer access to adequate accommodation, is a natural part of the process of growing up and should be recognised as an important social right."

This social right needs to be facilitated by an adequate provision of housing together with a removal of the financial barriers which have created poverty which is the greatest barrier to independence.

#### Notes

1. Thanks to Dr Dan Dorling, Joseph Rowntree Fellow at Newcastle University for production of census tables.
2. I am grateful to participants at the Housing Studies Association conference (April 1993) for comments on an earlier version of this paper. Particular thanks to Malcolm Fisk.

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## APPENDIX

### RESPONDENTS TO THE QUESTIONNAIRE

Aylesbury Vale  
Barnsley  
Blaenau Gwent  
Bracknell  
Braintree  
Congleton  
Derby  
East Hampshire  
Gravesham  
Hartlepool  
Ipswich  
Kettering  
Mid Suffolk  
Milton Keynes  
Montgomeryshire  
North Tyneside  
Northampton  
Nottingham  
Rotherham  
Sedgemoor  
Stafford  
Stevenage  
Tunbridge Wells  
Waveney  
Worcester

### ORGANISATIONS RESPONDING TO THE LETTER IN INSIDE HOUSING

Carlisle  
Derwentside  
Gravesend Churches Housing Association  
Northern Counties Housing Association