Freedom 2 Work

Project evaluation report

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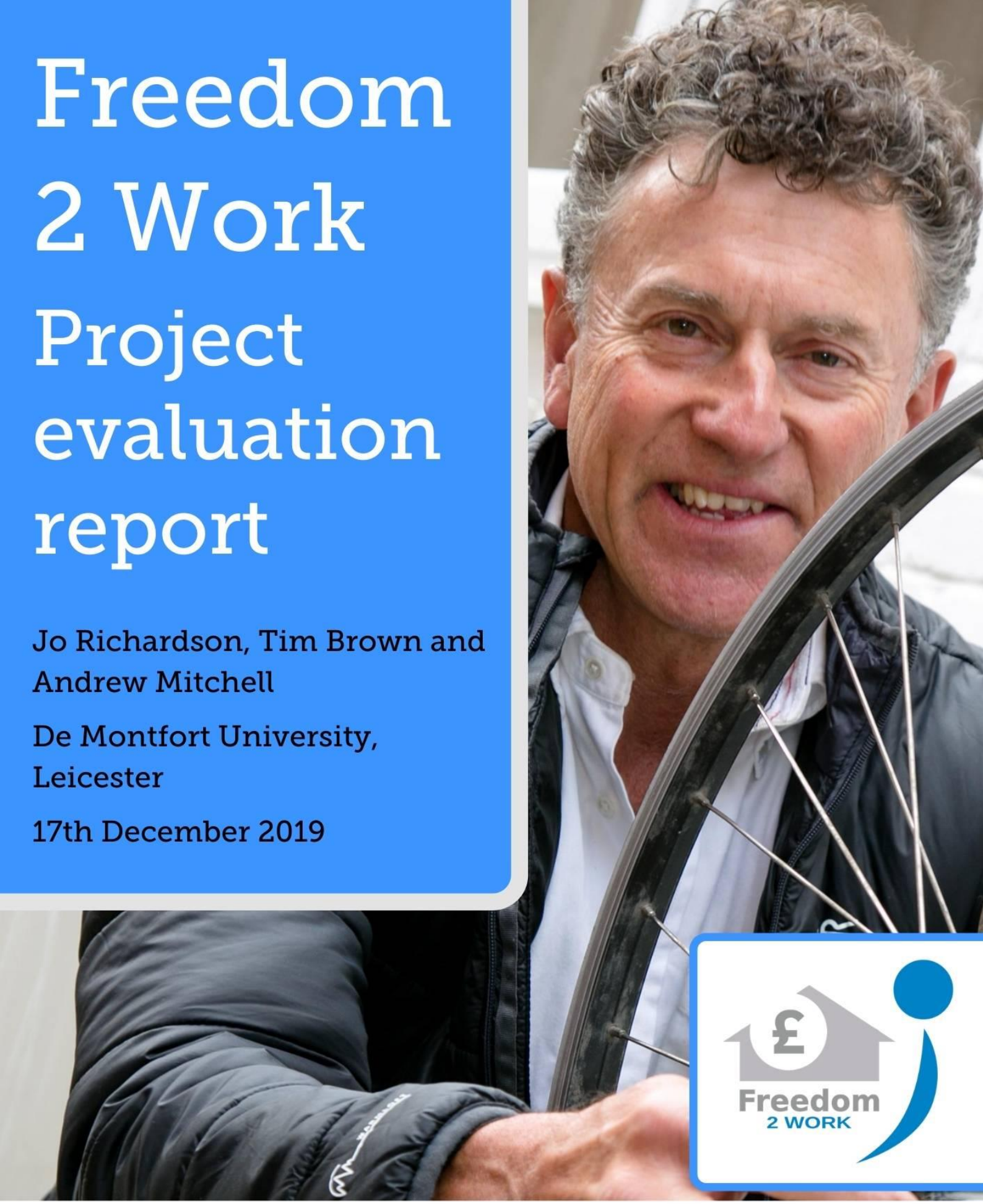

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1. Executive Summary

Why the project came about & why we are evaluating it

The Freedom to Work (F2W) project began in 2016, with funding and support from Commonweal to Rentstart to deliver the project, and with the engagement of De Montfort University to evaluate the project on an interim basis in years one and two, and now with a final report at the end of the third year.

Homelessness and exclusion from the housing market is an injustice faced by increasing numbers of people in the UK. Its effects can be amplified in areas of the country with high house prices and rising private rents – such as in Surrey and the environs of Elmbridge. The Freedom2Work (F2W) project was designed by Rentstart to try a new approach recognising the multiple and complex causes of homelessness and the varied responses required.

What the project/model is

Freedom to Work is a project providing stable housing, housing support and wrap-around employment support to people who are homeless or precariously housed and in need of intensive housing management and support. A key principle is that the project is for those who are ready to re-enter the workforce in the Elmbridge area, and who are willing to engage in a match funded savings programme to help them enter the private rented market at the end of the project.

> *Freedom 2 Work (F2W) is a simple, person-led response to anyone facing homelessness. F2W enables the person to be part of the solution, to contribute and build resilience. By drawing on clients' talents and encouraging self-reliance, F2W offers a protected way back into the world of work.*

The provision of stable housing, targeted support and match-funded savings constitute the 'three-pronged approach' of the F2W model. In practice, these focal points rested upon seven pragmatic 'key ingredients' when the project was initially scoped in year one (see appendix one). These were based on the following three prongs of the F2W model:

1. Accessing stable accommodation
2. 'Saving' to be ready to move onto new accommodation in the private rented sector
3. Targeted and bespoke support, including employment and education advice, wellbeing and confidence, advice (including from peers) to help sustain the F2W tenancy.

F2W is for people who are homeless or at risk of becoming homeless, who are in need of some support to access and maintain a tenancy, and to consider how to get back into work and to prepare for attempting to enter into the private rented sector once they have benefitted from the advice and support of the F2W intervention.

The over-riding theme of the project is 'freedom'. This involves a number of dimensions for staff / service providers and users. In relation to the F2W staff, it includes four interrelated aspects:

- Offering *a wide and diverse range of bespoke support* to reflect the specific needs of individuals.
- Providing *a flexible set of services* that respond to the changing needs of the user.
- Offering *relevant services* i.e. avoidance of a menu of pre-prepared forms of provision.
- Providing an *intensity of interventions* as and when required.
- Providing a means of *investing in their future* through the rent credit scheme (a route to financial freedom?)

Key outcomes and impact of the project

By the final year of the project, 74 people have been involved with the project, there were 77 client records during the three years, although 3 of these have been repeat clients – i.e., who left the project and then returned. Hence, for the whole project there are 74 unique clients but 77 individual project interactions, most of whom have tended to be at risk of becoming homeless.

Of the 77 F2W participant clients:

- 36 are now in work
- 62 of them successfully joined the savings scheme (with more in the latter years)
- 53 clients had intensive client support during their F2W time
- 19 are currently living and working with the F2W project
- 3 are controls

The full findings are in chapter eight of the report, some of the key headlines are included here.

Moving On:

- Nearly 19% of clients moved on to the private rental sector with Rentstart guarantee
- 15% of clients moved into Rentstart managed 'move on' properties
- Just under 22% of clients moved into the private rental sector without Rentstart support
- Nearly 13% have moved into Council or Housing Association properties
- Slightly under 7% have moved into emergency or hostel accommodation (including medical emergency, e.g., sectioned)
- Nearly 13% returned to live with friends or family
- 5% left unannounced

Savings:

Before matched funding, clients saved a total of £7,543.00 over the course of the project. Money was used towards moving on, sometimes towards a deposit or rent in advance, but also for the costs of creating a home – purchasing furniture, for example.

- Around 27% (20 clients) did not undertake any savings at all, with 66% of these clients coming from years 1-2, and around 33% of clients from year 3. This reflects the prioritisation of saving in year three leading to more clients saving. However, it is

important to note that of this 27% (20 clients) eight engaged well with the support aspect of the programme, but were unable to save because they were not financially able (for various reasons such as debt, homelessness, etc.).
- Just over 39% of clients saved £100 or under (although some of these clients have since saved more since the final report).
- Just over 32% of clients saved over £100, with the highest registered saving figure at £600.

Employment:

- 47% of clients were in either full time or part time employment at the time of leaving the project (20% and 27%, respectively)
- 25.5% of clients were unemployed at the time of leaving the project
- The outcomes for just over 16% of clients were unknown at the time of leaving the project

Of the 54 F2W 'graduates', the activities they had in place at the time of leaving were:
- 12 in full time work
- 17 in part time work
- 3 were volunteering
- 3 in training
- 1 studying
- 2 were signed off due to sustained illness
- 16 were unemployed (NEET)

Key lessons learned

- Communication is key – with multiple stakeholders
- It is important to respond to client suggestions – and adapt the service to meet social needs
- Consistency of reports is important -reconcile reports to different stakeholders
- Maintain focus on essential elements, in this project – the saving for rent credit
- Allow flexibility for sustainable outcomes – take a little longer on the letting to make sure the tenant can meet the F2W criteria

Replicability of the F2W Model

It is recommended that the F2W model should be adapted in other areas. There are multiple benefits for organisations seeking to replicate, for individuals at risk of homelessness, for councils and other organisations tackling the growing issue of homelessness.

Different contexts may require different elements of the model to be amplified to meet local housing and employment market contexts.

There is scope for involvement of the Chartered Institute of Housing and the National Housing Federation to support dissemination and advice related to the F2W model and encourage wider involvement of councils and housing associations.

2. Introduction

Background

The F2W project is delivered by Rentstart. Rentstart is a charity that helps homeless and vulnerably housed people with a connection to either Elmbridge or Runneymede boroughs in Surrey. Rentstart have been supporting the community for nearly 20 years. Their aim is not only to help people secure quality private rented housing, but also to support clients to move on in life and get back into work, training or education. Rentstart clients face complex issues, 49% have mental health issues and 30% face problems with drugs and /or alcohol. 5% have learning difficulties and 8% have criminal records. Together these issues mean that their clients need support, not only to find a suitable home, but also to establish themselves and start to re-engage with society. Rentstart have a small team of ten, supported by a team of volunteers enabling them to form strong connections with the people they support and ensure everything that is delivered is client led.

F2W has been funded and supported by Commonweal. Established in 2006, Commonweal Housing is an independent award-winning charity working to investigate, pilot and champion housing-based solutions to social injustice. By using charitable resources Commonweal Housing provides experts and partner organisations the opportunity to trial and test new approaches designed to enhance housing equality and justice. Commonweal Housing has been working closely with Rentstart through the development of Freedom2Work, providing funding support for the project since 2016, as well as commissioning this independent external evaluation.

De Montfort University (DMU) is the independent evaluator. The research evaluation team[1] at DMU has been led by Prof Jo Richardson over the course of the three-year project. DMU undertakes a number of housing and homelessness research and evaluation projects and a key underpinning rationale is to share learning with clients and project deliverers along the way. The methods approach (detailed further in chapter four) has open communication at its heart, ideas and lessons have been shared as the F2W project has developed.

Rationale for establishing the project

Homelessness and exclusion from the housing market is an injustice faced by increasing numbers of people in the UK. Its effects can be amplified in areas of the country with high house prices and rising private rents – such as in Surrey and the environs of Elmbridge. The Freedom2Work (F2W) was designed by Rentstart to try a new approach recognising the multiple and complex causes of homelessness and the varied responses required. Following the funding and support from Commonweal, and the recruitment of the evaluation team at

[1] Acknowledgements: Tim Brown has worked in all three years of the project, focusing on the literature review, the context analysis and the interviews with stakeholders and potential landlords. In year one Kemi Yekini worked with Fred Mear on the Making it Count tool analysis, Ros Lishman provided support with report formatting in years one and three. In year two Tom Webster provided support to Fred Mear in this analysis. Due to staff changes on the project team at DMU a new research assistant was recruited – Dr Andrew Mitchell undertook fresh analysis of the data for the third year and for this final report. The DMU team in year three, and the authors of this report were Jo Richardson, Tim Brown and Andrew Mitchell.

DMU, the evaluated F2W project commenced in April 2016 with the aim to respond to adults experiencing both homelessness and unemployment. F2W diagnosed the problem as a combination of unstable housing, fluctuating benefits and a lack of training and support which further challenged already vulnerable adults. The project's experience to date suggests that people from all walks of life and professions fall on hard times.

The F2W project was set up to test a three-pronged approach designed to address the combination of factors through the provision of stable housing, targeted support and match-funded client savings and thereby support clients in breaking the cycle of homelessness and unemployment.

Who the F2W Project is for

F2W is for people who are homeless or at risk of becoming homeless, who are in need of some support to access and maintain a tenancy, and to consider how to get back into work and to prepare for attempting to enter into the private rented sector once they have benefitted from the advice and support of the F2W intervention. There are some basic characteristics of a F2W-ready client:

- They are homeless or vulnerably housed and in need of suitable accommodation.
- They agree to save on the rent credit scheme (absolutely essential)
- They are in a place where they want to start their journey back to work.
- They are willing to engage on every level, answer the phone, and come in when asked.
- They are willing and agree to the F2 pledge (which essentially states the above three points as necessary means for the tenancy to continue).

Aims of the project

During year one of the project, the F2W team were challenged to define their approach in simple and succinct language. They said that:

> *Freedom 2 Work (F2W) is a simple, person-led response to anyone facing homelessness. F2W enables the person to be part of the solution, to contribute and build resilience. By drawing on clients' talents and encouraging self-reliance, F2W offers a protected way back into the world of work.*

It was agreed with the F2W team and with the funder of the project – Commonweal – that the hypothesis being tested was*: "Will a combination of secure housing, flexible tailored support and a culture of 'saving' work together to provide a protected path back to the world of work, whilst developing resilience?"*

Aims of the Evaluation

The aim of the evaluation was to analyse the data on the reported outcomes from the F2W project. In the final report, the aim is to articulate the key ingredients of the project and to outline where there might be replicability and sharing of good practice for Commonweal to publish, disseminate and provide wider advice.

What makes the project what it is – the key elements/core principles

F2W is a unique project in terms of the principles and integrated types of intervention2. The user group is diverse; but, in general, focuses on adults on the margins of the local housing and labour markets, caught in the revolving door of homelessness and worklessness. It also operates in a high demand housing market in the inner south east on the edge of Greater London. F2W is third-sector-led. There is, thus, potential important lesson-learning as most projects targeting the homelessness worklessness interface are local authority-led and urban/ big city-based (see Rolfe et al, 2015).

The over-riding theme of the project is 'freedom'. This involves a number of dimensions for staff / service providers and users. In relation to the F2W staff, it includes four interrelated aspects:

Offering a wide and diverse range of bespoke support to reflect the specific needs of individuals.
Providing a flexible set of services that respond to the changing needs of the user.
Offering relevant services i.e. counselling, networking, facilitation of an event to showcase work – bespoke approaches rather than a menu of pre-prepared forms of provision. Providing an intensity of interventions as and when required.
Providing a means of investing in their future through the rent credit scheme (a route to financial freedom?)

In relation to the F2W service user, it involves a focus on:

Empowering3 the individual.
Providing services and support that are valued by the user (and which may be small-scale).
Balancing interventions and support with freedoms for the user to make choices.

In meetings and interviews at the end of year two, members of the F2W team at Rentstart were asked to describe what the project meant, in their terms. Here is what a support worker said:

"For me, Freedom 2 Work centers around the three essential elements of:
a stable base,
structured support, and
saving for the future [to build up rent credit]."

The first step of housing provides clients with stability, security, and a place from which to take stock and rebuild. It also provides clients with the responsibility of managing a tenancy, and overcoming the inevitable challenges that may occur. Our tailored support then allows

[2] PATH Devon is developing a project on similar lines, but it covers a geographical area with different housing and labour market characteristics compared with F2W.

[3] There has been a resurgence in policy-making and academia of the use of the terms, 'betterment' and 'empowerment', to categorise principles of intervention. Drawing on the use of these terms in North America, betterment refers to provider-centred approaches (and may be viewed as patriarchal and possibly judgmental), while empowerment centres on the actions / needs of the individual.

clients to make steps back to employment, irrespective of where they are on the journey, to get the job that is right for them. We recognise that this support is totally unique for each client, and can be a very intensive process. This includes utilising specialist support to navigate the benefits system so that clients can access the support they are entitled to. The 'saving to build up rent credit scheme' provides buy in from the client, and is a unique resource with which to bridge the gap into either employment or a new home when the time comes. This unique model empowers clients to be part of the solution at every step of the process, and hinges on both client and support worker collaborating at every stage. In our manager's words "there is no us and them, there's just us", and this is embodied in the journey that each client takes. (Support Worker, July 2018)

F2W Project Innovation

As will be shown in the literature review section at the end of this chapter, the research team felt that F2W is indeed an innovation in the market. There is nothing quite the same in the UK, but the team did find projects that had a number of the elements of F2W, if not all. The innovation was found in the combination of:

Bespoke support from F2W
Shared accommodation with support of peers
Employment and education advice
Rent credit match-funded savings scheme
Access to wider partner networks of Rentstart

Local Context

It is important to set out the local context for this project. Those looking to adapt elements of the Freedom 2 Work (F2W) project will be operating in their own housing market which will require a contextualised approach. In Surrey, although the growth in the housing market has slowed, it is still hugely unaffordable for households on low incomes. The most recent National Housing Federation home truths report for the South East Region including Surrey was published two years ago but is still relevant[4]. The data for Elmbridge shows that:

- Ratio of house prices to incomes is 18:1, which is the highest in Surrey and one of the highest in England.
- Income required for an 80% mortgage for an average-priced home is over £160,000 per annum.
- Nearly a third of housing benefit claimants are in work.

Discussions with some of the district councils in Surrey confirm that there is significant pressure on the social housing sector. This is confirmed by Ministry of Housing, Communities and Local Government data that shows an increase in the number of households on housing waiting lists for all Surrey districts from 2017 to 2018[5]. For example, for Surrey as a whole, the numbers increased from 12,900 to 13,800, while the number of lets remained, at best, stable. Officers commented that this increases the pressure in the private rented sector which

[4] See http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/Home_Truths_2017_South_East.pdf.
[5] See https://www.gov.uk/government/statistical-data-sets/live-tables-on-rents-lettings-and-tenancies - table 600.

itself is undergoing significant change as existing and new landlords are looking for opportunities to redevelop existing low-quality stock (but often unaffordable to low income households) for a new part of the private rented sector market – young professionals. Furthermore, anecdotal evidence from local authority environmental health officers and lettings agents in two of the larger towns in Surrey confirms an exit from the private rented sector of existing small-scale landlords. They also highlighted, although from different perspectives, that a small growth in shared accommodation has disproportionately increased the number of cases of poor management, noise nuisance and anti-social behaviour raised by neighbouring property owners. The letting agents suggested that landlords are now only willing to let shared accommodation to 'groups of friends'.

In relation to F2W-type schemes, district council respondents welcomed this type of initiative. Elmbridge District Council highlighted that it had and continues to support this and Rentstart. For example, in 2018/19, the latter was selected as the Mayor's chosen charity[6]. In addition, Rentstart is prominently highlighted in the council's guide to finding private rented accommodation[7]. It would appear, therefore, that F2W and Rentstart are now both much more prominent locally than they were in 2015/16.

Nevertheless, each of the councils in different ways emphasised the financial and policy pressures that they are facing. Implementing and maintaining the momentum of the homelessness reduction legislation is especially challenging because of other council priorities such as local plan updates and the impact of proposals for an additional runway at Heathrow.

National Context

The major relevant national policy developments over the last twelve months have centred on housing policy. These are (i) implementation of the homelessness reduction legislation, (ii) national rough sleeping strategy and action plan and (iii) ongoing reforms to the private rented sector. In addition, a recent study by the Society of Local Authority Chief Executives (SOLACE) and the Local Government Chronicle (LGC) raises challenging issues about trends in government funding.

Homelessness reduction has been a consistent theme highlighted by ministers in speeches and interviews. The updated single departmental plan, 2019, for MHCLG states that it will 'continue to implement the Homelessness Reduction Act increasing the help available to those at risk of homelessness or experiencing homelessness'[8]. At conferences and workshop on lesson learning from the first year of implementation in spring and summer 2019, there have been examples and case studies cited on making the connections between homelessness and worklessness (e.g. successful case studies of Bristol and London boroughs of the homelessness transition fund which initially ran from 2011-2014 and included specific schemes around volunteering, work-ready skills and short-term placements).

[6] See https://www.elmbridge.gov.uk/news/mayors-chosen-charity/

[7] See https://www.elmbridge.gov.uk/housing/renting-privately/

[8] https://www.gov.uk/government/publications/department-for-communities-and-local-government-single-departmental-plan/ministry-of-housing-communities-and-local-government-single-departmental-plan--2

Over the last twelve months, the government has published a rough sleeping strategy, an action plan and numerous small-scale funding schemes[9]. Although, it is only one of a number of themes within the three elements of 'prevention, intervention and recovery', there is an emphasis on the 'right support to find work' (as well as numerous initiatives on living independently). Measures under the recovery theme include (i) homelessness expertise based on a work coaching approach for every Jobcentre Plus and (ii) signposting local innovations including those run by charities and third sector agencies. In relation to 'living independently', the national strategy highlights the importance of move-on accommodation (with a specific funding stream for areas outside London run by Homes England – 'move on fund'), supported lettings (again with a specific fund) and a special fund for local lettings agencies to provide advice and homes for homeless people.

Although the issue of private rented accommodation is discussed in the national rough sleeping strategy, there are at least ten ongoing government initiatives to tackle challenges in the sector[10]. These range from proposals for longer tenancies through to regulation of lettings agencies and an extended scope of mandatory licensing of houses in multiple occupation (HMOs). Nevertheless, as part of the rough sleeping strategy, there is a £20 million private rented access fund for supporting schemes in the private rented sector that assist homeless people and households.

Finally, and especially relevant given the numerous funding streams within the rough sleeping strategy, SOLACE and the LGC have highlighted the significant growth of government one-off funding pots[11]. During the first six months of 2019, for instance, the MHCLG has launched 21 funding pots worth £2.3 billion in total. Each of these has its own objectives, timetable and criteria even where they are part of the same national programme e.g. the rough sleeping strategy. Concerns are expressed by many councils over the competitive bidding nature of these funds, the abortive work by councils on unsuccessful bids and, most importantly, the lack of on-going funding beyond even 2019/20.

Literature review

In order to ascertain the contribution of the Freedom 2 Work project to the wider understanding of issues related to homelessness, housing, employment and wellbeing, the research team undertook a literature review. This is presented thematically in the remainder of this introductory chapter.

Accommodation

There is a small but growing interest nationally on the issue of providing accommodation for single people faced by a revolving door of homelessness and worklessness. Part of the reason for this is the impact of on-going welfare changes (especially around housing benefit, local housing allowance [LHA] and shared accommodation rates [SAR]). For example, there is currently substantial media coverage of the April 2017 changes such as (i) the removal of

[9] For a useful list of material on 'prevention, intervention and recovery', go to https://www.gov.uk/housing-local-and-community/homelessness-rough-sleeping

[10] See Brown, T. (2019) *The Strategic Network: At a glance guide on the status of proposed national policies – update July 2019*, York, HQN

[11] Hill, J. (2019) Revealed – Whitehall's £6.8bn 'penny packets', *Local Government Chronicle*, July, pp 26-29.

automatic entitlement to housing costs for 18-21 year olds for new universal credit claims in full service areas, and (ii) cuts in employment support allowance (ESA) for new claimants in the work-related activity. The Chartered Institute of Housing (2017) and the Centre for Regional Economic & Social Research (2017) have recently highlighted the gap between private sector rents and the financial help for meeting housing costs for young single people. They conclude that in some areas, virtually all of the private rented sector properties are out of reach of single people under 35 years of age because of the shared accommodation rate of local housing allowances.

These current changes along with the broader 'welfare reform agenda' are also resulting in councils and housing associations rethinking their allocations policies for single person accommodation i.e. will some groups of single people be able to meet the rents? It is also leading to emerging debates on different types of tenancy agreements and living arrangements for single people on the margins of the labour market e.g. shared accommodation. Furthermore, there continues to be coverage of the willingness or otherwise of private landlords to consider letting accommodation to single households that are welfare-dependent. The House of Commons Library produces regular updated briefings on this topic (see, for instance, Cromarty and Bellis, 2017). This is an important issue for F2W as accommodation is provided in the private rented sector for users. Also, clearly, the broader debate has relevance for three of the seven F2W accommodation interventions – accessing accommodation, sustaining accommodation and moving onto new accommodation.

However, the evidence-base on providing accommodation for people faced by the revolving door of homelessness and worklessness is limited. It primarily focuses on young people aged between 25 and 34 (see, for instance, Wilkinson and Ortega-Alcazar, 2017). Other studies include the Sheffield Hallam University review of the Government's 'shared solutions' accommodation project run by Crisis (Batty et al, 2015). A more recent report is a policy-orientated study by the Institute for Public Policy Research North (IPPR North) (Maciver et al, 2016), which is the concluding publication of a three-year research project. Finally there is the Centre for Regional Economic & Social Research (2017) study on the housing aspirations of young people in the South East Region.

Batty et al (2015) raises some significant issues relevant for the evaluation of F2W including:

- Reluctance, especially among vulnerable households, to move into shared accommodation with strangers.
- Living with others on a day-to-day basis.
- Managing a private rented tenancy in a multi-person household.
- Reluctance of many landlords to take on shared accommodation models because of management and legal complexities.

Wilkinson and Ortega-Alcazar (2017) focus on welfare changes and austerity. They pose the rhetorical question of 'at what stage in the life-course should the welfare state be expected to support residential independence?'. They point out that this leads to forced sharing with strangers that increases the fears and risks faced by young people. They conclude by suggesting that shared property might not be considered a 'home'

Maciver et al (2016) focus on unsupported temporary accommodation (UTA), which is defined as insecure housing consisting of 'private hostels, bed & breakfast provision,

emergency accommodation, short-stay houses in multiple occupation (HMOs) and guest houses'. It argues that because of the absence of support and services to access permanent accommodation, the only option is UTA. Therefore, action is required to make this an appropriate form of accommodation. It recommends a four-fold approach:

- Creating 'temporary accommodation boards' covering local housing markets and involving a range of public, private and third sector organisations to monitor and share information on bed-spaces and users.
- Establishing 'green lists' and 'exclusion lists' i.e. temporary accommodation boards should maintain live lists of suitable and unsuitable bed-spaces.
- Developing a minimum consistent standard for the UTS sub-market.
- Providing appropriate in-tenancy support for users and landlords / owners.

Some of these recommendations are interesting in the context of the F2W accommodation interventions, but they come from a wider strategic approach than the F2W scheme, and they look at what is needed for unsupported accommodation, where F2W provides such support.

The Centre for Regional Economic & Social Research (2017) argues that 'overwhelmingly self-contained accommodation is preferred'. Key considerations include:

- Privacy;
- Location (i.e. close to employment and friends and family); and
- Negativity associated with certain types of property and neighbourhood (e.g. fear and risk of criminality).

In relation to the first point – privacy – this is something that has emerged in the findings of the F2W evaluation, but it is more nuanced than that. Privacy is an issue that some residents in F2W shared houses have grappled with, but they have also reported the wellbeing effects of friendship, advice and understanding from fellow F2W tenants, that should be weighed in the balance.

There is, moreover, a broader issue raised implicitly in these three reports outlined above. Whilst they provide examples and case studies of 'successful' local action, one of the questions must be about scale -. extending successful micro-projects. Scaling-up involves growing the existing project and its organisation. The danger with this is that it could adversely change the principles. For example, (and hypothetically) would F2W lose some of its empowerment characteristics (e.g. intensive support on accommodation) if it became a larger scheme? On the other hand, scaling-up involves replicating the model in a different area. But this has the danger of simplistic policy transfer of the policies and practices to a geographical housing and labour market with characteristics and issues that are dissimilar. For that reason, the evaluation team is cautious about 'scaling' in either of these scenarios, and this is reflected in our recommendations. From our work in other areas of policy transfer we know that the best learning comes from adapting rather than adopting, and from understanding the limits of operation. Indeed, towards the end of the report, one of the contingent factors in the positive outcomes reported during the three years of F2W, is that there is an optimum size of operation, felt by the delivery team.

Employment and Work

The key message from a review of worklessness literature was that innovative local projects are required that build on local institutional support to tackle individual factors. It can be argued that F2W is an example of this type of initiative.

In part, these local innovations are regarded as a positive alternative to the national government's welfare conditionality and benefit sanctions regime. Reeve (2017) provides a useful summary of this regime, pointing out that recent changes have led to the harshest system in the history of the UK welfare state.

Thus, an emerging theme in the literature and policy debates over the last six months has been a critical analysis of work-based opportunities for single people on the margins of the labour market. This is generally referred to as the 'precarious employment'[12]. It has been fuelled in the media by the focus on high profile cases such as Sports Direct and Deliveroo. From a research perspective, for example, Montgomery et al (2016) point out the high degree of employment insecurity of the social care sector for young people. The Institute for Employment Studies (IES) in a study for the European Union make similar points about the hospitality industry and personal services (e.g. cleaners and hairdressing) (Broughton et al, 2016). Similarly, and of particular significance for the F2W project, Crisp (2015) previously noted that even innovative micro-scale work-based initiatives (such as work clubs) might result in precarious employment.

Whilst the, IES emphasise that there is no clear or accepted definition of precarious employment, it points out that zero-hours contracts '*do not offer enough security, in terms of working hours and pay, for anyone with financial responsibilities or a need to plan their working life'*. However, zero-hour contracts may meet the needs of a student of young person entering the labour market.

There is, thus, a consensus emerging in the literature, over the crucial question on the type of intensive support to help those on the margins of the labour employment. A candid question - is it best to help single people (and other types of households) to become 'work-ready' even if the local labour market prospects centre primarily on precarious employment or should the focus be on longer term skills development? We will see later in the findings that F2W participants report they have been supported in developing skills which will also help to focus on longer-term employment, rather than a quick-fix.

Building up Rent Credit/Savings

One of the seven F2W interventions is 'rent credit'. The focus is on users buying in to the principle of creating a credit rather than specific amounts. Rentstart has been using this 'rent credit' model on previous projects and have evidence that it has three significant benefits:

- Builds user confidence;
- Builds landlord confidence; and
- Contributes to user living skills e.g. money management.

[12] The use of the term, 'precarious employment', is not new – the ESRC, for example, funded a seminar series in 2012 led by the University of Warwick. But it has recently become a much more commonly referenced term by think tanks, the media, policy makers and academic researchers.

There is a lack of independent robust evaluation of rent credit/ savings schemes by tenants and vulnerable households even though it is a frequently adopted policy and practice e.g. credit unions etc. Crisis (undated) has summarised the issues which include:

- Ability of users to save;
- Management of savings schemes; and, most importantly
- Use of sanctions if savings are not made on a regular basis.

One potential area of investigation is behavioural change and 'nudge'. This is defined as

> '*…any aspect of choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates. Putting fruit at eye level counts as a nudge. Banning junk food does no*t' (Thaler & Sunstein, 2008).

The utilisation of this approach is not uncommon in related policy areas such as tackling fuel poverty through better management of heating systems. However, there is only one recent UK study that considers savings by low income households (Behavioural Insights Team, 2016). Although the project was more broadly focused on tackling poverty, one of the work streams centred on accumulating savings. It concluded that there were six forms of 'capital' that affected individual decision-making. These are cognitive, character, social, economic, human and environmental capitals. In order to make initiatives successful (e.g. savings schemes), organisations need to:

- Ensure that schemes minimise the time and mental costs of engagement; and, significantly,
- Consider the interactions (positive and negative) between different capitals.

In relation to the latter, the report notes that economic capital in the form of financial insecurity will detrimentally affect cognitive capital and make users less willing / able to save.

It will be interesting for the evaluation team to attempt to identify the 'nudges' in the building up rent credit intervention of F2W. The F2W team was encouraged to include examples of 'nudges' to clients and any change in savings behaviour that resulted in sustainable savings by the client. Indeed, this took place during year three where positive text messages were sent to clients (behaviour reinforcement) and reminder messages were sent (warnings and eventually notice to quit if not saving) where this savings behaviour was not occurring.

Homelessness Prevention

Fitzpatrick, Mackie and Wood (2019) in a policy briefing produced by CaCHE, set out a preventative framework comprising:

- Universal prevention aimed at minimising homelessness risks across the population as a whole.
- Targeted prevention focussing on high risk groups.
- Crisis prevention associated with the homelessness prevention legislation i.e. 56-day rule.
- Emergency prevention centring on rough sleepers.

- Recovery prevention linked to preventing repeat homelessness.

This framework is receiving considerable attention. *It would be appropriate to locate F2W within this framework – 'recovery prevention'.*

Worklessness and Homelessness

The limited research on this topic centres mainly on the evaluation of specific employment-orientated programmes for homeless households.

Bretherton and Pleace (2019) evaluated an employment programme operating across six UK cities run by a non-government organisation (NGO). It concluded that for homeless people initially furthest away from the labour market, results were mixed. It also noted that for these households who secured work and were no longer homeless, the outcomes were in some cases not positive as they were trapped in poor quality accommodation in low paid temporary/ casual jobs. Nevertheless, it also found that homeless households who were reasonably well-integrated socially and economically prior to the programme had much more positive and successful outcomes.

Cambridge Centre for Housing and Planning Research (CCHPR) is evaluating a project to help people in the East of England that are furthest away from the labour market – 'new horizons building better opportunities programme' led by a local housing association. Quinio (2019) highlights that after two years nearly 300 adults have been helped to tackle issues such as financial and digital exclusion. These adults were previously frequently failing to manage existing housing association tenancies leading to homelessness and rough sleeping. Emerging benefits include greater financial inclusion, digital competence and, most significantly, employment support (shortlisting, volunteering and obtaining paid work).

More generally, the Centre for Cities (Magrini, 2019) provides a useful overview of the housing and labour markets for low-skilled people. The key conclusions are:

- Opportunities for people with low skills (including those that were furthest from the labour market and who have recently gained new skills) are strongest in southern towns and cities with buoyant local economies.
- Nevertheless, there are issues in southern towns and cities over high living costs (especially accommodation).
- In many (but not all) northern towns and cities, although living costs are low, there are a lack of low skilled job opportunities.

Shared Housing

Shared accommodation appears to be relatively successful for landlords, tenants and neighbours where the tenants are known to each other. Other critical success factors are the quality of the accommodation and rental levels. Shared accommodation is relatively less successful when it involves sharing among strangers.

Nevertheless, there continues to be considerable interest in promoting the shared accommodation model as one approach to providing accommodation. Within the shared accommodation types, one which stands out is Commonweal's own 'Peer Landlord' model.

The benefits and replicability of such an approach are reported in the final evaluation[13] by Petch and Perry (2018). Furthermore, Petch and Perry (2018) argue that this modified type of shared accommodation should be rolled out more widely. The model involves:

- Lead tenant or 'peer landlord' for the property.
- Careful selection of tenants to achieve a harmonious group of tenants.
- Investigating future move-on accommodation.

The 'peer landlord' model will not be appropriate for some groups such as those with medium or high support needs and rough sleepers. There may also be implicit 'peer landlords' emerging within a house, without that being part of the intended model. Indeed, this is seen in F2W where the friendship and support of a particular tenant is recognised informally by the shared residents and indeed by the F2W team as being like a peer landlord, but on a reduced and informal scale.

Health and Well-being of Homeless Households

Although there has been little if any explicit research on F2W-type projects and health and well-being over the last 12 months, Preece and Bimpson (2019) in a review study highlighted that shared accommodation with strangers is associated with stress, anxiety and insecurity. This was because of the poor quality of the accommodation coupled with the behaviour of other tenants. In addition, they found that the process of obtaining shared accommodation can be stressful leading to low self-esteem and a lack of confidence when an application is rejected. Finally, they point out that shared housing with strangers is likely to become a more significant housing-type for adults moving out of homelessness because of the focus on homelessness prevention (see above) and the changes to welfare benefits over the last decade.

Conclusion

There is an emerging body of published and 'grey' literature on a range of themes linking to different elements and interventions on the Freedom to Work project. This will continue to be interrogated throughout years two and three and an overarching analysis of the literature will be included in the final evaluation report, as well as emerging themes informing the direction of the project and the evaluation.

There are projects that focus on some of these elements. For instance, there is the 'new horizons building better opportunities programme' in the East of England (see above) which centres on tackling financial, digital and social exclusion to improve labour market opportunities.

Furthermore, in any one locality, there may be a number of interlinked projects that fulfil most if not all of the F2W features. For example, in Leicester and Leicestershire, Voluntary Action Leicestershire (VAL) help run:

[13] https://www.commonwealhousing.org.uk/making-the-case-report-into-peer-landlord-and-a-supportive-shared-housing-approach-released

Work. Live. Leicestershire (WiLL) which addresses unemployment in rural Leicestershire through job search, training, and employment – it is a partnership of eight organisations (including De Montfort University) – see https://valonline.org.uk/work-live-leicestershire/.
Yes (Youth Employability Support) Project which centres on supporting young people (15-24 year olds) to gain access to employment opportunities – https://valonline.org.uk/the-yes-project/.
GREAT (Getting Ready for Employment and Training) Project that offers bespoke services to adults who are not in employment - https://valonline.org.uk/the-great-project/.

There are informal links between VAL and housing projects. For example, East Midlands Housing Group (EMHG) is a large regional housing association that operates in Leicester and Leicestershire. Its care and support division includes homelessness and temporary accommodation e.g. 15-unit temporary family accommodation scheme in Melton in Leicestershire, and 2 schemes in North West Leicestershire that provide 8 self-contained flats and 10 rooms in shared accommodation respectively. There are strong informal referral links between EMHG and VAL.

Overall, although the evidence-base on homelessness has improved significantly, there is still relatively little explicit research covering the F2W themes of shared accommodation, back-to-work advice and support, rent credit and intensive health and well-being support. In the case of rent credit, there appears to have been no direct research published over the last 12 months. Our conclusion, in terms of a desk-top review of available literature, and comparing that with our knowledge of F2W, is that F2W is a unique project with its focus on shared accommodation, back-to-work advice and support, rent credit and intensive health and well-being support.

3. Methodology

Methodological Approach

Throughout the three years of the evaluation project, the methodological approach incorporated analysis of qualitative and quantitative data at quarterly reporting points. The team also used online surveys to collect initial data from participants, and followed up with interviews and focus groups with F2W tenants, stakeholders, landlords, employers and F2W team members. We worked with the F2W team as a critical friend, sharing learning at the point it was helpful – not waiting for the annual report to highlight good practice or suggestions for adaptation. For this project evaluation, the DMU team adopted the stance of Guba and Lincoln (1989) in terms of following emergent data and reflecting on the complex political, social and cultural elements affecting people's lives – that go beyond number and data and are represented in stories and emotions.

This idea of 'emergence' was noted by Taylor (2016) in his column called *Emergent Impact*. Our methodology looked at financial costs, and reported qualitative benefits in its analysis, rather than utilising a Social Return on Investment (SROI) model approach, because it would not tell the whole picture and because for some issues reported there are no proxy financial measures. Innovative, emergent, unexpected outputs (as well as outcomes) can be lost if cost benefit is the sole evaluation method. This is why our methods approach focused strongly on qualitative methods which are flexible, open and which follow service user narratives to allow exploration of emergent outcomes from which lessons can be learned and ideas shared. For the costs and benefits element of the evaluation, we adapted a respected model of analysis in this area: 'Making it Count'[14], which is explained further below.

There are three strands to the commissioned evaluation:

(1) *Evaluation of the benefits of the model*
This aspect of the evaluation involves surveys and interviews with clients and service providers to better understand the approach and to attempt to extract which 'ingredients' of the model are of particular importance. This includes qualitative client testimonial, service provider reflection and client 'journey' data.

(2) *Benefits to society*
This second strand of the evaluation is measured through appropriate quantitative metrics. It was agreed in early meetings with the Rentstart F2W team and with Commonweal that the 'Making it Count' tool would be most appropriate. There were some existing measures in there that did not reflect the central point of F2W that moving out would be a *positive* outcome, if attached to sustainable employment and alternative accommodation. After some discussions with the team on specific metrics within that tool, adaptations were made that reflected the F2W aims and allowed the service provider team to share information with the evaluation team. The 'Making it Count' tool has been used in other studies tool for measuring Value for money and effectiveness indicators for use by the private rented sector (Rugg and Pleace, 2013) and, notably in the Crisis project (Batty et al, 2015) and the authors of the original tool were contacted in

[14] https://www.york.ac.uk/media/chp/documents/2013/MakingItCount_WEB.pdf

year one of the evaluation research, to ensure the assumptions as part of the model were appropriate and up-to-date for the purposes of the Freedom to Work evaluation. The tool was further adapted, slightly, in year two to better reflect the reporting mechanisms at Rentstart. This involved a conversation towards the end of year two about adapting reporting mechanisms to ensure it was possible to analyse data, clearly, on a quarterly basis. The tool was adapted to make sure it worked for this particular programme, but equally, the reporting undertaken by the F2W team was also adapted to ensure rigorous data collection – analysable by quarter for evaluation purposes.

(3) *Lessons for service providers*
A series of surveys and meetings were undertaken during year two with landlords and other stakeholders to ascertain their views of the F2W project. The results of these surveys are anonymised and key findings included in the next chapter.

Making it count – benefit of F2W to society

This is ascertained from the quantitative data shared in the adapted 'Making it Count' (MIC) tool. MIC is a spreadsheet onto which local authorities and charities can upload key data on inputs and outcomes of their project, to ascertain the impact that the intervention is having[15]. Following a review of the first year's interim report the tool was developed further to make it more appropriate for the scheme for year two and three of the project.

For the purpose of the Freedom to Work (F2W) programme the quantitative assessment had to be an accepted methodology within the housing sector, manageable in terms of cost and robustness of information, and in a format that is easily understood. The decision was made in term of these criteria to use the Making it Count tool for measuring Value for money and effectiveness indicators for use by the private rented sector (Rugg and Pleace, 2013). Due to the specific nature of the F2W project some adaptations are appropriate in determining project specific indicators that can measure the performance[16]. The Making it Count tool identifies a range of indicators; the list below shows the heading and comments on the adaptations of the measurement tool:

1. Scale of operation:
   the definitions have been tightened to ensure that clients moving to other interventions are more clearly defined in terms of successful outcomes etc. This has assisted in better recording of the speed of turnover in the F2W schemes. The definitions are limited to those in the F2W accommodation, rather than the individuals who initially registered with F2W.

2. Estimating social benefit:
   this is a standard calculation of the Making it Count model, and includes estimated costs of both housing and non-housing savings.

15 https://www.crisis.org.uk/ending-homelessness/resources-for-practitioners/housing-centre-guides/making-it-count/

16 The initial social benefit costs have been based on the 2013 figures which is used as the base year to allow for comparison purposes

3. Successful outcomes:
   These are modified to meet the specific needs of the F2W project. The measures are number of tenancies coming to an end in the last quarter; Red are those due to eviction, arrears or anti-social behaviour; Amber for those deemed to be making a minimal engagement with the service and Green where tenants have been able to move on positively (e.g. to a sustainable tenancy or owner occupation). Over the year the robustness of the interventions were improved in terms of moving tenants onto more appropriate schemes more quickly from the F2W properties increasing the turnover of the F2W intervention. The monitoring of the information has assisted the team in identifying tenants who may be successfully moved to more appropriate interventions.

4. Foothold in the local housing market:
   Given the very specific nature of the project this has been limited to two relevant elements– number of new landlords to the scheme, and number of properties where the scheme intervention led to improvement in the property standard.

5. Creating sustainable tenancies:
   This has been replaced by the heading Effective transition to affordable housing which examines how the tenants are moving through the F2W process. The measures look at: Percentage of clients who receive pre-tenancy training; those who engage; those who do not engage (the response here is binary), Percentage attending workshops and finally clients who show a 10% or more improvement in wellbeing.

6. Meaningful activity:
   An individual may undertake more than one meaningful activity such as undertaking voluntary activities as well as undertaking a training course; the figures will therefore add to more than number of individual client cases in the scheme.

7. Value for money:
   Again, this is a standard calculation in the Making it Count model.

8. Practical interventions:
   Relate to the specifics of the F2W scheme and the bespoke services offered. These are discussed in relation to the qualitative data and the reports on impact, such as through the 'outcomes star' and the quotes from participants on increased confidence and wellbeing.

In addition to these performance measures the cost of running the scheme and establishing reserves have been provided by Rentstart F2W colleagues, including reserves or assistance such as rent in advance.

Qualitative evaluation of client experiences

The DMU research team worked in partnership with the project providers Rentstart to identify F2W participants, establish information in order to evaluate the experiences of the F2W clients in each of the three years. A range of methods were used including focus group and interviews, face-to-face and telephone conversations. A number of clients were spoken to across the three years, including some from the wider Rentstart service – outside of the F2W

project. The team also followed up with interviews of F2W clients who had moved on from the project – 'graduates'.

In addition to the sample of clients interviewed by the evaluation team, all seventy-seven (77) clients' anonymised records were examined, and particular attention was paid to reported outcomes from the 'outcomes star' approach used by Rentstart particularly in year three of the project at which point forty-nine (49) people had graduated from the scheme, with a large number of these having completed the outcomes star, and other 'distance-travelled' information collected by the F2W team.

In year one of the evaluation, there were seven (7) face-to-face evaluation interviews undertaken with F2W tenants. This represented approximately 30% of the participants as not all of the 22 F2W property spaces were filled with F2W tenants for the first year – there was a period where existing Rentstart tenants were asked if they would sign up to the F2W pledge, but not all took up this opportunity and were eventually moved onto other Rentstart available property, or they moved out.

In year two, there was an online survey for current F2W participants to complete and the evaluation team received nineteen (19) responses. In addition, there was a celebratory event to mark the second 'birthday' of F2W and the evaluation team were there to talk face to face with ten people who were current participants, or recent graduates of F2W.

In the third and final year, a 'graduate' survey was created to try and capture information from those who had moved on from F2W, who were interested to engage with the evaluation but too busy to meet with the research team. We had one response in a phone interview and two responses to this online survey, which was disappointing, but understandable given people's busy lives and changing circumstances. Fortunately, we were able to catch up with a couple of the graduates who continue to volunteer with F2W and the third 'birthday' event held by Rentstart in June 2019 – we spoke to four (4) participants and one (1) graduate.

Qualitative evaluation of Rentstart employees, landlords, employers and stakeholders

The DMU evaluation team also undertook telephone and face-to-face interviews with F2W team members employed by Rentstart to deliver the project, also employers who were partners in delivering the employment and skills support sessions, plus other stakeholders who were partners. Landlords of F2W properties were also interviewed as were landlords in the area who were not involved in the scheme, to see what their views of the benefits of F2W for private landlords were.

Overall, in addition to analysing anonymised data and case records of all 77 clients, over the three years, the evaluation team undertook:

- Survey responses with 21 F2W participants
- Telephone interview with one F2W participant
- Face-to-face conversations with 22 F2W participants

- Interview with one of the two key F2W landlords – once face-to-face in year one and once on the phone in year three. Several attempts were made to speak with the second key landlord, but this was not possible.
- Telephone interviews with three (3) local landlords not involved in F2W
- Interviews/ semi-structured conversations with eight (8) employers in the area
- Telephone interview with one volunteer who started in year three
- Interviews (in person and on phone) with eight employers based, or with a presence in Surrey.
- Interviews/ conversations with all F2W core team members including former staff –seven (7) people.

A Learning Methodology

As outlined at the start of this chapter, the research evaluation team and the project provider took a learning approach – sharing ideas and issues through a constant dialogue. This allowed the final F2W project to be shaped by lessons from years two and three. In the year two interim report, there was a period of precise redefinition of the project ready for the start of year three. Years one and two were focused on 'product development and refinement' ready to set up a model approach to be tested during year three.

4. Operating Model

This chapter reviews how the Freedom2Work (F2W) project interprets and translates their understanding of the cycle of homelessness and unemployment into a suite of interventions with which to address it.

The project set out to test a hypothesis that a multi-pronged approach would be suitable to challenge the cycle that keeps already vulnerable adults stuck among a range of no-win situations involving claiming benefits, lack of training and support, and unstable housing. Already significant in their own right individually, these challenges may rapidly escalate in severity, triggering a threshold in the person's ability to cope with other areas, leading to a collapse in social supports and opportunities. Significantly, as the project team reflects, this slide into the cycle can happen to 'people from all walks of life from a spectrum of professions'.

F2W identifies the cycle of homelessness and unemployment as a dynamic interaction among unstable housing/ living arrangements, fluctuating benefits and issues around claiming, and a lack of training and of support. In combinations of two or more, these commonly overwhelm already vulnerable adults. The solution F2W tests is whether a multi-tiered approach addressing stable housing, targeted support, and match-funded savings can break the cycle of homelessness and unemployment.

As a result, the provision of stable housing, targeted support and match-funded savings constitute the 'three-pronged approach' of the F2W model. In practice, these focal points rested upon seven pragmatic 'key ingredients' when the project was initially scoped in year one (see further appendix one):

1. Accessing accommodation
2. Sustaining accommodation
3. Moving on to new accommodation
4. Employment
5. Saving
6. Soft skills and wellbeing
7. Building resilience (staff and client)

These ingredients were based on the following three prongs of the F2W model:

1. Accessing stable accommodation
   'Saving' to be ready to move onto new accommodation in the private rented sector
2. Targeted and bespoke support, including employment and education advice, wellbeing and confidence, advice (including from peers) to help sustain the F2W tenancy.

This chapter of the report will provide evaluative analysis of the first two of these three prongs of the model within a frame of understanding the operating model. The third will be included in the next chapter to better understand the support model of F2W. First though, we will turn to some of the operational staffing data, to show who delivers the F2W scheme.

What is the operational structure of the F2W project?

Property Resource

The wider Rentstart organisation has 89 bedspaces and works with 19 landlords, as at early July, 2019. This wider context is important as these properties outside of the F2W project are used as 'move-on' accommodation for those who have not been able to enter the private rented sector or alternative accommodation, under their own means when graduating from F2W. For the Freedom 2 Work project itself, Rentstart works with a specific property cohort of 22 property units, which comprise rooms in shared houses, or bedsits in shared spaces above shops, and, as at end June 2019 there are 20 people who are currently being housed. At its peak, with full occupancy of all units, there were 23 people accommodated at one point in year two (1 unit had two people sharing).

Some properties were owned by Walton Charity and managed by the F2W team at Rentstart and in each of these were three to four individuals living in the house and sharing facilities such as kitchen, bathroom and garden. The picture below/ overleaf shows the view of the rear of the property, a member of staff is seen standing near a small area where the tenants were collectively growing some vegetables – already demonstrating elements of bonding and shared objectives.

Figure 5.1: Small vegetable plot to the rear of one of the shared properties

Figure 5.2: Shared kitchen

In addition to the shared houses owned by Walton Charity, the F2W team at Rentstart also managed flats above the shop as part of the scheme, individual clients had their own 'flatlet' and shared some facilities. The owners of the properties above the shops are longstanding contacts of Rentstart who signed up to the values of the F2W project. This is a vital component of the project to establish the mutual benefits of the relationship with the landlords. Although the PRS landlords may not receive the highest possible market rent for each property, in handing over the management and direct control of the rent account to Rentstart, they have guaranteed occupancy and rental income. Rentstart can also bespoke aspects of their service to suit the landlords needs. While this can become 'messy' for Rentstart to manage, the benefits of such adaptivity appeals very much to landlords. Rentstart in turn have the ability and control to be flexible, to allow 'freedom to' in the best interests of their clients and the wider project. This also creates a buffer/safety net for clients to protect them from landlord intervention when potentially accruing rent arrears. This can often be due to factors outside their control, such as the recent Universal Credit delay. The model of relationship with landlords clearly works, as new landlords have set up agreements with Rentstart in their wider portfolio of 'move-on' accommodation – outside of the F2W portfolio of properties. F2W works well, partly because of the effective subsidy to Rentstart through reduced rent on the properties, particularly ten bed spaces in Walton Charity properties, this creates the ability for a surplus to be generated that supports the wider 'freedom to' activities to help tenants maintain their tenancy, get back to work and start saving. Such 'subsidised' rental properties takes negotiation and trust building with landlords – as demonstrated by the F2W team.

Current F2W Landlord Views

One of the two core landlords owning properties managed by the F2W team was extremely positive about being part of F2W. The other landlord was not able to respond to the evaluation team, however it is possible to imply their involvement with F2W is positive for

them as they have now completed three years in relationship with Rentstart and not withdrawn properties from the scheme.

The landlord which the evaluators spoke with is itself a charity, and therefore finds its aims aligned very strongly with those of F2W. They have a large property portfolio, mostly housing older people, and they do not have the experience of managing more general needs housing. The evaluation team asked specifically what the benefits were for them, as a landlord:

> "*From a landlord perspective we know our property is appreciating, its being looked after, and we're meeting social aims for ten people at a time, it doesn't get any better than that really*". (Landlord One)

Figure 5.3: Street scene for one of the above the shop properties

The vast majority of property used in the Freedom to Work scheme is shared – with people who did not know each other previously sharing common areas. There are two accommodation units that are not in this category – one studio flat with a single occupant, and in another property, there is a couple sharing a one-bedroom flat. The remaining 20 F2W clients are sharing in the traditional sense – with their own bedroom, but shared kitchen, communal areas and garden. During year one of the evaluation, the DMU team undertook interviews with current F2W clients at that time, and asked specifically about the shared aspect of the accommodation.

> "*It's awkward sharing kitchen and bathroom. Whereas I'm used to going to the bathroom* [now] *you have to ask, can be a bit of a nightmare. If I was a bit younger… now I need more privacy*." (1M6)

For some clients, just having a place, being supported to and listened was such a relief. The following quote from a client, for whom English was a second language, demonstrates that:

> "[I started F2W] *last month. I love it, I sign a form. Lived in a shared property with another lady. I lived there from October and started [F2W] last month. Nice house, nice place, thank God*." (1F1)

Shared accommodation may not be the aspirational first choice for many; but the F2W clients did find benefits from sharing.

> "*I suffer from depression and anxiety so it was a big thing. I was very worried about moving in with people I didn't know. Rentstart paired me up with nice guys. I was told I was being put into a scheme. I moved in – the guys were really welcoming, I've made a really good friend there, I'm glad it happened. They say everything happens for a reason – doing a share, it was meant to be, because I made a good friend*" (1M3)

The sharing of accommodation is a consequence of market prices in the private rented sector and in the first instance, not seen as ideal. However, the lived benefits of sharing – through peer support, sharing problems and advice – has been recognised by the F2W team and their clients. It is an integral part of the project and the benefits are evident in the client stories. The benefits of this approach are also seen in another Commonweal supported project – 'Peer Landlords' (Petch and Perry, 2018).

Staff Resource

The four F2W staff members manage the property unit and the rent account on behalf of the landlord This is regarded as a key element in the 'freedom to' aspect of F2W, and vital to its flexibility. The ability of F2W staff to make decisions in line with the aims of the project and in the best interests of the clients, gives them a sense of empowerment and 'freedom'. Taking control of all aspects of managing the properties, especially over the rent account, creates the conditions necessary for F2W staff to be free to support clients to best meet their needs.

There are four members of staff, each with different skill sets, and are not traditionally from the wider social housing sector. As summary of these four roles is provided, in a moment. The Chief Executive of Rentstart brings considerable personal agency, communications and networking to bear on the success of the scheme. Such skills and networks should not be underestimated in bringing partners to the project and tapping into wider schemes – such as the prestigious St Barnabas House – which bring benefits to F2W clients.

In addition, three mentors volunteer with F2W providing advice, support and guidance to clients. The research team interviewed one of the mentors as part of the data collection for the evaluation.
SW (fulfilled an outreach role)
PT (prior work in property and letting aspect of Rentstart)
DE (prior assistance with property maintenance)

The core F2W team were asked to explain their skillset and what characteristics they brought to the project and their reflection is included below:

Key characteristics collectively that make us successful:

- None of the colleagues currently comes from a housing association or local authority background (but they are given housing management training by Rentstart) – gives us flexibility (no red tape or culture of barriers, instead always looking for solutions and ways around things).
- Very good local knowledge (local areas/opportunities/families and relationships/finger on the pulse locally)
- Genuine passion – all staff show a genuine desire to want to help and go out of their way to do so.
- Resilience – regularly let down by clients but have learned resilience and importance of ways to manage this.
- Ability to think flexibly and problem solve.
- Bounce off each other as a team – always run things past each other to gain perspective. There is no 'case work' as we all help each other with individual – clients therefore see us all, as different staff members respond better to different situations, so we play to those strengths.
- Support – we also debrief each other and let off steam to each other – the office is a safe space to vent and support for each other is very good. Small team environment – means we are always talking and interacting to manage situations.
- Sharing problems – working together to bring about solutions, no job is yours to hold.
- All approachable – makes a big difference.

The individual staff skills listed and reflected on by the F2W project team manager include:

Operations Manager (benefits specialist)

- Experience in the Bank of England – very efficient and excellent attention to detail. Able to juggle many things simultaneously and not let things drop.
- Benefits system specialist, and ensures everything is correct with benefit payments etc.
- Excellent relationship with local council and often saves us lots of money through understanding the financial support system incredibly well.
- Chasing rent/debt
- Firm but fair – able to get the best out of people, and also a good voice of reason when clients call and are upset. Helena always helps them see perspective.

Client Support Manager

- Trained counselling/mediation background
- Understanding/empathy but in a way that facilitates positive action and not sympathy.
- Direct and straight talking – clients have often mentioned how much they like that.
- Very calm and outcome focussed. Able to see a solution and break down the steps to get there.

Outreach Worker

- Very good at enforcing the rules and requirements with clients, when needed
- Strikes up good relationships with clients and often the person they want to disclose to.

- Negotiates well with clients for repayment of rent.
- Lived experience of homelessness which means he can relate to them on a different level to other staff – he really does know how they feel!
- Hands on maintenance experience – saves the charity money as he can often inspect something/do odd jobs to save call-out charges.

Project Manager

- Teaching background creates an optimistic and enthusiastic outcome.
- Adaptable to change
- Too soft at times (which is why he is good cop and St is bad cop! Complimentary!)
- Good computer and report writing skills.
- Good knowledge of benefits system and housing (council) which means he can support the operations manager with this.

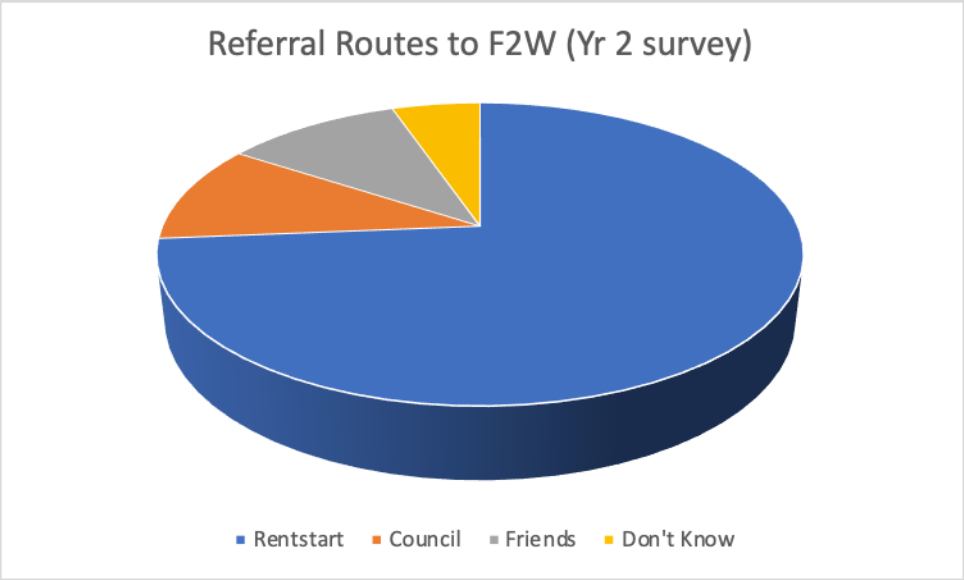
When asked whether there were any skills or resources missing from the current team, there was a suggestion that an additional team member with counselling skills would complement and add capacity to the support offered by J. Additional skills in report writing and recording of data and sharing with the funder (Commonweal) and the evaluator (DMU) would also have been helpful – this took up quite some time from Sa, who felt that at report due times he was able to spend less direct time with clients. One reflection was that where interaction with clients was missed on the small issues as they first emerged, this invariably led to bigger and more complex issues evolving in due course.

Referral Routes - How do clients enter the F2W project to access accommodation?

There are a number of ways in which clients are referred to the F2W scheme. When asked, the F2W manager suggested that the main route to the scheme was through 'reputation', which is reinforced by those clients that say they heard about it from friends or 'through Rentstart'. F2W is not solely reactive - on F2W worker (St) goes out into the community and talks with people who are street homeless and appropriate cases may refer to Rentstart and possibly then into the F2W scheme. The characteristics of appropriate clients is discussed in the next section of this report. Councils and other public and charitable agencies also know of the existence of Rentstart and make referrals to them, or advise individual potential clients to make contact with them. The assessment of potential clients, by the Rentstart team, ascertains those who may be appropriate for F2W and those that could possibly be helped in the wider Rentstart portfolio.

In the year two survey, all nineteen respondents answered the question about how they were referred in to F2W – the majority were referred from the wider Rentstart service, with two saying they were referred in from the council, and two having heard about F2W from friends.

Figure 5.4: Process of Referral to F2W



First, the prospective tenant, who is either homeless or at risk of homelessness, has an initial interview with one of the F2W support workers, who identifies if they will be suitable for the programme. F2W colleagues ask themselves the following questions:

a) Does the client express a desire/willingness to work/initiative to want to find work
b) Does the client show a desire to work, but shows a need for support in the process.
c) Are the clients support needs compatible with the level of support we can offer on F2W
d) Is the client in the right place to work (mentally, physically) – after initial settling period
e) Is the client able to meet the demands of the F2W Pledge
f) Does the client have a bank account (new criteria for late 2018/19)
g) Is the client able and willing to engage with staff (e.g. answer phone, follow our requests)
h) What is the clients track record (e.g. housing history, anything to be aware of)
i) Is the client willing to and able to save
j) Is the client suitable for a house share
k) Why is the client currently unemployed – what do they see their journey back to work looking like (i.e. for F2W they need to be work ready relatively quickly)
l) Is the client willing to trust us (this is crucial for the process to work)

Second, the client will then have a second interview with the project leader, who will go through the client pledge and expectations of the project. If this is agreed then the client receives support to complete all paperwork (tenancy agreement, all housing benefit/universal credit support/rent guarantee/rent credit scheme).

Third, the initial tenancy agreement is a license which is reviewed at 1, 3 and 6 months, after which an assured shorthold tenancy may be given. This license stipulates the ability of the landlord to terminate to contract in the event of serious arrears or nuisance. This is a relatively new system of tenancy management specifically brought in as a response to a lack of engagement and saving from some clients

The F2W Pledge

The pledge is considered by the F2W staff as key to the success of the project in supporting individual clients in breaking the cycle of homelessness and unemployment, and involves the absolutely essential step of the client agreeing to save on the rent credit scheme, being at a place where they want to start their journey back to work, and be willing to engage with the project wholeheartedly. Unless the client agrees to and signs this pledge, they cannot continue with the project. The pledge is shown, below:

Freedom 2 Work Client Pledge

Freedom 2 Work is a supported housing and employment programme. The programme usually lasts one year, after which clients may be required to move on.
In order to enrol and remain on the programme you will be required to agree upon the following points:

- We run an excellent savings scheme which doubles your money to help you pay rent when you move on from us or get a job. **To join the scheme it is essential that you save monthly through a direct debit. It is essential that this is not cancelled in order to remain on the programme.**
- There is a review process after 3 months and 6 months. It is important that you are making steps towards work or training, as engagement on the scheme will be reviewed. If you are not engaging then your tenancy may come to an end.
- You must engage with support offered and make regular contact with your support worker, keeping lines of communication open. This may also include engaging with other agencies such as the job centre.
- You must follow the house rules displayed in each house[17], and attend any house meetings (usually on a monthly basis)
- Property inspections occur on a monthly basis – it is important that the property is kept in good condition. This is the collective responsibility of all tenants.
- This is a client led scheme, so we ask that clients come to us with ideas for employment in the same way that we will work to look for things for you.
- It is essential that you report any unusual or unexpected money coming into your bank account to us ASAP and do not spend it. This is because sometimes payments can be mistakenly paid from housing benefit and must be accounted for.
- You must inform us of any tenancy/property issues immediately. We want to support you as best as we can, but we require you to let us know of any help required.

I recognise that these guidelines are essential for enrolling on the F2W scheme. I understand that if I fail to meet any of these requirements that it could put my tenancy at risk and I may be handed one month's notice to leave the programme.

Signed

Date

[17] Included in the Appendices of this evaluation report

Minimum Requirements for F2W Suitability

The F2W team believes there is not necessarily a 'right client', as they have worked successfully with people from all walks of life from a spectrum of professions who have fallen on difficult times. But, by the end of year three, in clearly stating the approach to be tested during year three, it was established, in conversation between the F2W team and the evaluation team, that, at a project level, the individual must:

- Agree to save on the rent credit scheme (absolutely essential)
- Be at a place where they want to start their journey back to work.
- Understand that it is a two-way relationship and led by them as clients (a renewed focus on this was applied in year three, due to a lack of engagement previously with some tenants).
- Be willing to engage on every level, answer the phone, and come in when asked.
- Sign and agree to the F2W pledge (which essentially states the above as necessary means for the tenancy to continue).
- Therefore, not necessarily a 'type of person' but one, instead, who shows/conforms to a set of behaviours (in the five bullet points above) needed to succeed in the scheme.

The F2W team then had a meeting with all staff who supported the F2W project. They selected nine clients[18] who it was felt particularly had positive outcomes from being on the project to reflect on **who the project is for**, and pooled their shared characteristics, as such:

- Saving commitment – able to see the long-term picture and so able to invest in it (contrasts a number of clients who resisted savings who tended to come from a culture where short-term gain was prioritised over long-term investment in their own future)
- Those, in this sample cohort of nine clients who saved, were all used to the culture of saving/investment in the past.
- Determination and motivation – they can see where they are going and want to make steps to get there.
- Interested in giving back in the voluntary capacity – All of the above clients have volunteered using skills that they have to help the F2W project and give something back.
- The cohort in this sample were not currently in paid work but want to be in work again.
- The sample group of clients recognise their skillset/talents - every client in this sample has utilised skills in their previous career.
- They each have good communication skills – taking calls and responding promptly.
- They are viewed by the F2W team as 'reliable'.
- They respond positively to F2W colleagues' belief in them.
- They are able to trust F2W colleagues and take them at their word.
- Clients with positive outcomes are seen as 'switched on' and high in 'emotional intelligence'.

[18] They were GC, AL, AS, MC, PC, BC, BD, AK(2), MJ

- They demonstrate resilience, through recognition of their own potential and therefore view setbacks/barriers for what they are, and not insurmountable/reason to give up.
- This group of clients in the sample of nine, are able to work on things independently and push doors without reliance on F2W continuous support. The F2W team have found that some clients who require intense support flourish when supported, but 'wilt' when the support is reduced or stopped. The clients with higher rates of positive outcomes related to sustainable savings and moving on from the scheme, are better at taking the initiative and they are proactive rather than reactive.
- They are 'work-ready' in their aspirations and attitude
- Trusted and trusting – a relationship of trust and honesty has been essential. Even if there has been a big issue, when it is addressed and honestly admitted, it has always been rectified. The problems come when people share that with the F2W team, and they find out only once the situation has become serious.

The above characteristics were seen by the F2W team to have an effect on the potential for a positive outcome, and they recognised the need for robust structure (for example around the savings for rent credit) that would be needed around the clients not displaying them. The F2W manager stated that the team understood the impact that culture has on the capacity to save on the rent credit scheme; they noted a definite trend of those not saving tending to come from a 'culture' where saving was not deemed as important for the longer-term investment of their future.

The F2W manager reflected at the end of year three, on the experiences of the team over the three years of the project, and summarised **who the project is not for**:

- Those who are not interested in saving for their future.
- Anyone seeking a quick-fix to solve a housing need.
- People who are entrenched/comfortable in the benefit cycle and don't really want change.
- Those with serious/high support needs (mental/physical health or drugs and alcohol) which need to be overcome before work is a possibility.
- Someone who just wants a tenancy, and isn't interested in working with F2W support to find work.
- Poor communicators – leads to big problems around benefits if things are not flagged to F2W team.
- One-way relationships – F2W requires people to give of themselves as well as receive support.
- Lack of engagement – this traditionally meant that F2W had to do all the work, which is not possible with the caseload size – people must be willing to come to seek support and be proactive to embed changes for a sustainable future. Those people who did not proactively engage ended up slipping through the support net.

Operational model for maintaining the F2W Tenancy

During years one and two there was more flexibility shown in the length of time a F2W tenancy lasted. In the evaluation lesson sharing in year two, it was established that the timeframe needed to be tightened to clearly define the approach, but also to ensure that more people would be helped by the scheme by moving people through. By year three it was

established that tenancies in F2W would be for twelve months (absolute maximum of eighteen months) before the client moved on. At the start of year three, the following model for clients to maintain their tenancy was confirmed:

- Once housed, clients undergo tenancy training, and receive their tenancy support pack. This contains information on how to rent, cooking on a budget, managing money etc.
- Tenants agree to house rules (see house rules list in the appendices). The initial license stipulates that serious breach of these rules, or rent arrears will lead to eviction; and it is made clear that this is important for client accountability.
- Tenancy support will vary depending on how independent the client is. House meetings are also arranged in the property to enable tenants to discuss emerging problems, arrange cleaning rotas and address any issues.
- Regular inspections take place to ensure clients are managing their tenancy well.
- Housing benefit payments are monitored closely to ensure rent is being paid, and support with benefits is given if needed. Liaison with Universal Credit and the council
- When clients find work, intensive support is given to ensure that they are doing everything they need to ensure benefit payments (if necessary) are still made, and they do not fall behind in rent (budgeting support/payslips to the council etc). The F2W team's close relationship with the DWP and Elmbridge Council means they can liaise on their behalf when needed (clients give F2W authority to discuss their claim).

Operational model at the end of the F2W Tenancy

The F2W team were asked to set out the model for the end period of the F2W scheme tenancy for each client:

- Tenants have a maximum of 12-18 months on the scheme, after which they will be supported to move on. This process begins at a move on meeting, where F2W staff discuss the available options. Sometimes the end is initiated as a consequence of clients giving the F2W team notice to leave.
- Initially it was thought that clients would graduate into the independent PRS. However, F2W have actually seen five different pathways:
  1. Independent PRS (tenant pays all) – now independent of Rentstart
  2. Rentstart deposit guarantee into PRS (the client saves towards paying this when the guarantee expires).
  3. Into shared accommodation in the PRS (this provides reduced cost/deposit and may or may not include a deposit guarantee from Rentstart)
  4. In some cases, clients with support needs find alternative accommodation (e.g. sheltered, social or hostel) they do not enter the PRS and are supported in their move-on by the agency that offers the next tenancy
  5. Clients move into another Rentstart managed move on property (still attached to the wider organisation running F2W but run more like the PRS with reduced support and without the match-funded savings scheme)
- Once the tenant has been checked out of the property, as long as they have no arrears/related costs then their saving (rent credit scheme) is match-funded and returned. (The initial purpose of the rent credit was for when clients find work, to bridge the gap between benefits stopping and rent responsibility kicking in. However,

over time this has changed as the emerging need tended to be for the new property move on process.)

- All clients receive follow up support to ensure that their move-on is successful. If necessary Rentstart will work with landlords (guarantees/references etc). Clients who go to Rentstart move-on accommodation do receive additional support and still remain in contact with the F2W team (in some cases becoming volunteers and advocates for F2W). The idea for these clients is that their next step is into independent PRS accommodation, but F2W have, in these cases, identified this interim phase as a necessary step for some clients, often because their rent credit savings will not cover either the deposit or rent in advance, given the high prices, particularly in the Elmbridge area.

In light of the evidence available, the five exit pathways theorised by the team were supported in almost 60% of the instances of clients leaving the programme. This suggests a reasonable fit between the theory underpinning the core operating model and the findings, as summarised in Table 5.1. below.

Table 5.1: Client destinations mapped against the five outcome pathways

Pathway	Variable	Count	% of all leavers
1.	Destination Independent PRS landlord	6	11.5%
2.	Destination independent private rented sector property but with Rentstart deposit guarantee.	10	19.2%
3.	Destination Independent PRS Shared	6	11.5%
4.	Destination Paragon Housing/ Walton Charity/ Transform/ Social	7	18.5%
5.	Destination Rentstart managed	8	15.4%
	Total	**37**	71.2%

(Source: "Destination spreadsheet final 27.6.19.xlsx")

Operational Model of the Match-funded rent-credit savings scheme

This is a mandatory element of the F2W scheme and the most unique feature of the project (in addition to the bespoke support element), compared with the wider Rentstart offering. A flowchart of this process is shown at the end of this section of the chapter - at Figure 5.5

- Clients must save into the rent credit scheme on a monthly basis. This is set up as a standing order at the start of the scheme.
- Clients have a one-month grace at the start of their tenancy. Saving is reviewed regularly, as it is an integral part of the programme. The idea is that tenants save for either a 'rent credit' when they find work, or cash in the money when they leave into the PRS.

- If clients do not save, they receive notice to leave the programme in line with the client pledge signed at the start of their tenancy, unless they contact the F2W team with their extenuating circumstances.
- Each month those clients who save receive an SMS message to tell them how much they have saved so far (before and after match-funding). Those who have not saved also receive and SMS to remind them to make the payment. This operational element was introduced during year two of the project – it was seen as an important behavioural 'nudge' and an important recognition of success in the face of a very challenging financial context for many.

- Clients can save up to £40 per month, (which is doubled through the match-funding arrangement when they find work or move on from the programme).

Initially the money was intended to bridge the financial gap between finding work and losing benefit payments, but some clients have chosen to "struggle through" that phase by using food banks, for example, to reduce the cost of household food bills, in order to use the money later on as a deposit, rent in advance, or for furnishing/bills when they move on into the PRS. This was a significant shift from the original hypothesis. It is an important point to note that Rentstart as a charity are able to utilise charitable funds, or signpost clients to schemes that enable them to 'struggle through' to be able to still make savings. For example, rather than using their savings to buy a suit or pay for transport when starting work, clients have instead utilised the funding/grants made possible by Rentstart's links within the charitable sector. In terms of replicability, an organisation that did not have the charitable resources or networks available to Rentstart may not see the savings outcomes in year three that were evident in the F2W final year project, clients would need to use 'savings' to bridge payments for everyday living costs and shortfall in benefits.

The impact of Universal Credit is also noteworthy here. Clients are now told in advance how the amount they have earned through work will impact their benefit payment, reducing stress of the unknown and providing time to budget. Previously when work started, benefits stopped, and then clients had to negotiate a myriad of hurdles with the DWP and council in order to establish how working will impact their income , notifying them manually of every change in circumstance along the way. Less fear of the unknown may have given further confidence to clients, and coupled with the support of Rentstart resulted in less reliance on the rent credit for this period in time. It is also important to note that for clients who have been homeless, the fear and insecurity of returning to homelessness has also made them less willing to withdraw their savings and more willing to get by, using their saved money when they really need it . It was clear that the implementation of Universal Credit had an impact on clients. The evaluators asked the Rentstart team to reflect on this.

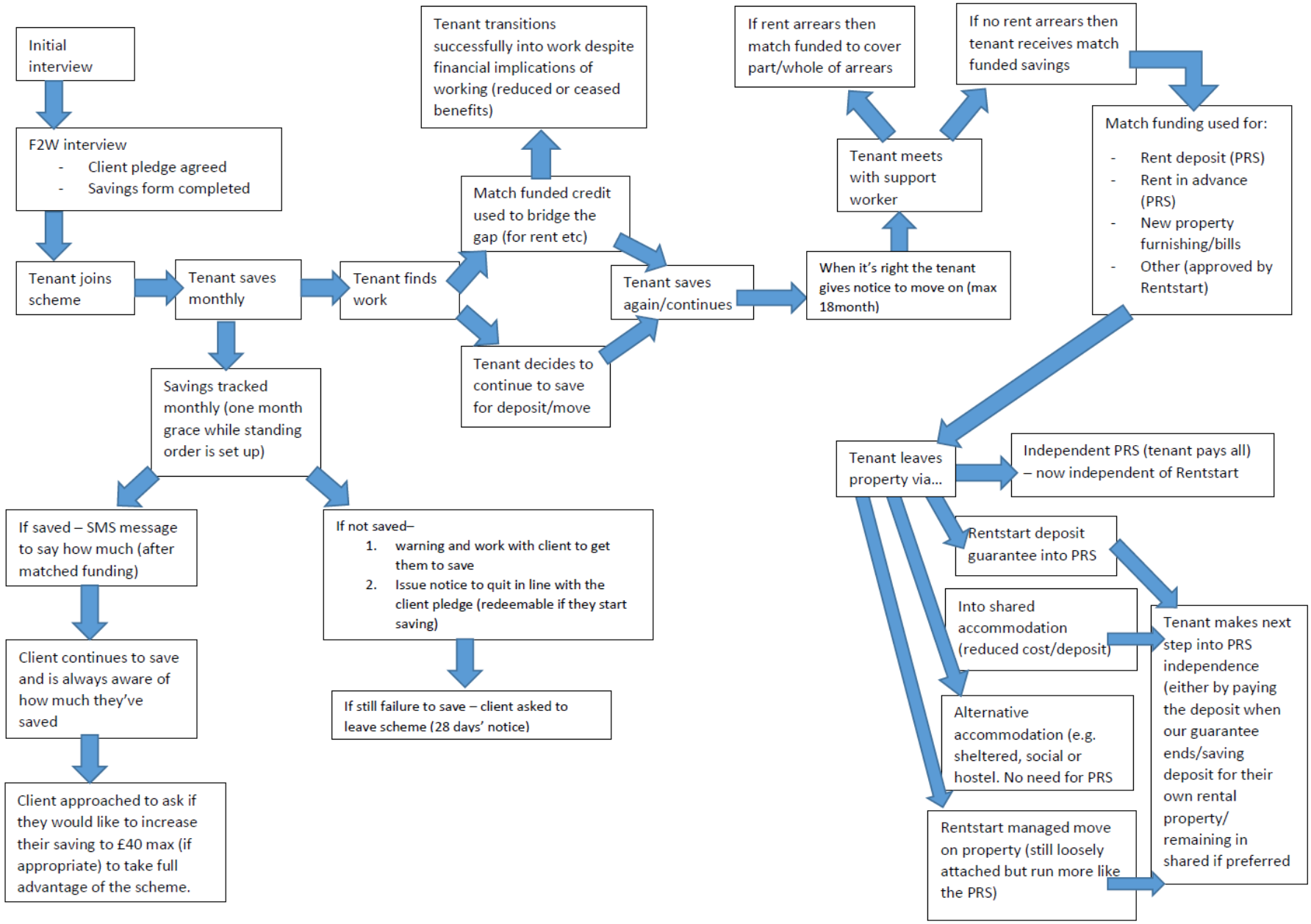
Universal credit reflection

The transition to Universal Credit has also created a hurdle for Rentstart staff to overcome during the F2W project. Staff feel that overall the system is much less complicated and more client friendly then the former job seekers allowance/housing benefit system. Of particular note is the fact that income is now assessed against your benefit allowance on a sliding scale rather then all benefit payments freezing the moment you notify the DWP of work. This gives greater financial security for clients and creates less stress about benefits stopping and having to juggle work, payslips, the council and the DWP all at the same time! Arguably this

has made working more attractive to clients, and perhaps contributed to relatively few opting to use their rent credit savings to support them in this period (the original F2W hypothesis).

However, the initial 'teething period' has provided a number of challenges. Thankfully because Rentstart manages the rent account, the initial threat of arrears caused by the 4-6 week processing time has not had a big impact alone. However when it is coupled with other factors, there has been a detrimental outcome. Our main challenge came through the direct payment system. Rentstart is not a registered housing association and so is not on the list of agencies who automatically qualify for direct payments. Consequently, direct payments have to be applied for manually. In addition to the increased workload for Rentstart support workers, the processing delay usually meant the client received the first payment directly, and had to transfer it to us. This created an admin issue, but in some cases clients spent the money, causing insecurity in their tenancy almost as soon as it began. Indeed, one client had a 3-month delay on his rent payment, and when the money finally came (to the tune of £1500) he spent it on other debts and fell into huge arrears with us. Unfortunately, when dealing with vulnerable clients this simply is not good enough from the DWP, particularly when their error results in Rentstart losing substantial amounts of money. The benefit of Rentstart having close working relationships with clients has meant that in most cases the impact of Universal Credit changeover has been minimalised. However, it is important for any potential replicators to note the importance of having reserves in the rent account to cover issues such as these.

Figure 5.5: Match-funded rent credit savings, F2W process chart



What is the Project's operational network?

Over the course of the three years of operation, the F2W project has established an operational network with property landlords. The wider organisation – Rentstart has a network with nineteen landlords, including for their wider move-on properties too. Of these, there are two key landlords for the F2W core properties: Walton Charity who own the properties that are used for shared accommodation, and a Private Rented Landlord couple who own a range of above the shop flats and shared residences who also support the aims of F2W. One of the core landlords was interviewed by the evaluation team. Additional landlords in the area were spoken with by a research team member, as part of collection of data to understand the appetite of those not already in the Rentstart operational network, to be involved in the F2W project. This is examined a little later in this chapter.

In its work with the local community, the project has also established links with twenty (20) agencies which provide access to training, work and support. These are summarised in Table 5.3, below.

Table 5.2: List of the agencies with which the F2W has established operational links

Agency	Support
Brooklands College	Further education options
Catalyst	Drug and alcohol support services
Chelsea Football Foundation	Activities at the 'Tuesday HUB'
Christians Against Poverty (CAP)	Debt advice and support
Citizens Advice Bureau	Advice on a range of issues, including debt.
Counselling services	In-house support and links to Walton Charity
Elmbridge Council Community Centre	Free opportunities for support and volunteering
Enterprise Cube and Paragon Housing	Training and support for business start ups
Home Support Elmbridge	Flexible employment for careers or gardeners
Inspiring Enterprise Surrey	1-1 training and support for business start ups
Job Centre	JSA and ESA claims and job-centred advice
Mary Frances Trust	Support for adults with mental health concerns
RC Sherif Trust	Support for clients with Arts background
Steve Wilks – Tesco Elmbridge	Event support and potential client opportunities
Surrey Ethos Project	Broad support for re-entry to the work place
The House of St Barnabas	12 week training course for work-place re-entry
Timpsons	Training for clients to re-enter employment
Volunteer Centre Elmbridge	Client interview and placements for volunteers
Walton Charity	Broad support for independent or supported living
Wellness With a Goal	Support opportunities, including mindfulness

The list of local connections is not provided as an example to copy, rather it simply shows the importance of understanding the local landscape of charities/support agencies, and deciding how best to collaborate with them to create a support network for clients. It is likely that the types of charities in a geographical area will mirror client support needs, since many charities work to support locally identified issues. Therefore, the list of supporting partner agencies in another area for a project looking at replicability, will look different, but the key is to provide relevant support for clients.

In addition to these twenty agencies, the F2W team have also established relationships with eight schools and eight churches in the Elmbridge area, primarily to raise awareness in the community about Rentstart and the F2W project itself. This has in turn provided volunteers and a range of other opportunities (e.g. cheap hall hire).

The operational network for F2W comprises (1) stakeholders, (2) employers and (3) landlords. The remainder of this chapter will look at each group in turn.

F2W and Stakeholders

As has been seen in the table on the previous page, the number and variety of stakeholders involved with F2W is large and growing and there is no 'typical' stakeholder. Organisations in this category include colleges, other charities and organisations who support the aims of F2W. The research involved semi-structured telephone interviews with eight stakeholders in year two and two further conversations in year three. Of the seven key interventions outlined in the Logic Model at the start of the project, the research team identified that the role of these stakeholders largely contributed to the following three:

- Skills development and training for employment;
- Soft skills and wellbeing; and
- Building resilience among staff and clients.

Skills Development for Employment

There was recognition that this should, wherever possible, be bespoke to reflect widely differing individual circumstances. However, there are difficulties in delivering this type of provision. This was summed up by one interviewee who commented that '*often the reality is one of fitting people to a course rather than the other way round*'.

There is also a distinction between 'providers' and 'non-providers'. The telephone interviews in year two suggested a crucial role for further education colleges, though the funding regime limits the range of training that can be provided. Only one organisation highlighted in-house training and support for vulnerable people re-entering the labour market as employees.

During the communication with stakeholders in year three, Stakeholder B (a Further Education College) noted that because of public sector austerity and the changing nature on adult education budgets, challenging decisions had to be made on priorities. This resulted in either (i) a reduction in the range of courses available to vulnerable adults or (ii) an increase in the course fees paid by the customer or an organisation. It further noted that a growing focus on apprenticeships and traineeships for 19-24 year olds was unlikely to be relevant for those furthest away from the labour market.

The context for education stakeholder involvement needs to be understood within a wider challenging environment:

- Funding to improve adult skills has declined by nearly 50% since 2010[19].
- Adult education budgets (AEBs) include some statutory entitlements, but there is considerable flexibility at the local level, which according to a number of studies has resulted in a decline in provision[20]. Rather surprisingly, however, there was a £63 million underspend of the AEB in the last academic year.
- Government guidance on AEBs includes a growing focus on people who are in full time work on low wages and cannot afford fees rather than those furthest away from the labour market. Nevertheless, the Local Government Association (LGA) initiative on 'work local' is one of a number of projects that includes a focus on promoting adult skills development.

Soft Skills and Wellbeing

Development of soft skills and wellbeing is an essential ingredient of addressing the needs of vulnerable households. Stakeholders emphasised that it was a pre-requisite for skills development linked to training. A reoccurring theme was that a proportion of vulnerable people needed help to deliver living skills before formal skills training for employment.

Delivering this type of support (e.g. communications, digital literacy, money management etc) was acknowledged by most interviewees as raising many issues, for example.

- Need for a bespoke approach;
- Developing interesting methods of support that engage with individuals;
- Cost of delivery; and
- Pressures to achieve economies of scale by fitting people to courses rather than vice-versa.

One of the key elements of support offered by F2W is the 'tenancy training' aspects of the programme, where that is necessary. This is vital to the sustainability of the F2W tenancy, but also part of the successful 'brand' of F2W as landlords who know the project, then also understand that graduates have had tenancy training and know the requisite behaviours to be a 'good tenant'.

Building Resilience for Staff and Clients

It is useful to distinguish between organisations providing resources for local community bodies / projects and those that focus on building resilience among clients. In relation to the former, there was a highlighting of the scale of requests for resources. One interviewee commented that this was, in some cases, leading unfortunately to 'competition between organisations over limited resources'. Better working relationships between organisations was felt to be essential to address this issue. In relation to the latter, a key point addressed by one respondent was that building client resilience is a complex issue because of the difficulties they face. For each individual there will be successes but also failures that drain confidence.

[19] Local Government Association and Learning and Work Institute (2019), *Work Local*, London, LGA, p 16

[20] See government guidance for 2018/19 at https://www.gov.uk/government/publications/adult-education-budget-funding-rules-2018-to-2019

Motivations and Involvement

All of the stakeholders had aims and objectives that focussed on local community involvement. The motivations for doing so were varied ranging from a '*normal part of our activities*' through to ethical obligations as part of CSR and as part of a business case. For public sector organisations, the challenge of delivering a community dimension because of the financial environment was highlighted.

F2W and Employers

The role of employers is one of supporting this type of F2W scheme by providing an interrelated set of activities including:

- Work opportunities in the form of, for instance, short placements and work experience periods
- Skills development
- Training
- Improving work-ready confidence and well-being.

The methodology involved semi-structured telephone interviews and email exchanges with employers with a base in the area – Elmbridge, Runnymede and Spelthorne. In total, eight employers participated who have been or would consider being involved with F2W-type clients.

- Three corporate national retail businesses – each of which had different levels of autonomy / delegation to local managers.
- Three logistics / warehousing companies – two of which were local / regional and one was multi-national.
- One local office supply company.
- One regional car sales / repairs company.

However, especially with corporates, the interview process was not straightforward and necessitated conversations with regional and head offices as well as local managers. The majority of interviewees emphasised that attitudes / policies to F2W-type schemes were hugely dependent on the business environment. For example, the three logistics companies had been operating at full or even over-capacity in spring 2019 in the lead up to the eventually postponed Brexit as companies stocked up with supplies. As a result, more use than normal was made of temporary and part-time employment including work experience and placements from colleges and universities as well as organisations that were able to provide people with the necessary skills. All three companies emphatically stressed the latter point. These posts have now ceased or lapsed. But there are likely to be resurrected in the early autumn when the next Brexit date becomes closer.

In contrast, the three corporate national retail businesses had taken on relative few people on work opportunity placements over the previous 12 months compared with previous years (apart from over the normal Christmas and New Year period). This was because of a multitude of factors such as decline in sales through loss of customer confidence, competition from other retailers and the availability of full-time trained staff (following closures by other companies).

Six themes were covered in the interview process:

- Company motivation.
- 'Type of employment'.
- Work-readiness.
- Links with F2W-type projects.
- Lesson learning from scheme involvement.
- Wider policy / business environment.

Company Motivation

There was a multiplicity of reasons why businesses were motivated to become involved in F2W or similar schemes including:

- Ability to fill sudden / short term vacancies (either directly or indirectly) in the organisation at short notice.
- Part of corporate social responsibility (see below).
- Part of a corporate commitment to work with local charitable organisations.
- Local manager discretion.

There was considerable variety over its implementation. Two of the national corporates delegated considerable powers to their local managers and both encouraged initiatives such as one-week placements for children under 18 as well as supporting schemes to help adults with physical and mental health issues. In contrast, the other two corporates as well as the regional organisations organised work placements etc through head / regional offices.

Type of Employment

The 'type of employment' is diverse even within one employer:

- Work placement / work experience for a fixed period to gain understanding of a task and / or an organisation including in some cases formal training (e.g. health and safety in the workplace).
- Short-term placement of one or two weeks associated usually with schools and colleges.
- Special placement for vulnerable person so that the formal carers/guardians working with the organisation can help to ease the individual into a work environment.
- Reskilling which involves working with colleges to support individuals that are seeing a career change of direction (and this may also involve formal training).
- Temporary employment to fill a short-term vacancy.
- Voluntary employment which are unpaid posts but where external agencies may pay for travel etc.

In all cases, employers emphasised that if the 'employment period was successful and that the employee expressed an interest in continuing', the organisation would attempt to either '*identify a post immediately or maintain contact in case an opportunity subsequently arose*'. Also, every organisation highlighted that most of these types of employment would normally involve formal links with colleges and other institutions.

Work-Readiness

Local organisations and local managers of larger corporates all expressed a view (sometimes personal) that people on work placements / work experience generally needed to be work-ready. This was defined in many ways but the key elements were positive attitude (i.e. interest and enthusiasm), attendance on time, and ability to engage with colleagues.

Some of the employers stated that they would be keener to support individuals if they had successfully completed a work-readiness programme operated by, for instance, a college. This is something that is also valued by F2W participants, for example, in an interview with the research evaluation team, respondent R33 and R29 both talked about the multiple benefits of taking part in the House of St Barnabas scheme for confidence and work-readiness. Working with a prestigious organisation and gaining a recognised qualification provided a validation of skills necessary for work.

Links with F2W-type Projects

Nearly all organisations felt that formal and informal links with these types of projects would be or are beneficial to ensure that (i) individuals receive useful experience in the work place and (ii) any emerging issues can be dealt with quickly and effectively (e.g. non-attendance). Half of the organisations noted that relationships would be even stronger if a training provider was also involved (e.g. college).

Corporate organisations commented that without a local manager on the ground (or frequent changes in managers) who was interested in issues such as corporate social responsibility, it was difficult to identify F2W-type agencies that are 'often under the radar'. There was also a minority viewpoint that 'it was surprising that there were such schemes in leafy Surrey'.

Lesson Learning

Disappointingly, none of the employers had an evidence-base on the success or otherwise of work placements / work experience. Local organisations and managers were able to recite anecdotal success stories and in two cases, without prompts from the interviewer, pointed out that the internal organisation newsletter had carried a feature on a successful case.

The interviewer, therefore, asked each respondent for a key issue from their experience that would be relevant for F2W-type organisations. There was a high degree of consensus with each of the following factors being highlighted at least four times:

- Enthusiastic and keen local manager willing to work with colleges and third sector agencies.
- Knowledgeable and committed F2W-type staff that are able to deal with queries and issues promptly.
- Support from local community groups.

F2W and Landlords

The issues of building up rent credit through saving, and also the involvement of F2W in PRS management, were key elements of the evaluation surveys with landlords in the area.

F2W and Saving to Build up Rent Credit

An anonymised telephone survey of eight landlords operating in Surrey included a focus on the idea of savings and rent credits. This was generally regarded as a positive initiative as it would demonstrate to landlords that potential tenants had a savings history. As one landlord observed, this could make the difference between letting and not letting a property to a specific household.
Nevertheless, there was a concern that the scale of savings was potentially insufficient compared to the likely rent. There were also issues raised such as the long-term ability of tenants to make savings because of the flexible labour market (e.g. short-term contracts and zero-hour contracts).

The implications for the future development of F2W are that evidence of savings and rent credits is important. It demonstrates to third parties (especially private sector landlords) that users are attempting to improve their personal financial circumstances in order to help obtain accommodation.

Role of F2W in Managing Private Rented Accommodation

Overall, the private rented sector is an essential contributory to the project through its role as the provider of properties managed by F2W and move-on accommodation. However, the anonymised telephone survey of eight landlords operating in Surrey indicated a general unwillingness to let to vulnerable households on housing benefit. Difficulties for potential tenants (as well as landlords) in dealing with councils on housing benefit issues, especially with the implementation of universal credit, was emphasised in relation to move-on accommodation.

Furthermore, there was little evidence that many landlords were aware of, or had seriously considered, leasing accommodation to F2W-type schemes. In some cases, there was scepticism with suggestions that such schemes should seek arrangements with councils or housing associations if they were unable to purchase properties themselves.

For those landlords that were willing to consider this option, there were demanding requirements, such as:

- rent guarantee,
- property maintenance,
- ability to end the lease at short notice and
- strict management rules to ensure satisfactory tenant behaviour.

In particular, managing shared accommodation was seen to be especially challenging when sharers do not know each other at the outset of the tenancy. Previous difficult experiences with shared accommodation in HMOs for one interviewee landlord had led to a policy of converting property to self-contained units.

F2W, therefore, needs to demonstrate to potential landlords willing to consider leasing shared accommodation that it has an effective track-record in tackling potential issues such as tenant disputes, and repairs and maintenance, especially of shared / common areas. In discussion with the Chief Executive of F2W, the research team discussed how the 'validation' of F2W on an individual's 'rent-readiness' could best be promoted. In time, when landlords get to know

the F2W team and their 'graduates', this will speak for itself – but in the meantime, there should be consideration of a type of 'kite-mark' that landlords can trust from a F2W graduate.

Prospects for the F2W Model for Landlords

Private landlords in the survey were reluctant to let to vulnerable households on housing benefit. In some cases, this was because their target market has always been, or has changed to, a different group – which precludes potentially vulnerable tenants with complex needs.

Nevertheless, this finding of traditional reluctance to engage with potentially risky tenants, was not universal. Two relatively new landlords were interested in exploring the possibilities of working with F2W-type schemes. Once the research team explained to landlords, the joined-up concepts of leasing to a charity, shared accommodation and rent credit, there was more interest and support. One landlord strongly argued that the positive achievements of F2W users should be highlighted. This might encourage interest from landlords as well as from other organisations.

In year three of the evaluation, three of the landlords that were previously interviewed, provided additional information and comments:

- Landlord A – 'Accidental' Landlord: The single property was taken out of the private rented market and was left vacant. The reason for this was a combination of a poor performance by the managing agent (not Rentstart), tenants on housing benefit unable to afford the rent and the difficulties of managing shared accommodation. The landlord concluded that private renting only worked for families on, at least, moderate incomes in Surrey.
- Landlord D – Small Long-term Landlord: The landlord confirmed that all ten HMO properties had been sold with vacant possession to either potential owner occupiers or to larger landlords looking to upgrade the accommodation for a new market. He commented that the challenges of increased / changing regulation, issues over the level of local housing allowances and the unhelpful attitude of some councils made this part of the private rented sector unviable.
- Landlord H – New Landlord and Managing Agency: The landlord confirmed that the organisation would not want to provide accommodation for F2W-type schemes. In addition, the organisation continues to buy up older private rented property in relative poor accommodation and subsequently convert them to middle market flats for young professionals wishing to live in towns in Surrey.

The worrying implications for F2W and Rentstart is that the need for accommodation through management agreements and for 'move-on' accommodation for clients that have successfully been through the process appears to coincide with a slow but gradual exit from this part of the market by existing landlords. Rentstart has a strong network and a well-connected Chief Executive and it appears to have been adding to its PRS managed stock over the course of the F2W project – but the context is challenging, and may also be the case for those wishing to replicate this type of scheme in a hot housing market.

A member of the research evaluation team had informal exchanges with Shelter, in early summer 2019. The discussion highlighted that unaffordable rents especially in the South East Region leave households priced out of the market because of the welfare benefit freeze. More specifically, in early summer 2019, Shelter estimated that none of 100 plus rooms for rent in

the Surrey area were affordable for people relying on local housing allowances. Rugg and Rhodes (2018) in their update of their earlier study point out the increased segmentation of the private rented market. In particular, they comment that '*the HB market shrank as a proportion of the private rented market overall and in affluent areas this has been especially noticeable because landlords have been able to switch to new sub-markets*'.

Conclusion

F2W type schemes are even more important in such a pressing context. Not only does it meet an immediate housing and support need, plus the opportunity to save towards a deposit in the PRS, but it can act as guarantor both literally (in arranging and supporting deposit for move-on into the PRS where required) and figuratively (in burnishing graduates with a positive reputation for being rent and work-ready) de-risking the choice by private rented landlords to rent to people.

> "*…with nine million adults lacking functional literacy and numeracy skills, and the numbers of adult learners in further education halving since 2005/06, we need to understand how to engage adults into further training. Adults with low skills and on low incomes are least likely to access training, despite needing it most, which the Social Mobility Commission calls vicious and virtuous cycles of adult skills*." Rugg and Rhodes (2018)

5. Support Model

This section introduces and discusses the F2W project's model of support. This is discussed over three main themes – who the model is for, the type and nature of the supports offered, and typical activities that comprise the application of this model in practice.

Analysis of F2W Client Support Need Characteristics

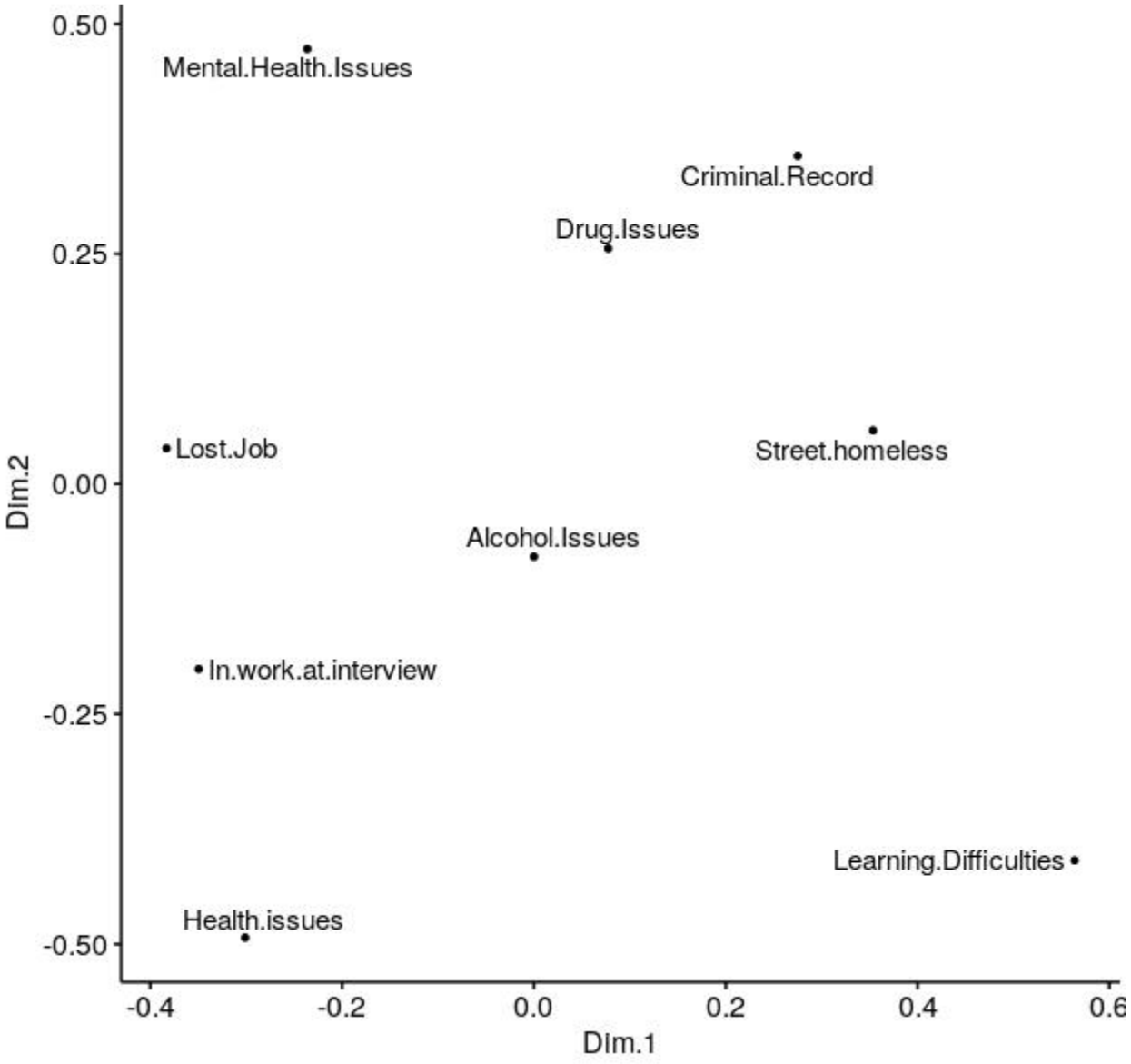
The evaluation team examined some of the reported characteristics of F2W clients. To explore similarities and differences between these groups, non-metric multidimensional scaling (MDS) was used. This is a multivariate data analysis approach to visualise the similarity/ dissimilarity between samples by plotting points in two-dimensional space. The higher the similarity measures between variables, the smaller the corresponding distance.

The resulting maps can be read as follows. Those variables that are furthest apart in the two-dimensional plot are mutually exclusive: they do not co-occur in the sample. Those variables that are closest will more than likely co-occur in the sample.

Using data recorded in the 'Big Spreadsheet', the following two non-metric MDS maps were generated to map the co-occurrence of presenting issues and challenges associated with each sub-group.

In Figure 6.1, the proximity of relations among variables for those clients classed as street homeless become more apparent. Again, learning difficulties and mental health issues are distant, confirming that these tend to not co-exist within the same client. Similarly, health issues and mental health issues are distant. Alcohol issues, located at the centre of the map, suggests that this is a common theme for many of the street homeless clients. For this client sub-group, drug issues and a criminal record are more closely associated. Because the 'Mental.Health.Issues' variable is on the opposite side of the projection to the variable 'Learning.Difficulties', we would expect that it would be extremely rare for any one individual to present with both learning difficulties and mental health issues. In a similar way, due to the distance between the 'Criminal.Record' and 'In.work.at.interview' variable, again it is highly unlikely that someone who was in work at the time of their interview also has a criminal record. Those variables that cluster near the centre of the projection, such as 'Criminal.Record' and 'Drug.Issues' are far more likely to co-occur, meaning that it is more probable that someone with drug issues has a criminal record, and vice versa.

Figure 6.1: MDS map showing only clients classed as street homeless



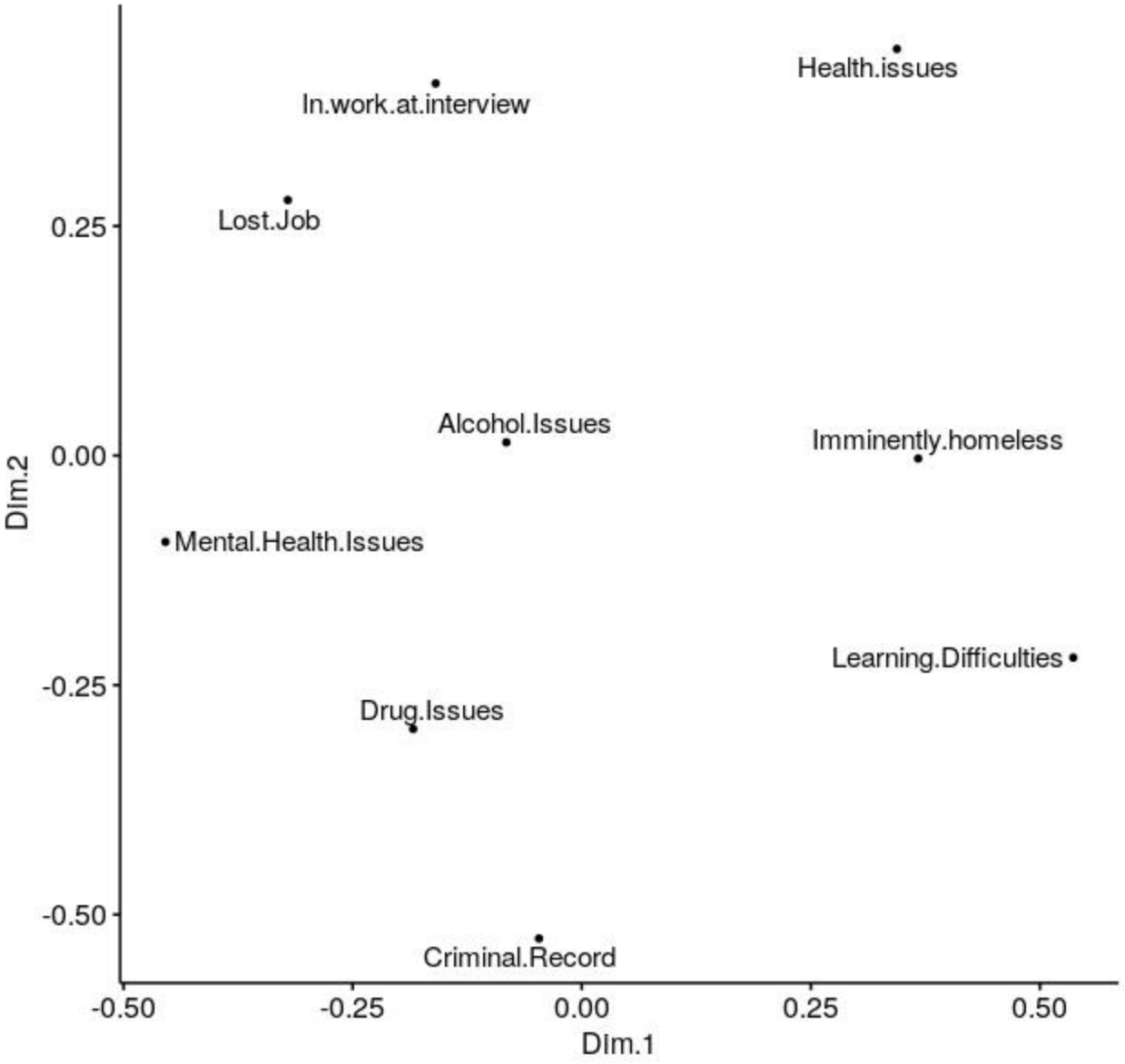
Finally, in Figure 6.2, overleaf, clients classed as imminently homeless show a different configuration than those who are actually street homeless in a number of interesting ways.

First, this sub-group is more likely to experience learning difficulties, given the relative proximity on the right of the map between imminently homeless and learning difficulties. Second, there is less of a tendency to have a criminal record, mental health issues, or to be in a work at the time of the interview. Third, alcohol is again near the centre of the map suggesting this may be part of the presenting issue, although drug use seems less likely. Finally, while health issues (relating to physical health) seem quite distant from imminently homeless, this variable is certainly closer than are mental health issues.

One reason for the distance shown above, between mental health issues, and learning difficulties – e.g. that the two are not reported in the same client, is that F2W workers are making a decision of either/or which is not rooted in medical expertise, but rather taking clues from clients who may have never been diagnosed but who present using emotional and

experiential language to describe their current context, rather than medical diagnostic language. The findings do show that whilst there are a variety of presenting issues for clients, there are few multiple and complex issues that would require intense support. These findings support the intentions of who F2W is for and who it is not. A scheme like F2W recognises the impact of multiple issues, none of which are sufficiently severe as to warrant support. Those requiring intensive support would need to access a different service than F2W.

Figure 6.2: MDS map showing only clients classed as imminently homeless

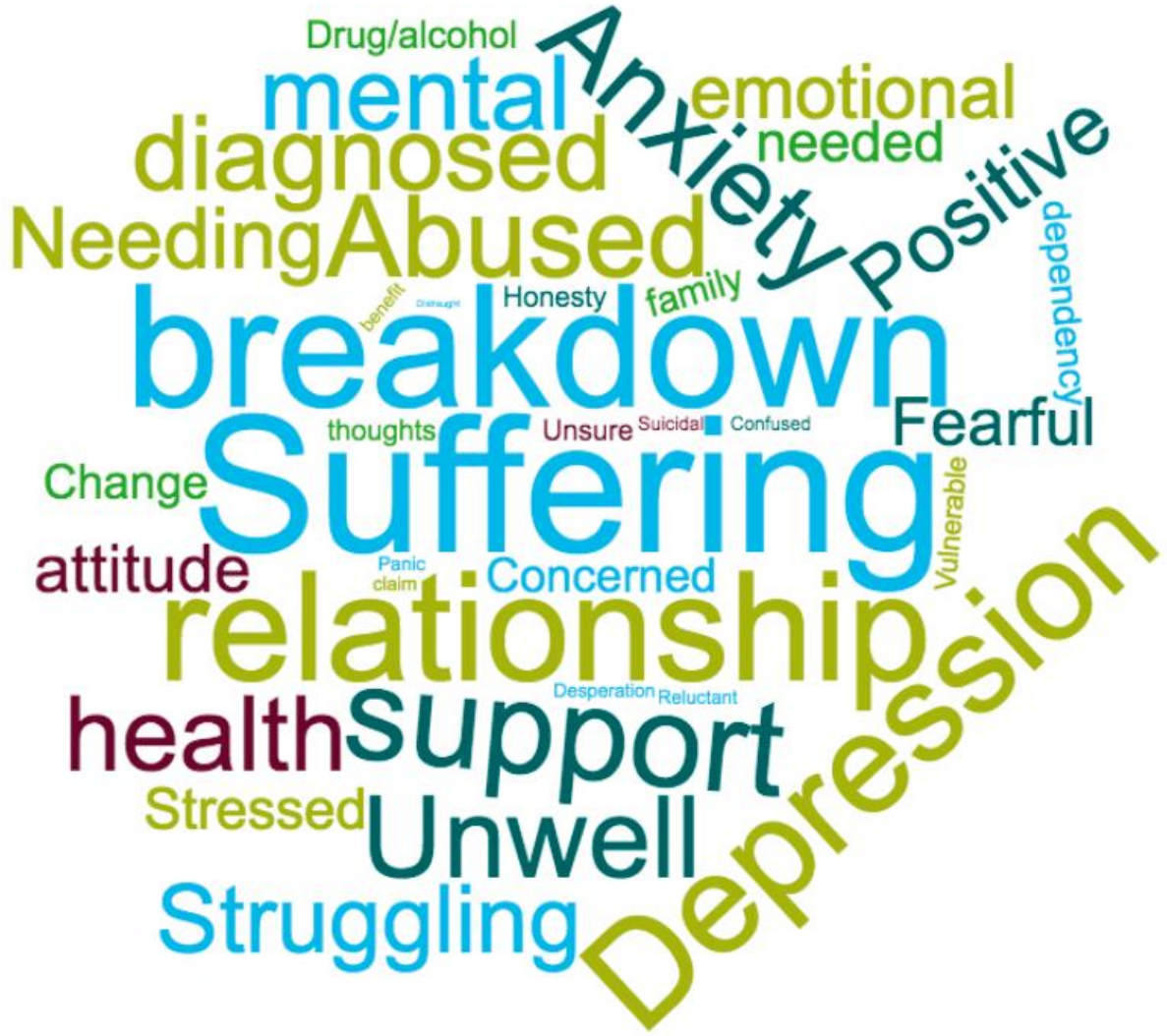


From a review of each referral sub-group it is clear that people participating in the F2W project present with a range of issues, to which the project responds by developing a bespoke approach to the provision of support services through linking clients to other specialist agencies in the area.

The F2W team ask clients to record their emotions, by way of understanding some of the support needs. The evaluation team looked at the number of times particular emotions were

recorded in the log, and the 'word cloud' below offers a visual representation of the range of issues.

Figure 6.3: Emotions word-cloud



Type and nature of the supports offered

Consistent with the F2W project's three-pronged approach to helping people break the cycle of unemployment and homelessness, the project's main interventions can be classed according to (1) the provision of stable and secure housing, (2) the support and encouragement to save money to provide a bridge to life outside of the project; and (3) bespoke support to find and sustain employment and meaningful activities. The F2W team refer to 'careful, consistent, care' to characterise their approach to the delivery of support to clients – they have mapped this approach in figure 6.4)

Targeted and bespoke support

- **Clients meet with their support worker regularly** to address their journey back to work. This process varies depending on their stage in the journey and is very bespoke. For some it is as simple as work-related support, but others may start with engagement

with other agencies for personal problems (i.e. for mental health or drug and alcohol related conditions) before work can be approached.

- **The F2W team have made many links with work, health and support agencies** since the start of the scheme. These have been essential in referring clients to receive specialised support in a number of areas. Many clients have also benefitted from access to charitable grants for transport, courses, qualifications.

- Each quarter **the F2W team run, on average, two larger events for clients** to come along to. These events provide a place for clients to meet, but are targeted towards a different aspect of F2W (for example local businesses coming in to explain work opportunities). Clients are always encouraged to come along, but it is not mandatory. We often have between 10 and 15 clients per event.

- **The relationship must be two-way and often client led**. Due to the 1:20 support ratio, it is essential for clients to be taking a lead in the process also. Client engagement is crucial for success, as poor communication not only hampers support, but can lead to problems with rent arrears, if clients do not meet with the F2W team to complete paperwork and keep maintaining their tenancy and adhering to their signed pledge.

- Tenants receive support not only with their journey back to work, **but also with Universal Credit** and any related services to support them with their tenancy. This is particularly important when tenants find work, to help them in that initial transition phase.

- F2W use the **outcomes star to help clients monitor their progress on a quarterly basis**. This forms part of discussions at meetings and helps clients tangibly see progress made. Client progress is reviewed at 1, 3 and 6 months into the scheme, to ensure they are on track. If clients are not deemed suitable at this stage, then support is given to house them in something that better suits their needs.

- **Clients are supported by F2W staff, their assigned support worker, and volunteers**. This support has taken many forms, including counselling, mentoring, debt management, budgeting, and befriending. Many clients have also been encouraged to volunteer for us. This has acted as a source of empowerment, as clients are able to use their skills to benefit others, and gives them a chance to give something back.

The next section in this chapter will look further at the sort of support activities that comprise the third element of F2W - bespoke support for clients, focused on confidence, wellbeing and life-skills to be tenancy and work-ready, including support to manage their F2W tenancy.

Typical activities that comprise the application of this model in practice

Each of the 77 F2W clients, over the three years of the project, has had a range of different histories and issues that have resulted in the being homeless, or threatened with homelessness. Some clients have multiple issues they need help and support with to build their resilience and get back on their feet before re-entering the rental sector and the world of work.

Provision of stable and secure housing

The F2W team manager was asked to reflect on the range of support in the project:

- Once housed, clients undergo tenancy training, and receive their tenancy support pack. This contains information on how to rent, cooking on a budget, managing money etc.
- Tenants agree to house rules (see house rules list). The initial license stipulates that serious breach of these rules, or rent arrears will lead to eviction (this is important for client accountability).
- Tenancy support will vary depending on how independent the client is. House meetings are also arranged in the property to enable tenants to discuss emerging problems, arrange cleaning rotas and address any issues.
- Regular inspections take place to ensure clients are managing their tenancy well.
- Housing benefit payments are monitored closely to ensure rent is being paid, and support with benefits is given if needed. Liaison with Universal Credit and the council
- When clients find work, intensive support is given to ensure that they are doing everything they need to ensure benefit payments (if necessary) are still made, and they do not fall behind in rent (budgeting support/payslips to the council etc). Our close relationship with the DWP and Elmbridge Council means we can liaise on their behalf when needed (clients give us authority to discuss their claim).

Provision of bespoke targeted supports beyond tenancy management

The F2W manager provided a detailed account of this activity in practice:

- Clients meet with their support worker regularly to address their journey back to work. This process varies depending on their stage in the journey and is very bespoke. For some it is as simple as work-related support, but others may start with engagement with other agencies for personal problems (i.e. for mental health or drug and alcohol related conditions) before work can be approached.
- F2W have made many links with work, health and support agencies since the start of the scheme. These have been essential in referring clients to receive specialised support in a number of areas. Many clients have also benefitted from access to charitable grants for transport, courses, qualifications.
- Each quarter F2W run, on average, 2 events for clients to come along to. These events provide a place for clients to meet, but are targeted towards a different aspect of F2W (for example local businesses coming in to explain work opportunities). Clients are always encouraged to come along, but it is not mandatory. We often have between 10 and 15 clients per event.
- The relationship must be 2-way and often client led. Due to the 1:20 support ratio, it is essential for clients to be taking a lead in the process also. Client engagement is crucial for success, as poor communication not only hampers support, but can lead to problems with rent arrears if clients do not meet with F2W to complete paperwork etc.
- Tenants receive support not only with their journey back to work, but also with Universal Credit and any related services to support them with their tenancy. This is particularly important when tenants find work, to help them in that initial transition phase.

- F2W use the outcomes star to help clients monitor their progress on a quarterly basis. This approach of measuring wellbeing was consolidated from year two. In year one, there were questions around 'distance travelled' in a number of realms, which were similar to the outcomes star used from year two. This forms part of discussions at meetings and helps clients tangibly see progress made. Client progress is reviewed at 1, 3 and 6 months into the scheme, to ensure they are on track. If clients are not deemed suitable at this stage, then support is given to house them in something that better suits their needs.
- Clients are supported by F2W staff, their assigned support worker, and volunteers. This support has taken many forms, including counselling, mentoring, debt management, budgeting, and befriending. Many clients have also been encouraged to volunteer for F2W. This has acted as a source of empowerment, as clients are able to use their skills to benefit others, and gives them a chance to give something back.

Employment and skills training

The career history and trajectory of the sample of F2W clients is complex and goes some way to undermining perceptions people may have of the qualities and skills of homeless or precariously housed people. In the sample spoken with there were career histories of working in specialised elements of the armed forces, management consultancy, highly skilled trades. For others there had been a long gap or absence of employment and for those there was a need for support to work readiness. Some F2W clients were struggling with the new reality of their current situation – both in the housing and the employment market and were still hoping for a return to careers long since lost.

> "*I'm on jobseekers and the work programme. I've been looking for management consultant work*." (1M2)

The new reality of regulations and availability of appropriate work was also the subject pertinent to another F2W client – this time on the cost of regulation in his industry:

> "*I'm looking for building work, they give suggestions but I need new certificates, the government are making it so hard with extra paperwork, you have to buy the certificates – have to pay for it. I have one friend that paid £6000 for paperwork. I'm not the sort of person who can sit around all day – I've been at my niece's today decorating*." (1M6)

For others there was real hope through practical reskilling to reflect new realities. Following on a serious injury, one F2W client was reskilling in a trade which wasn't possible to utilise in trade but could be reworked in domestic settings:

> "*I've got a lot of faith in these people [F2W team]. On Thursday I have an interview with someone at Brooklands college in connection with that – it'll be the next positive step. With domestic wiring – maximum six months and I'll be qualified*. (1M1)

Overall, the links and relationships with employers and trainers was welcomed soundly by F2W clients:

> "*They've pointed me in directions. They've invited me to various evening seminars here… the best was from Brooklands college*." (1M4)

"I have attended group meetings with rent start. i am now on a course that I got through rent start in London which is a registered back to work scheme with St Barnabus, Soho square. this also includes work experience." (R219)
Met with support worker and discussed options for training courses and employment Also enrolled for a course to develop some additional skills for the workplace (R216)

I have attended two six-week courses in acting (intermediate and advance; and two singing courses also intermediate and advanced at the London City Academy. I have also attended two computer courses with Wellness with a goal, and presently I am attending the GCSE English course at Brooklands College. (R26)

Rentstart events, one to one support with benefits and advice, rentstart are organising an art exhibition for my work. (R212)

Combating loneliness and improving wellbeing

In year one, before the consolidated use of Outcomes Star, as a tool to measure client wellbeing, a survey was undertaken with a number of the F2W clients to measure the 'distance travelled' in the duration of their involvement with the project. A sample of 12 wellbeing survey results in year one were reviewed by the evaluation team; and this showed, largely, that perceived wellbeing improved. A number of measures were scored:

- Anxiety
- Vulnerability
- Mental wellbeing
- Physical wellbeing
- Confidence
- Motivation

For the majority of the sample the direction of wellbeing travel was from 'low' scores of perceived wellbeing at the start of the F2W journey with higher scores towards the end. The peaks and dips in wellbeing scores across the sample happened at different moments for different people – but it is important recognise and encourage the flexibility in support that F2W can offer to respond to these differing needs. From the sample of clients interviewed in year one as part of this evaluation, the importance of F2W in combating loneliness came across very strongly. It was clear that living in a F2W property was lifting some of the burden felt by individuals from current and previous precarious and isolated lives. Whilst the initial fear of house sharing was very daunting for some, the lived experience and the alleviation of loneliness was one of the biggest benefits noted.

> *"I'd hear the guys in the kitchen talking and think to myself I have to get down there and get involved. Yeah, that's how I got over it [social anxiety] really. I think it's been best for me, it's helped with my anxiety, people commit suicide because they're lonely… Benefits of doing it – I'm less lonely, not as bad as I thought it'd be, sometimes you know – you need to give things a try.*
> *I mean, I've hit rock bottom where I just thought my life was over. You have to build yourself up until you're a stronger person and make something for yourself. I realise I've*

got to make a life for myself on my own [separate from family] *at the moment. These guys* [F2W] *are offering me that support*." (1M3)

For F2W clients who spoke to the research evaluation team, there is a palpable relief that they have had support – that F2W has been a lifeline:

"*If it wasn't for this place I'd be living in my car, if I still had a car. I've managed to hold onto my tools, so definitely – it's helped me*." (1M1)

"*I think Rentstart does fantastic work, with more resources they could probably do more*." (1M2)

"*At the beginning of my relationship [with F2W] I didn't understand what their role was – I thought they were finding me accommodation and that was that. The follow up calls and visits surprised me and irked me, but once I got my head round what they were about, it made it easier to welcome. Indirectly this has helped – been a bit of a kick up the bum*." (1M4)

Feel more contented. If you're happy with yourself – you're happier to work. (R21)

I think I found my way here. Painful to talk about the past – difficult to think about it. After I live here, o.k help me, but at one point not feeling confident and not connected (R22)

Peer support

[R23] *gives them top tips so they don't have to just go to the foodbank, he told them to go to the supermarket back door just after 7pm – can often buy really good food with 90% off it is had that days sell by. They share tips and ideas. (R26)*

the girls are really neat freaks, makes me keep tidy (R26)

From the middle of year three, a new project, in partnership with the Chelsea Football Foundation, became a new regular favourite of F2W participants. In a series of interviews in June 2019, nearly every participant mentioned the Tuesday hub. This was a space where 'graduates' could also come and join in, volunteer to provide a service – hairdressing, cooking, and to continue to feel part of the F2W family.

I go to the Tuesday hub – like the company and the people, gets me out of the house. I can't drive – arthritis so need lifts. Cooked first week they ran the Tuesday hub. Every week someone suggests something – line dancing, yoga etc. Socialisation is the best bit of the scheme. I'd never have met these people without the hub. (R35)

One graduate of F2W also spoke about the Tuesday hub:
You can always call on someone. Chelsea football team come down and play with us, every week at Tuesday club, we had a hairdresser last week. (R33)

The same graduate talked to the research evaluation team, during an interview at the '3rd birthday' event in June 2019, about her feelings and growth in confidence, having recently left the F2W scheme, and why she continues to offer voluntary support for the project:

I'm at the top of that hill, feel very different to when I started. I'm off to mingle now, I can get these people a job... (R33)

Provision of a match funded rent credit scheme

This following account from the F2W manager outlines this set of activities.

- Clients must save into the rent credit scheme on a monthly basis. This is set us as a standing order at the start of the scheme.
- Clients have a one-month grace period at the start of their tenancy. Saving is reviewed regularly, as it is an integral part of the programme. The idea is that tenants save for either a 'rent credit' when they find work, or cash in the money when they leave into the PRS.
- If clients do not save, they will receive notice to leave the programme in line with the client pledge signed at the start of their tenancy, unless they contact the F2W team to discuss
- Each month those clients who save receive an SMS message to tell them how much they have saved so far (before and after matched funding). Those who have not saved also receive an SMS to remind them to make the payment.
- Clients can save up to £40 per month, and this will be doubled when they find work or move on from the programme. Initially the money was intended to bridge the financial gap between finding work and losing benefit payments, but clients have often chosen to struggle through that phase (use of food banks etc) and use the money later on as a deposit, rent in advance, or for furnishing/bills when they move on into the PRS.

Building up Rent Credit

During year one of the programme, some clients were already Rentstart tenants and were referred into the F2W programme. Whilst some existing clients understood what the tenets of the scheme were, others did not seem to grasp the difference between the wider Rentstart principles and those of the F2W programme. For some of these tenants who were already receiving support and living in the property, the key noticeable difference would be the saving for match-funded rent deposit scheme. Those who did not undertake the savings part of this did not sometimes understand what the F2W programme was, or whether they were in it. By the end of year one, there were very few tenants still in the F2W properties that did not understand what the scheme was about, or that the savings element was a vital component. Just one of the nineteen surveyed in year two seemed to be uncertain about this:

> *I don't really know what it is? I think it's where rent start pay the deposit? I don't feel I have freedom to work because of the debt it builds.* (R215)

However, even for R215 - when asked about saving, responded that they thought they had saved a small amount. During the lesson sharing between the evaluation research team and the F2W team, this issue of not being certain about savings patterns was underlined as an area for focus in year two. The new manager of the team (Sa) suggested use of text messages to

remind F2W participants to save, and to congratulate them on their saving – this was important 'nudging' to boost morale and motivation to save.

When the evaluation team undertook the year two survey of nineteen clients in January 2018, there was a largely positive response to the question 'Are you currently saving towards a future rent deposit?'

1. Trying but with low standard hours makes it hard to pay rent let alone save
2. I am currently saving £10 per month towards a future rent deposit.. I have saved £90 towards a deposit so far.
3. I have no idea, I assume nothing at the moment
4. Not at present
5. Yes. I have saved £160 so far and try to save £40 per month
6. I have been saving £5 per month, at present I have saved £40
7. I am only on £73.10 per week benefit. I have been bidding on [council] property, to no avail. I will not need a deposit if ever successful in obtaining one.
8. Yes, I have saved £100 but sometimes I have to stop direct debits when money is tight.
9. Yes I'm saving £10 a month and have been doing so for around 10 months I think. Looking to increase this soon.
10. Managed to save up to £70
11. I am and I don't know how much as yet, sorry.
12. £200
13. I have previously saved £320
14. I am trying to do training to earn enough money to start saving for a deposit
15. I have £3 saved I think
16. Yes, just £5 a week as financially struggling
17. Yes about £20 per month
18. Have £120 saved. Not been able to save at present as rely on overtime to pay rent and child maintenance
19. I have only saved £40 but after rent is sorted I will be taking part in the scheme fully.

The varying responses from clients in the survey show the broader range of reasons behind the patchy savings record across the cohort. The precarity of housing and employment careers means that some clients have existing debts and direct debits (e.g. child maintenance) which means that saving to build up rent credits – even a very small weekly amount, is very difficult. In year one the F2W team did not monitor the savings as thoroughly as they might, but this was seen in the context of the complexity of issues faced by their clients. In discussion with Commonweal and the evaluation team, the journey of reflection by the F2W team in year two meant that by the end of the second year, there was stronger commitment to 'enforcing' the savings condition of the scheme, even if it really was a very small amount to show a change in culture and habit around this.

Clients saved a total of £7,543.00 over the course of the project, before matched funding. Examining how these funds were subsequently applied, as summarised in Table 5.2, overleaf, suggests that the majority of times, the savings were applied to arrears and to bills associated with new properties. This is consistent with the experience of the F2W project team and the table mirrors the reflections made by the team on the change in hypothesis of the project around the savings for rent-credit.

Table 6.1: How clients applied rent credit savings

Variable	Count
Rent Credit/ Arrears Credit[21]	12
Other	3
Client still saving	5
Rent in advance PRS	2
New property furnishing/bills	11
Unknown	7

(Source: "Destination spreadsheet final 27.6.19.xlsx")

The building of rent credit for the future (preferably for a deposit for the private sector) is a key aspect of the scheme but, as mentioned earlier in this section, it is operated in a flexible way to offer the best support for the client at the time they need it and there has been some debate in the team about whether this is a 'savings approach' or specifically building up rent credit for the future. F2W staff have control over the rent budget and so it is possible to unlock potential match credit to use in a number of ways – deposit, rent in advance, or readiness in move-on, such as furnishing or other costs associated with moving. It is important to note that in discussions with F2W clients, although they understood the purpose of payments were to build up rent credit, they used the word 'savings' because that seemed to be more meaningful to them.

> "*I do save with [named F2W staff member] and them, but I think that's more to do for my [future] deposit. I put in £10 per month for my partner and £10 for me and then I pay in an additional £50 per month. To be honest I haven't worked out how much I've saved so far – I have it on direct debit and I'm very happy with that*." (1M1)

There was uncertainty about the precise nature of the rent deposit scheme, or people's total savings, but broadly clients did understand the principle that they should be saving towards moving into the private rented sector, and that anything they did save would be match-funded:

> "*So basically you set up a direct debit and Rentstart take whatever you can afford. This helps with a deposit for a place so by the end of the year you have a decent amount. I'm not getting on very well – only £10 per month – it's very difficult living on income support. I do think it's an idea, a really good idea to have the savings. Places to rent [in the private sector] are really expensive. I looked at a studio and they wanted £2k from me. If I had £1k in a savings scheme that that would help*." 1(M3)

There was a lack of knowledge and scrutiny of arrangements by some, in relation to the building up rent credit arrangements.

> "*They've asked me a few times to do this; they've given me forms on a number of occasions and I've signed the form - £30 per month – but as far as I know it hasn't happened.*

[21] On the spreadsheet rent credit and arrears credit are recorded separately, but in clarification with the F2W manager

Financially – I'm lazy, so it could be going through or it might not have been processed… I do think it's a good idea – originally I thought it was a lot of interference". (1M4)

There is a benefit to setting up an automatic direct debit so that it becomes a regular transactional process part of the F2W scheme; but clients could then become complacent and not keep on top of finances.

Some found the rent credit scheme a good idea, but didn't feel able to contribute currently:

"*Want to start the savings scheme soon – just getting money behind – job seekers is two weeks behind…*" (1M5)

Others had been saving for a while. The following quotation is from a client who was formerly in the same property with Rentstart and who had more recently signed up to the Freedom to Work scheme:

… been saving for 18 months now and [it's] *building up nicely*. (1M6)

saved £220 and match funded went into Rentstart move on (R22)

It's a really really good scheme, people with nothing who can save and get that doubled. Gives people an incentive so save. When I was first with them I only saved £35 but it got doubled. (R23)

All current F2W clients have committed to saving – some save more than others. Of all 49 graduates who have moved on in the last three years from F2W there are 18 (36.7%) who have saved in the £100s, with the total amount saved by end of year three at £5,793.00 for the 49 graduates. The largest amount saved by an individual to date, is £600. Of the clients who are still current, a total of £1,510 has been saved to date, with the highest individual amount of £380 having been saved.

When asked to look back on their time in the F2W scheme, two 'graduates' of the programme reflected on the saving to build a rent credit element:

Yes, this was a great way to build a small reserve and stay up to date with current bills (R32)

Savings - I managed to save £200 and so received £400 when I moved to a new property. This helped a lot as the property needed furnishing. I received a lot of support with access to benefits, due to my language barrier. Without Rentstart I would have struggled to access this. Rentstart staff and events have made me feel part of a community. I know I can count on them, and whenever I need it, the support is always there.
See above, but the challenge was that saving was sometimes hard with lots of immediate needs, and I needed long term vision to commit to saving when I was short of cash anyway. (R31)

Destitute Fund

Clients of the F2W project, part of the wider Rentstart charity, did have access to a 'destitute fund' which allowed them to apply for money for say bike repair, or a microwave oven for use

in the self-contained units of accommodation. At times, particularly during years one and two, there was confusion between this and the 'savings' scheme by some clients and indeed the evaluation team, when they were discussing the project with clients.

The existence of a wider charity 'destitute fund' to help support some of the day-to-day issues which make the difference between being able to cycle to a job interview or not, cook a meal or not – is an important aspect of the project. It should not be underestimated in the value to the F2W project, and is something to consider for organisations looking to replicate this approach.

Next stages/Moving on

This account from the F2W provides a detailed account of this set of activities.

- Tenants have a maximum of 12-18 months on the scheme, after which they will be supported to move on. This process begins as a move on meeting, where F2W discuss the available options, or comes as a consequence of clients giving us notice to leave.
- Initially it was thought that clients would graduate into the independent PRS. However, F2W colleagues have actually seen five different pathways:
  1. Independent PRS (tenant pays all) – now independent of Rentstart
  2. Rentstart deposit guarantee into PRS (the client does the rest and saves towards paying this when the guarantee expires).
  3. Into shared accommodation in the PRS (this provides reduced cost/deposit and may or may not include a deposit guarantee from us)
  4. In some cases clients of a certain age or with certain needs find alternative accommodation (e.g. sheltered, social or hostel. No need for PRS
  5. Clients move into another Rentstart managed move on property (still attached to us but run more like the PRS)
- Once the tenant has been checked out of the property, as long as they have no arrears/related costs then their saving (rent credit scheme) will be match funded and returned (assuming they did not use it before).
- All clients receive follow up support to ensure that their move-on is successful. If necessary F2W will work with landlords (guarantees/references etc). Clients in category 5 above receive additional support and still remain in contact with us. The idea for these clients is that their next step is into independent PRS accommodation, but we have identified this interim phase as a necessary step for some clients, often because their rent credit savings will not cover either the deposit or rent in advance (particularly in Surrey).

In qualitative interviews with a sample of clients during year one of the project, there was some nervousness of moving on, not always vocalised – but sometimes in facial expressions and protective body language from those who had been in their F2W property for around a year and who knew that move-on was around the corner.

> "*I mean, I'm hoping if I haven't been successful [by the end of the year] then Rentstart will keep me on a bit longer, otherwise I'm going to be in trouble. I want to be earning money, buying things for my kids and hopefully being happy again*." (1M3)

Indeed, this reticence was seen in the length of F2W tenancies during year one and into year two, which was tightened by the end of year two so that it was in the majority of cases a twelve-month period (maximum eighteen). F2W staff looked at utilising the wider stock of properties to which Rentstart can access, in order to have a small pool of 'move on' properties for those who cannot yet access private rented or council sustainable tenancies. The level of emotional investment made by F2W staff in their clients meant there is a reluctance to follow a formulaic approach to moving clients on; however there was increasing clarity during year two that a tighter definition needed to be applied, and this was the case during year three.

This is a difficult balance to strike between making clients feel 'at home' and ensuring stability and security from which they can find training, employment and save sufficient resources for a month's rent in advance or other such deposits necessary in the private rented sector. There is a temptation to keep clients secure and to let tenancies go on for longer, but in balance with this is the knowledge that in so doing, there is less capacity to help people with their housing and employment careers.

Graduates stay in touch though and there was a feeling by the end of the third year of the evaluation, that this was a growing 'family'. There were tight-knit connections that helped those who had left F2W remain grounded. There were a number of 'boundary-spanner' roles where F2W graduates had volunteering roles in providing support to current F2W participants.

> *Stayed in touch with Rentstart, they wrote a reference for University, it was a big deal, had to do further exams. I now can learn on my own*. (R37)

6. Costs

This chapter outlines the costs associated with the F2W project and, through use of the 'Making it Count' method, provides a finding on social benefit and value for money.

Social benefit

In terms of estimating social benefit, there are two sources of cost savings, housing and non-housing. For the purposes of the F2W project, savings brought about through housing are calculated from the provision of service to clients who are either at risk of becoming homeless or who are already street homeless, while those savings attributed to non-housing sources are those associated with the intensity of support required and whether clients have a criminal history. These savings, while non-cashable, are effectively savings arising from off-set costs to society associated with the provision of institutional or state services to this population. Through the provision of housing, for example, state costs are reduced, and these are classed as savings as per savings to the public purse.

The savings to society associated with housing costs[22] amounted to a total of £1,301,144.00 over the three years of operation. These savings are summarised in Table 7.1, below.

Table 7.1: Summary of savings associated with housing-related social costs

	At risk of homelessness	Street homeless
Year 1	£220,248.00	£173,918.40
Year 2	£307,648.00	£251,724.00
Year 3	£186,942.40	£160,663.20
Total	**£714,838.40**	**£586,305.60**

(Source: "Making it Count June 2019.xlsx")

The £734,015.00 savings associated with non-housing costs are summarised in Table 7.2, below.

Table 7.2: Summary of savings associated with non-housing-related social costs

	Medium Cost	High Cost	Ex-Offender
Year 1	£45,864.00	£121,416.00	£8,488.00
Year 2	£74,880.00	£252,950.00	£0.00
Year 3	£53,352.00	£177,065.00	£0.00
Total	**£174,096.00**	**£551,431.00**	**£8,488.00**

(Source: "Making it Count June 2019.xlsx")

[22] There were no saved costs associated with hostels or bed and breakfast accommodation, so these have been excluded.

Taken together, savings associated with both housing and non-housing related savings amount to £2,035,159.00 over the three years of the project's operation. Again, while these are not cashable, these are savings because they off-set costs that would otherwise have to be borne by the state.

Project revenue and costs

In terms of project revenue and costs, the project has operated 'in the black' over the three years, as summarised in Table 7.3, below.

Table 7.3: Project revenue and costs over three years

	Net revenue	Total costs	Balance
Year 1	£75,349.96	£65,864.08	£9,485.88
Year 2	£77,386.88	£62,957.82	£14,429.06
Year 3	£79,029.71	£68,699.73	£10,329.98
Total	**£231,766.55**[23]	**£197,521.63**	**£34,244.92**

(Source: "F2W costings FINAL 26.6.19.xlsx")

The total costs category may be sub-divided further, as shown in Table 7.4, below:

Table 7.4: Costs to the F2W project over three years

Cost Category	Total Cost
Client costs	£1,167.83
Property costs	£761.45
Staff costs (client support)	£124,031.95
Staff costs admin	£23,252.40
Staff costs - management oversight time	£22,400.00
Bills, utilities, council tax etc. (average)	£15,360.00
Outcomes Star licence cost	£1,320.00
Match funded savings (average over quarters)	£7,428.00
Events/Sundry estimate	£1,800.00
Total costs	**£197,521.63**

Social savings and project costs

[23] In the "F2W costings FINAL 26.6.19.xlsx" spreadsheet, the total net revenue figure of £233,618.16 is contested. Compare the value for P18, if *P18 = sum(P6:P17)*. However, if *P18 = sum(D18:O18)*, i.e., all net totals, the total is £231,760.55. The discrepancy of £1,857.6 between the two summations cannot be accounted for.

Bringing the available costs, revenue and savings information together, over the three years, the saved social costs consistently exceed the revenue required to support the F2W project by some 8 orders of magnitude, as Table 7.5, below, summarises.

Table 7.5: Social Cost savings, project revenue and costs

	Total Gross Cost Savings	Net revenue	Total costs
Year 1	£569,934.40	£75,349.96	£65,864.08
Year 2	£887,202.00	£77,386.88	£62,957.82
Year 3	£578,022.60	£79,029.71	£68,699.73
Total	**£2,035,159.00**	**£231,766.55**	**£197,521.63**

(Source: "F2W costings FINAL 26.6.19.xlsx")

The F2W project has considerable benefit from being located within Rentstart, accessing the social and infrastructure connections linked to the wider charity. It is not always easy to see where the 'invisible' benefits of this operation might impact on the demonstrated scale of social cost saving, above. It is not absolutely clear that if a project set up elsewhere, that was not located in a similar well-connected charity, could expect to see savings exceed reported costs by a magnitude of eight.

Value for Money (VfM)

The social cost savings generated by the project has been calculated as a little over £2m, while the total project funding to realise these savings is almost one ninth of the social costs that are saved.

The cost benefit analytic method has been used to derive the F2W project's value for money, and this has been calculated in two ways. First, in the traditional manner of dividing the costs of the project by the revenue of the project, and the second divides the cost of the project by the social (housing and non-housing) savings generated by the project. These are elaborated below.

Cost Benefit Analysis: Costs and Revenue

This is the traditional approach to a cost benefit analysis, and uses the total costs of the project over the three-year period divided by the total revenue generated by the project for the same period.

From Table 7.4, the total costs for the project are £197,521.63 while the net revenue (Table 7.3) is £231,766.55.

When calculated, the benefit cost ratio (BCR) is 0.85. As this is positive, it appears that the benefits realised from running the project are positive insofar as they outweigh the costs incurred significantly.

Cost Benefit Analysis: Costs and Social Savings

For this ratio, the value is derived by dividing the total costs of the project over three years, taken from Table 7.4, above, as £197,521.63 by the total amount of social savings, that is offsets to the public purse, realised through the project's operation, as given in Table 7.5, above, as £2,035,159.00.

When calculated, the BCR is 10.3. Clearly, this is highly significant ratio. From the data available, this suggests that the benefits of the project, from a social savings perspective, far exceed all costs associated with the project.

Discussion

From the data above, it is apparent that the greatest housing savings have been generated through the project offering a viable alternative for those people at risk of becoming homeless. The offer for at risk clients generated £128,533 more in housing savings than the £586,305 generated by offering an alternative for street homeless clients.

In terms of non-housing savings, high supervision clients are equivalent to savings of £551,431. This can be compared to the lower costs afforded by providing an option for ex-offenders or for those who were considered to require 'medium' supervision, an equivalent of £8,488 and £174,096 over the three years respectively.

When the revenue stream is considered, the net revenue generated is in excess of £230,000 while the costs amount to little more than £197,500, leaving a balance in favour of the project's financial health of almost £34,250. It is important to note again, for those looking to adapt or replicate the F2W approach, that the revenue stream from the Commonweal grant, along with the surplus created through subsidised rental properties (particularly from Walton Charity) provide a framework for the F2W project that has considerable headroom to invest in support activities, or to provide financial support for a resident, for example to by an oven, mend a puncture, or purchase a train ticket to get to a job interview. This will not necessarily be replicable for new projects seeking to establish in other areas.

Finally, when the cost benefit analysis of the cost and revenue and the costs and savings are calculated, both BCRs are positive, with cost versus revenue returning a ratio of 0.85, and cost versus savings (housing and non-housing), the ratio is a significant 10.3.

These are very positive findings, from a value for money perspective., and leads easily to the conclusion that, given the available data, the F2W Project offers value for money.

9. Impacts

The project by numbers

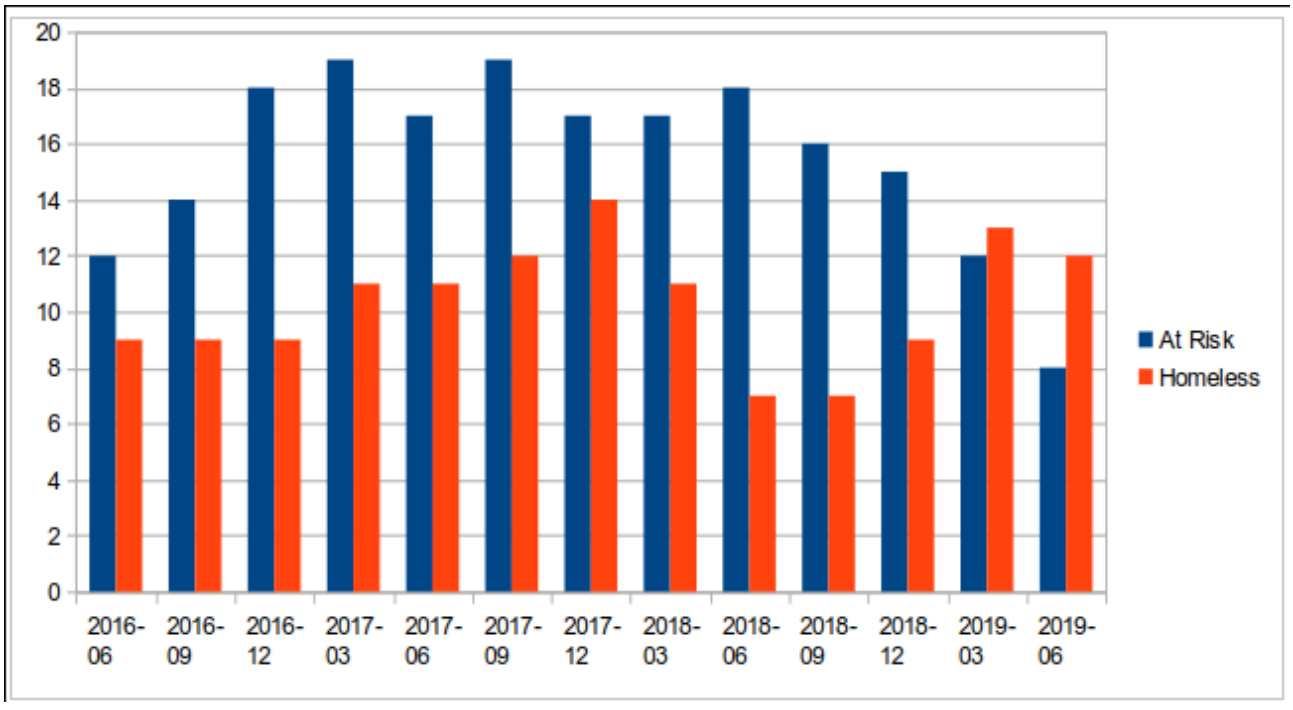
This chapter presents the key findings, in relation to the impact of the F2W project on client participants.

Clients

During the last year alone (April 2018 to June 2019), 28 new clients have entered the project, of these 12 were street homeless and 16 at risk of homelessness[24]. Over the last year, an average of 25 (24.75) clients were case worked at the time of each quarterly reporting, just slightly below the 27 (26.83) average over the whole project. However, the three year average is elevated due to spikes in client numbers in the fourth quarter of year one and twice during year two.

By the final year of the project, 77 people have been involved with the project, although 3 of these have been repeat clients – i.e., who left the project and then returned. Hence, for the whole project there are *74 unique clients*, most of whom have tended to be at risk of becoming homeless, as Figure 8.1., summarises.

Figure 8.1: Referrals for homeless and at risk of homelessness over the duration of the F2W project, by quarter



[24] Source: "Big spreadsheet End of June NO NAMES.xlsx"

Clients present to the project with a range of concerns, the most frequently presented being mental health concerns, as shown in Figure 8.2.

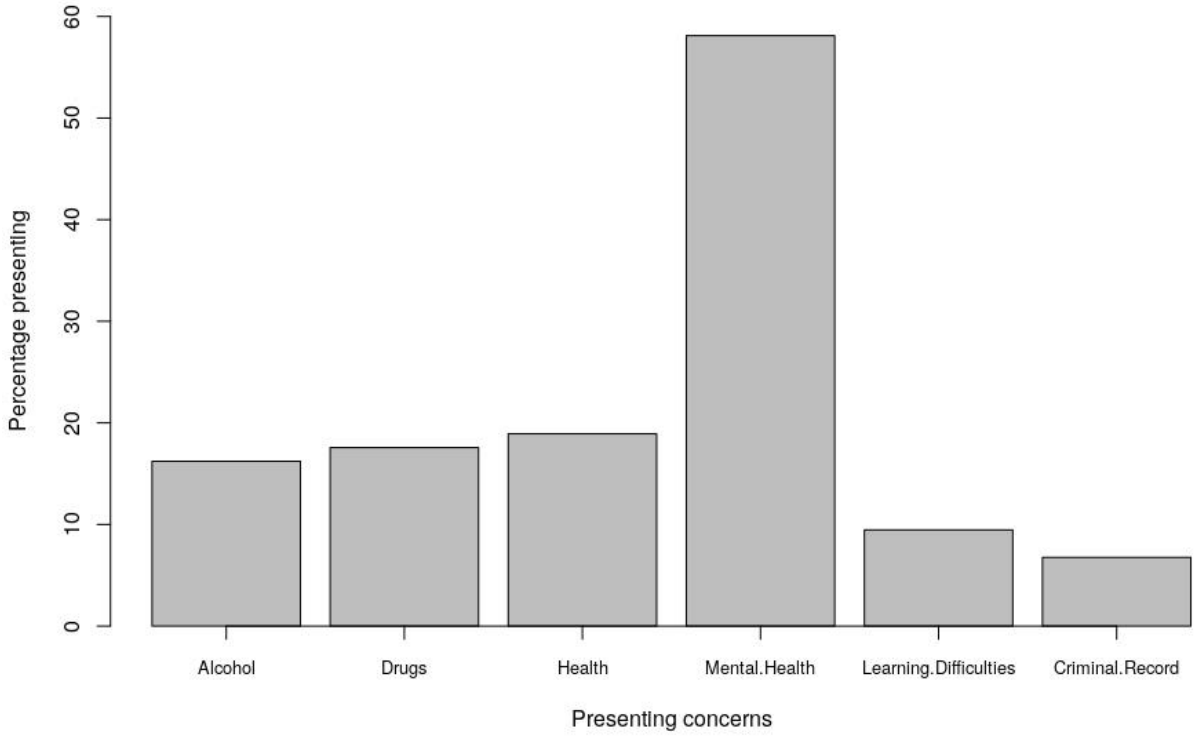


Figure 8.2: Clients' presenting concerns

The presenting concerns are summarised in Table 8.1, below.

Table 8.1: Clients' presenting concerns at intake

Concerns	Alcohol	Drugs	Ill health	Mental Health	Learning difficulties	Criminal record
n	12	13	14	43	7	5
%	16.22%	17.57%	18.92%	58.11%	9.46%	6.76%

Clients who are at risk of becoming homeless do tend to exhibit a different pattern of engagement with the project than do those who are already homeless. Using the intake data[25] collected by the project over the course of the whole project, it is possible to plot significant correlations between client's presenting concerns, meaningful activity, engagement with the project's offer, and the intensity of the tenancy support required.

Clients who presented as at risk of becoming homeless engage with the project's offer differently to those who present as homeless. These differences are summarised in Tables 8.2 and 8.3., respectively. These are calculations which test the strength of association between

[25] Source: "Big spreadsheet End of June NO NAMES.xlsx"

two variables. The coefficient is the value of the strength of the relationship and is compared with the probability. When the coefficient exceeds the probability, it means that the relationship between the two variables is significant, insofar as it cannot be attributed to chance. The right column ('probability (p))' is the level at which the coefficient ('r') may be considered statistically significant. In Table 8.2, for example, all values except for 'Joined saving scheme' are not statistically significant. However, the coefficient for 'joined saving scheme' is very significant and is therefore highly unlikely to have been caused by chance alone.

Table 8.2: Parameters with which clients presenting as at risk are associated

Variable	Correlation coefficient (r)	Probability (p)
Health concerns	0.1634	0.1641
In work now	0.0904	0.4437
Volunteering	0.0639	0.5887
Joined saving scheme	0.2615	0.0244
Tenancy support intensive	0.0033	0.9775

Clients at risk of homelessness are significantly more likely to join the savings scheme than those who present as homeless. Those at risk are also more likely to express health concerns. They may also tend to volunteer but also to require intensive project support. However, because these latter aspects are not statistically significant, they suggest tendencies that may also be due to chance.

This profile can be compared with those clients presenting as homeless, although, as Table 8.3 shows these are weak associations that are not statistically significant.

Table 8.3: Parameters with which clients presenting as homeless are associated

Variable	Correlation coefficient (r)	Probability (p)
Alcohol Issues	0.1103	0.3494
Drug Issues	0.0792	0.5026
Mental health concerns	0.0412	0.7274
Learning difficulties	0.1287	0.2746
Criminal record	0.0120	0.9192
In work at interview	0.0745	0.5282
Found job when housed	0.1394	0.2363
Training	0.0120	0.9192
Tenancy support light	0.0033	0.9775

As can be seen, clients presenting at intake as homeless suggest a distinct profile of concerns and ways of interacting with the project, even though these are statistically weak associations they are nonetheless noteworthy. Homeless clients are likely to have alcohol issues, learning difficulties, and may be more likely to experience drug addiction and mental health concerns. Clients with a criminal record are also more likely to be homeless than at risk of

homelessness, although this is based on very limited instances of clients presenting as ex-offenders.

Of interest however, is that the homeless group tends to require less intensive project support than does the at-risk group, although this is a very weak association. More significantly, stabilising accommodation is positively associated with employment. Those presenting as homeless were also more likely than the at risk group for holding down a job at the time of the interview.

Those presenting concerns most demanding of project support are shown in Table 8.4. The findings suggest that those clients presenting with drug issues, mental health concerns or criminal histories are also overwhelmingly those who required the most support from the project..

Table 8.4: Correlations and *p* values of presenting concerns relative to the probable degree of support required per capita

Variable	Correlation coefficient (r)	Probability (*p*)
Drug Issues	0.2118	0.0700
Mental Health Issues	0.2553	0.0281
Criminal Record	0.1694	0.1489

An important project intervention is to encourage clients to join and participate in the savings scheme. Table 8.5 shows that the probability of joining the savings scheme significantly declines for clients presenting as street homeless and/ or learning disabled.

Table 8.5: Correlations and *p* values of presenting concerns relative to probability of joining the savings scheme

Variable	Correlation coefficient (r)	Probability (*p*)
Street homeless	-0.2615	0.0244
Learning difficulties	-0.2336	0.0451

Clients who were in work at the time of the interview are significantly more associated with alcohol and health concerns than those who were not in work, as shown in Table 8.6. These may indicate potential risk markers for future employment and hence require specific supports to mitigate.

Table 8.6: Potential risk markers of future employment for clients in work at the time of interview

Variable	Correlation coefficient (r)	Probability (*p*)
Alcohol Issues	0.2723	0.0189
Health issues	0.2357	0.0432

Clients who were more likely to join the savings scheme were those who were at risk of becoming homeless, expressed mental health concerns and/ or who generally required less

intensive support from the project, as Table 8.7 summarises. However, it should be noted from the reflection of the F2W team that there were observed, qualitative criteria linked with likelihood to save, which provide a more embedded picture; key amongst these was the interest shown by the client and the willingness to engage – either individually in meeting the F2W team contact, or more widely in the peer activities.

Table 8.7: Characteristics of clients most likely to join the savings scheme

Variable	Correlation coefficient (r)	Probability (p)
At Risk	0.2615	0.0244
Mental Health Concerns	0.2209	0.0586
Tenancy support light	0.1956	0.0949

During the last year alone (July 2018 to June 2019), 23 new clients have entered the project, of these 12 were street homeless and 11 at risk of homelessness.

Tenancies

Over the last year, 23 clients received help to become tenancy ready, while 23 new tenancies were created[26]. Over the course of the whole project, 82 clients in total received help to become tenancy ready, suggesting that the same clients may have received help to become tenancy ready on more than one occasion. In total, over the course of the project, 54 people have left or moved on from the project, which also includes the three returning clients.

Tenancy is a key aspect of the F2W project, and, as noted, the F2W model tests whether addressing stable housing, providing targeted support, and match-funded savings can break the cycle of homelessness and unemployment.

From the F2W project records[27], three variables are informative with respect to testing this model. Table 8.8 summarises the number of clients engaged with the three tiers of project engagement. Almost 84% of clients joined the saving scheme (the match-funded savings tier), 71.6% of clients were provided with intensive support around tenancies (the targeted support tier), and just under 90% of clients are housed as of the date of the June 2019 reports.

It is informative to explore the relationships among these variables. The strongest indicator of positive outcomes was joining the savings scheme. This was significantly correlated with both being in work now and less intensive project support.

Over the last year, an average of 7 individuals per quarter were involved in being prepared for a new tenancy, while over the course of the project, this average was also 7.

Over the last year, 26 new tenancies were created, and over the course of three years, 45 people have successfully 'graduated' from the project. 'Graduated' in this context means no

[26] Source: "Making it Count June 2019.xlsx"

[27] Source: "Big spreadsheet End of June NO NAMES.xlsx"

longer involved with the project in any form, while 'move on' refers to not being involved with the F2W project, but are still in Rentstart managed properties.

Positive Outcomes

Over the last year, a total of 16 tenancies came to an end. Of these, 50% were positive (i.e., 'green') insofar as the clients engaged fully with the project, while 37.5% (n = 6) involved clients who had engaged minimally with the project. Only 2 (12.5%) were evicted due to failure to comply with the tenancy agreement ('Red').

It is apparent that most people entering the project engage with it and successfully move through it to secure tenancy.

At the end of year three, most people had 'graduated' from the project. The status of the clients by the end of the project are summarised in Table 8.8, below.

Table 8.8: Number of clients by programme status

Variable	Count	Percentage
Graduated[28]	46	60.5%
Move On Unit	8	10.5%
Current	19	25%
Control	3	3.9%
Total	**76**	**99.9%**[29]

(Source: "Destination spreadsheet final 27.6.19.xlsx"):

The destinations of the 54 people leaving the programme, over the course of three years, are summarised in Table 8.9, below.

Table 8.9: Destination Accommodation of clients

Destination Accommodation	Count	Percentage
Independent PRS	6	11.3%
Rentstart guarantee into PRS	10	18.7%
Returned to live with parents	4	7.6%
Into emergency accommodation	1	1.9%
Sheltered accommodation (Charity)	4	7.6%
Into Rentstart managed property	8	15.1%
Independent PRS SHARED	5	9.4%
Section under mental health act	1	1.9%
Social housing	3	5.7%

[28] This is a composite term which refers simply to clients no longer being involved with the project in any way, and not necessarily an indicator of 'success'.

[29] Rounding effect.

Social housing (Sheltered)	3	5.7%
Hostel	2	3.8%
Moved in with friends	3	5.7%
Left unannounced	3	5.7%

(Source: "Destination spreadsheet final 27.6.19.xlsx")

When these destinations are mapped against the five pathways theorised by the F2W team, the theorised pathways collectively account for the ways in which 32 of the 54 (59.3%) clients left the project, as summarised in Table 8.10.

Table 8.10: Client destinations mapped against the five outcome pathways

Pathway	Variable	Count
1.	Destination Independent PRS landlord	6
2.	Destination Independent private rented sector property but with Rentstart deposit guarantee.	3
3.	Destination Independent PRS Shared	5
4.	Destination Paragon Housing/ Walton Charity/ Transform/ Social	10
5.	Destination Rentstart managed	8
	Total	**32**

(Source: "Destination spreadsheet final 27.6.19.xlsx")

Of the 54 clients[30] who have left the project, the activities they had in place at the time of leaving are summarised in Table 8.11, below.

Table 8.11: Destination activity

Destination Activity	Count	Percentage
Full-Time Work	11	20.4%
Part Time Work	15	27.8%
Rentstart external agents/events	0	0
Volunteering	2	3.6%
Not stated[31]	9	16.7%
Unemployed	14	25.9%
Total	**54**	**100%**

(Source: "Destination spreadsheet final 27.6.19.xlsx")

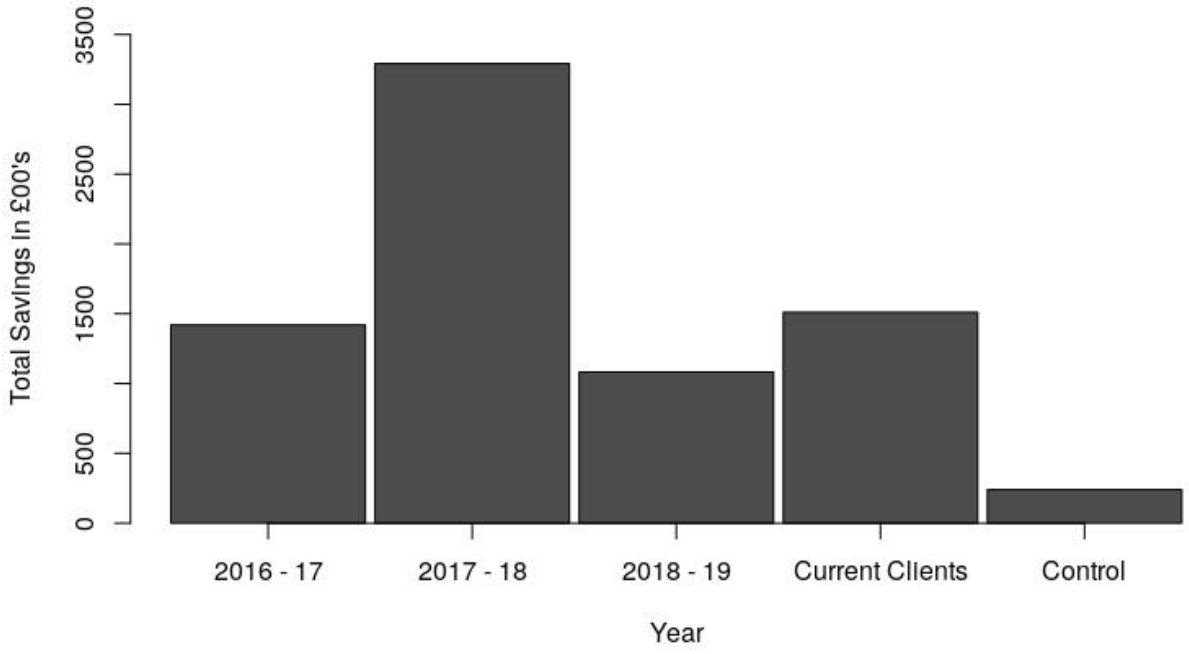
[30] As per Table 8.7, 46 'graduated' plus 8 'Move on' clients. The discrepancy between the total given in Table 8.7 and that given in Table 8.11 cannot be accounted for on the basis of the data available.

[31] Adjusted to exclude 19 current clients.

Clients saved a total of £7,543.00 over the course of the project, before matched funding.

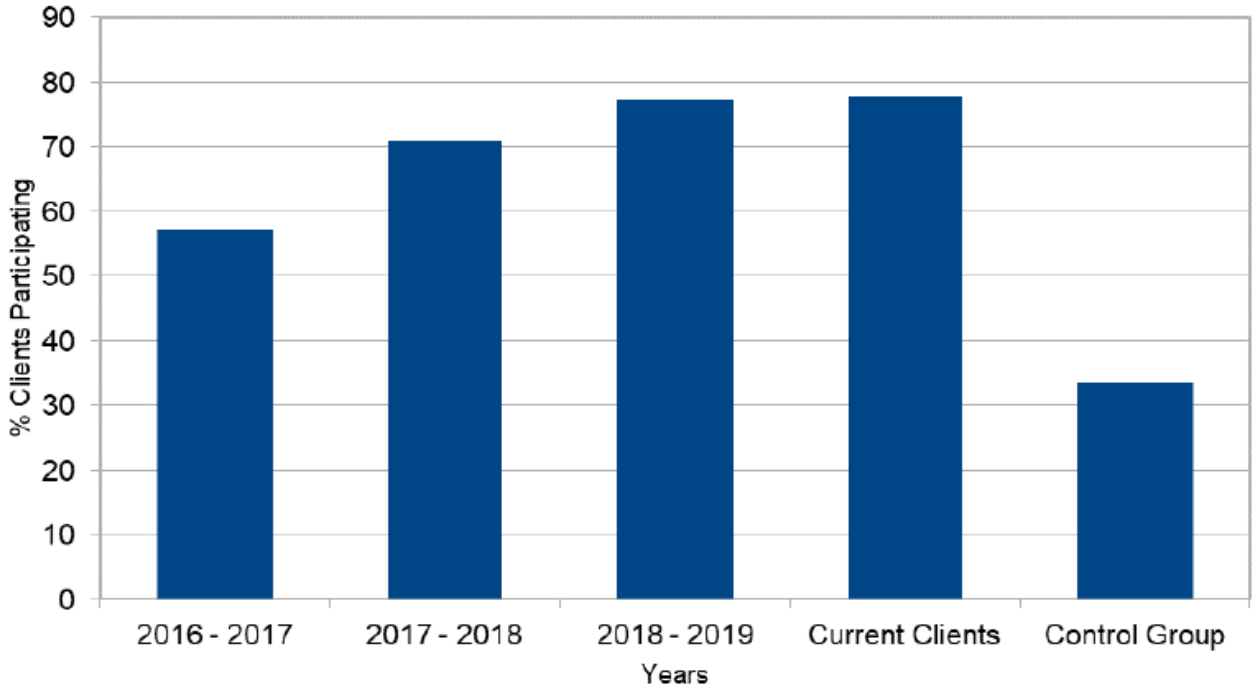
Figure 8.3, below, shows the gross amount of savings by year of client leaving the project.

Figure 8.3: Savings in F2W by year of leaving



The figures suggest that between 2017 and 2019, the number of participating clients was increased, although more clients saved less. The important point is not the total amounts saved per year, but rather the number (or percentage) of clients who either currently participate or did participate up to the time of their leaving the project. There is a demonstrable trend indicating an increase in the percentage of clients participating in the savings scheme, as shown in Figure 8.4, overleaf.

Figure 8.4: Change in % clients participating in savings scheme by year leaving



It is apparent that the trend is for an increasing percentage of clients to participate in the savings scheme over time, although on the basis of available figures, this trend does appear to be beginning to plateau. A longer series of data would yield a more informed trend line.

Examining how these funds were subsequently applied, as summarised in Table 8.12, below, suggests that the majority of times, the savings were applied to arrears and to bills associated with new properties. This is consistent with the findings of the F2W project team.

Table 8.12: How clients applied rent credit savings

Variable	Count
Rent Credit/ Arrears Credit	12
Other	3
Client still saving (i.e., savings not yet used)	5
Rent in advance PRS	2
New property furnishing/bills	11
Unknown	7
Clients not saving/ unable to save	20
Data not available	2

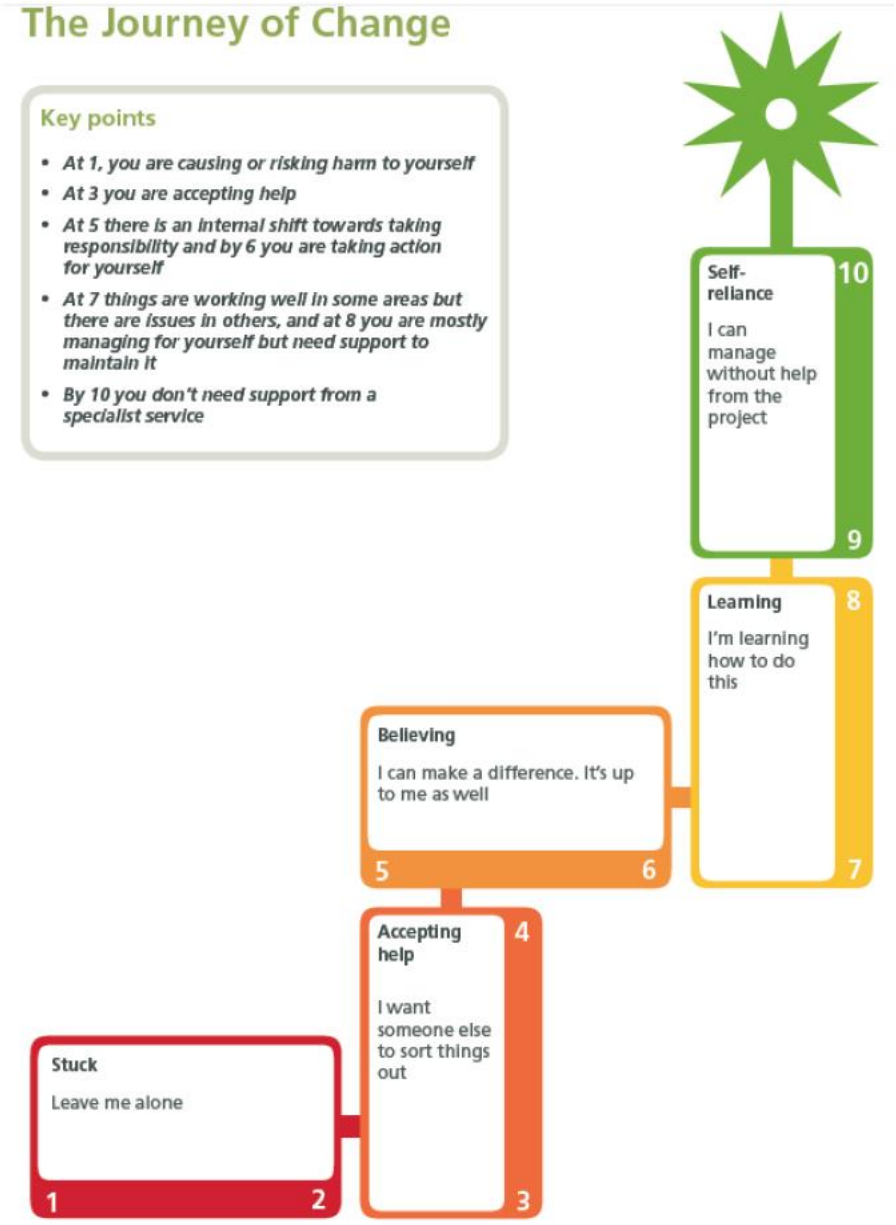
(Source: "Destination spreadsheet final 27.6.19.xlsx")

Client Confidence

The F2W team used the 'Outcomes Star' method to record feelings of confidence and wellbeing in a number of areas. By June 2019 the team looked at data for 29 F2W graduates who had participated in the Outcomes Star data collection and they took an average score for each measure across the 29 at the start point of their journeys on F2W and then the final endpoint score, to show the increase in reported confidence and wellbeing in a number of aspects.

Outcomes star is a well-known reputed online subscription tool for organisations to measure change in perceptions of clients over time. A client will be asked to complete a star at the beginning, and then again at a later point, and so on – this visual tracking allows client and service provider to see the journey of change over time. Figure 8.4 below provides a little more detail on the meaning of the scores for the star:

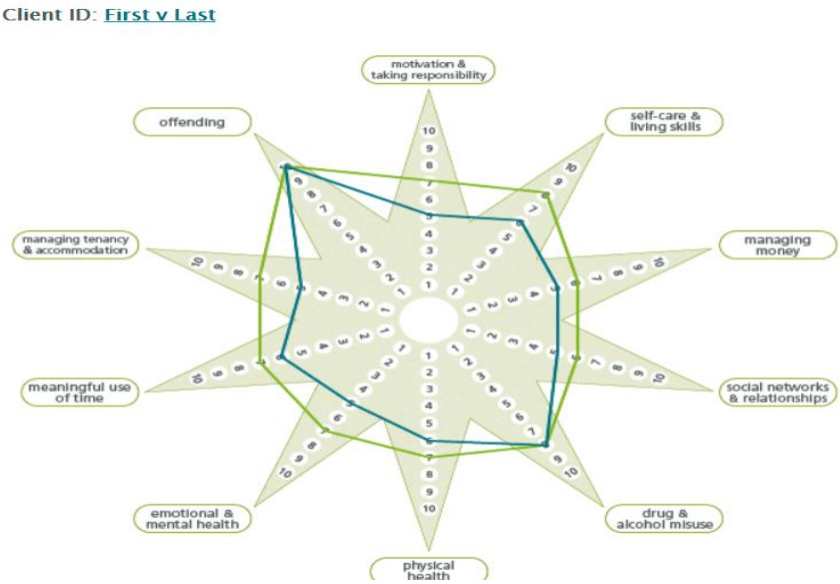
Figure 8.4: Outcomes star scoring meaning



The collective outcomes star changes in ratings for the F2W cohort are plotted as an illustration, overleaf at Figure 8.5. The star shows the 'distance travelled' for clients and shows a very positive outcome in terms of increased confidence and skills between the first time the clients were asked to self-assess, and the last time they were asked the same.

Figure 8.5: Outcomes Star

First = initial client self-assessment
Last = final client self-assessment



The movement of perceived strengths in the outcomes star can be seen more clearly here, in Figure 8.6:

Figure 8.6: Scores and movement in outcomes star

Scale	Initial	Last	Change
Motivation and taking responsibility	2.8	6.0	3.3
Self-care and living skills	4.5	6.0	1.5
Managing money and personal administration	3.5	6.0	2.5
Social networks and relationships	3.8	6.0	2.3
Drug and alcohol misuse	6.5	8.5	2.0
Physical health	3.8	6.0	2.3
Emotional and mental health	4.5	6.3	1.8
Meaningful use of time	4.3	6.3	2.0
Managing tenancy and accommodation	4.8	7.5	2.8
Offending	10.0	10.0	0.0
Average	**4.8**	**6.9**	**2.1**

R23

This an amazing scheme which allows user to build themselves up at a pace not pressured but needed Practical process great for getting back and used to responsible saving and planning Opportunity to have the backing of experts And such a knowledge team like Rentstart Guiding you through some difficult process of getting back to full work and confidence in managing and coping Supporting you every step of the way I was very apprehensive to accept help from the charity at first a mixture of pride and fear but Steve said to trust him and I did It was not easy but everything said was right, so glad I stayed as almost did not take the help on offer This turned out to be one of the best decisions I ever made!! As it has been the catalyst to everything that's positive in my life right now Thank you Rentstart Helen, Helena, jo, Sam, Steve everyone, cannot explain how grateful i am to you all ♡

R13

Main ingredients for me: - housing (I was homeless) - Investment in the person - Rentstart helped me as an individual to achieve what I wanted. - Support - without the all round support I have experienced, I would not be where I am now (I now have my family living in a home in Walton on Thames, 4 years after being separated.

Rentstart helped me to run my own art exhibition. This was incredible, raising money for me, and my profile locally. The also sourced frames for the paintings, invited the mayor and local high profile people, and hosted an opening night celebration for me. It was special. Sam has worked 1-1 on many, many occasions, even helping me with applications to help my family join me in the UK after we were separated as refugees. It feels like Rentstart have adopted me as their own, and I know they will do everything to help me and my family. I have attended work events, and received support to become self-employed, which is a long process. Helena has always kept on top of my benefits even when I could not. This has meant I have never been in debt.

8. Key Challenges and Key Learning

This chapter details key challenges the project has faced, why the issues presented difficulties and how they were overcome –it presents a story of how the project has evolved. The report focuses on the challenges and responses within the project. A key issue, affecting this and more broadly the public and charity services offered to those in housing need, is the impact of wider austerity measures, and the effects of local housing markets. These meta issues were discussed in the context and literature review, earlier in the report. The previous chapter finished on a summary of 'what makes F2W work'.

Learning Points

This chapter focuses on the evolution of the project, and the lessons that have been learnt. There are five key learning points.

Learning Point One – communication

Communication and information sharing between the F2W team at Rentstart has been excellent. The research evaluation team at DMU have been able to visit the offices, participate in events and interview clients and staff of F2W. Anonymised client data has been shared regularly on a quarterly basis, as required. The Making it Count adapted spreadsheet has been updated quarterly, and where there have been questions, particularly in the final year with a new research assistant joining the evaluation team, the F2W project leader has been exceptionally quick and helpful to respond to questions. There have been times where, due to staff changes, there has needed to be a handover and where patience was afforded by the evaluation team in some requests for data.

Learning Point Two – responding to clients' suggestions

Staff working on the F2W project were receptive and open to suggestions from clients, as well as from the evaluation team. Feedback from clients was that they wanted a way of supporting their social/interaction skills. During year three, the F2W team established the 'Tuesday HUB' with the support of the Chelsea Foundation. This is a regular space where clients get together and cook, share ideas, get fit, sometimes even get haircuts. The skills, ideas and activities are based on the pre-existing skills (cooking, haircutting) from prior careers. Physical get-fit activities are provided by the Chelsea Foundation. This aspect of the project in year three came about because of the ability of the clients to make a suggestion, and the willingness of the F2W team to listen and respond.

Learning Point Three – consistency

During year two there was a need to reconcile quarters, the project itself had been running for one quarter before the evaluation team started. It became apparent that the report from Rentstart to Commonweal was run on a slightly different quarterly endpoint, than the data reported to the evaluation team. An additional quarter was put into the reporting template to Commonweal to ensure that it reconciled with the evaluation reports, and that the final year three was reconciled to start 1st July 2018. For other projects thinking about starting up, it is

important to reconcile reporting periods where there are multiple organisations (funder and evaluators, for example) requesting data.

Learning Point Four – savings element

As was seen in the previous chapters, the element of F2W pertaining to savings for rent credit, was not universally taken up, or enforced during year one, and part of year two. During year two there were discussions with Rentstart and Commonweal that if this was such a vital ingredient of the project, then it must be embedded more rigorously. This was done in time for year three. At the end of year three, the manager of the F2W project was asked to reflect on the practical learning points which led to better take-up of the savings element. He said there were a number of essential components to the savings scheme:

- Client must sign up to saving and commit to the client pledge **before** they move in.
- Ensure the client is fully aware of the consequences of not saving.
- Monthly tracking is essential to ensure clients are chased up regularly.
- SMS reinforcement when they do save to tell them how much they have saved and a running tally (positive reinforcement)
- Prioritise saving before anything else for F2W enrolment

A full reflection on the challenges and lessons learnt around tightening-up the F2W scheme ahead of year three, relating most particularly to the savings element, but reflecting the whole approach, can be found here, in the words of the F2W manager.

Narrowing the vision – challenges and consequences
During the latter stages of year 2, it became apparent that the vision of the project needed to be narrowed in order to better fit the original aims of the project. This discussion was mainly centred around the rent credit (saving) scheme. When the project began, the intention was that everyone would save towards their 'rent credit' when they found work. However, a number of clients on the programme were not saving. This was due to a number of reasons: (a) the client had said they couldn't save immediately but needed a period of grace, but then either didn't save or were not followed up. (b) The client had committed to saving but cancelled their standing order. (c) The client did save initially, but then cancelled their standing order. (d) Out of desperation to help a client (or because of a vacant property/voids) we overlooked the saving but then never resumed it later on, or indeed the client said they were never able to save.

It was agreed that although helping people is why Rentstart exists, we need to be 'tighter' about who F2W is for, and the model we were testing. It was hoped that by doing this we would actually help clients more, because they would hopefully achieve the envisaged outcomes from the hypothesis. Saving was a crucial part of the model, and thus became a non-negotiable. As a result, as staff we cracked down on saving and would only put a tenant forward if they were willing to do so. We also introduced a client pledge which had to be signed before commencement of the programme. This meant that clients were fully aware of the intentions of the project, and understood why the savings was so essential.

Unfortunately, this initially meant that clients who were not currently saving either had to start or faced notice to leave the programme. Coincidentally a lot of clients actually moved on at the end of Y2 anyway, leaving a new slate for year 3. Initially this went very well, with clients all committing to save. However, as the winter months closed in, the rigidity of staff

decreased, and for a few the rent credit scheme was again forgotten. It is amazing how quickly this can happen when there is a flux of new clients and a busy housing period. Again, we reflected and resolved to get clients saving as the number one priority. As project manager it was difficult to ensure staff were consistently doing this, and one thing is for sure, if you don't get the saving done right at the start, it is incredibly difficult to amend it later on. It was also difficult when clients either did not have a bank account, or have a new app based account, as direct payments are very difficult and thus tracking cash payments is much harder. In order to increase accountability, we learned that an SMS update for clients each month reminding them how much they had saved works really well. It also ensures we as staff track the data monthly, as this can sometimes be forgotten in busy periods. At the end of year 3 we are back in a strong position again, but it has been a challenge to get there.

If I were to start the project again I would ensure the following:

- The F2W pledge must be in place at the start of the project
- Explain to clients in black and white why they save and the consequences of not saving
- Non-negotiable, no saving = no F2W (this can be really hard, but allowing exceptions can quickly become the rule)
- Savings standing order form must be completed before the client moves in
- Allow clients to have one month's grace period before the standing order becomes live
- Notice to quit is given after one failed payment – but ensure there is a fair warning for them to rectify first (1week) – this shows the tenants the importance of saving and keeps to your word. Blanket policy, no favouritism.
- SMS monthly updates are essential as they reinforce saving but also enable the office to track saving monthly – this is critical as non-saving must be acted on immediately.
- Try to have a set 'rent credit date' for standing orders – i.e. all savings come into your account on the same day (this would make tracking achievable)
- Avoid if possible the £1 saving for clients who say they cannot save. Minimum saving of £5 per month, otherwise the saving is not significant enough to matter to clients – saving wants to encourage buy in, and so it is important it is not 'throw-away'

At the very end of the project, the F2W Manager reflected further, on what the changes in scope meant for the savings element of the project, and how the original hypothesis on what the savings for rent credit had shifted with the growth in the 'move-on' aspect of the project.

> *"When the project began in 2016, the hypothesis around the saving or 'rent credit' aspect to the model was that a matched saving account could help bridge the income gap between welfare, rent and the pay check when someone was helped by the project into employment. Over time, in employment, this person would then be able to move on independently, freeing up space for someone else on the F2W programme. This was the perceived major hurdle for the clients that we support, since we thought that gaining work would be the key to accessing the PRS, and thus any support to keep the job that someone had gained was crucial.*
>
> *However, our analysis has shown us that very few clients actually chose to use the 'rent credit' in this hypothesised way. When we dug further into this finding, we also noted that only 6 of the clients leaving F2W actually did so into the PRS, with the majority moving into a non-F2W property within the Rentstart portfolio as a kind of 'half-way' move on between the structured support of F2W and the PRS. It therefore followed that instead of the savings being used in the hypothesised way, they actually tended to be used when clients reached this*

next phase. We reflected on what we thought that this means, and came up with the following conclusions:

The original hypothesised 'rent credit' model has value for some clients, and it is still very much true that extra support is necessary when someone takes the initial step from benefits to work. However, we have concluded that because the wider holistic support of F2W is so good, clients have the confidence that we will do all we can to support them in this time. Indeed, with access to foodbanks and a number of grants through our partner charities in the area, we in many instances have gone the extra mile to help clients maintain their job and maintain their tenancy. It is also true that unlike a 'normal PRS landlord', we are more flexible to support tenants if they are struggling with their rent in that period. This has been further supported by the more flexible sliding scale approach of Universal Credit, meaning that some clients who find initially lower paid jobs may not necessarily have their benefits 'cut' in the same way that job seekers allowance and the housing benefit system seemed to operate. Therefore, as a consequence of the support from Rentstart, the hypothesised 'gap' was actually smaller than we first thought, because of our actions! However, it is important to note that this gap would still remain for people who not in the programme.

The reason that clients tended to try to hold on to their 'rent credit' savings until they moved to the PRS or Rentstart move-on tells us a lot about the state of the PRS in Surrey. Firstly, it tells us that for many of our clients, a next-step directly into the PRS was unattainable, as only 6 clients managed it! Indeed, this has revealed an even bigger gap than the hypothesised purpose of the project – the move to the PRS. The data shows us that the real struggle lies in the gap from Rentstart to gathering the deposit/rent in advance, to step into independence.

As we found out that many people were unable to bridge this gap, at the same time the popularity of Rentstart grew, consequently expanding our property portfolio. This meant that we were able to house clients whose time came to an end on the year-long project, but who were unable to gather the funds to move into the PRS. We now realise that we had inadvertently created a 'stage 2' in the project. Clients graduating from F2W without the funds for the PRS were moved (without a deposit or rent in advance) into another Rentstart property. At the same time the support for these clients decreased, mirroring a PRS-type relationship, but with the security of having us there if needed. Clients could no longer use the matched 'rent credit' savings scheme when they left, possibly explaining why many of those who moved into 'move on' properties used the money to furnish and equip their homes (as this was the more pressing need, and the £1000-£2000 needed to access the PRS for many was a way off), or paid any previous arrears held with us." (F2W Manager)

Learning Point Five – thinking about sustainable outcomes

Linked to savings, and the reflections of the team around culture and characteristics of clients with a positive savings outcome. Another important learning point was not to rush lettings for the sake of filling void properties. The F2W manager reflected that historically the pressure at times to avoid voids has meant that they may not have selected the people with the characteristics which were key to positive outcomes for the scheme. Understanding by year three that the team had the 'freedom to wait' and to ensure thorough lettings process and client understanding of the pledge. For F2W to work to its fullest potential, the team felt that there needs to be a system where selection is not constrained by the pressure of rapid turnaround of voids.

Observations on Learning Points

From narrative reports provided by Rentstart to the funder – Commonweal, a series of challenges and commitments were raised, as observed by the evaluation team. They are summarised here:

- Some clients are resistant to 'seeing things through'.

In response, the F2W team committed to:
1. Establish local opportunities for clients to regularly involve themselves in health and exercise/ activity
2. Develop an established move-on process for clients
3 Develop already established links with other local partner agencies for extended opportunities (e.g., health/ wellbeing, volunteering)

- The project has to be entirely client led in terms of the varying support they need.

In response, the F2W team committed to:
1. More opportunities to be created to support clients explore different avenues of work, volunteering and training.
2. Explore the benefits of health, exercise and wellness and impact on clients' wellbeing and progress.
3. Establish support process for clients who are fully secure and in a position to move-on (including utilising match funded savings scheme)
4. Run more sessions on training and voluntary work for clients not at stage of applying for paid work.

The team have reported that 'Freedom 2 Work' is focused on the client's needs and aspirations. Clients have reported to them and to the evaluation team that they finally feel 'listened to'. Bespoke support is vital to the success of the scheme; it is possible to do this at the scale of the Freedom to Work project and in line with taking on board the learning points outlined above.

What could you do if you had more…?

At the end of the final year, the F2W Manager was asked to reflect on what he thought could yet further improve the project, if they had more team member to help deliver the aims:

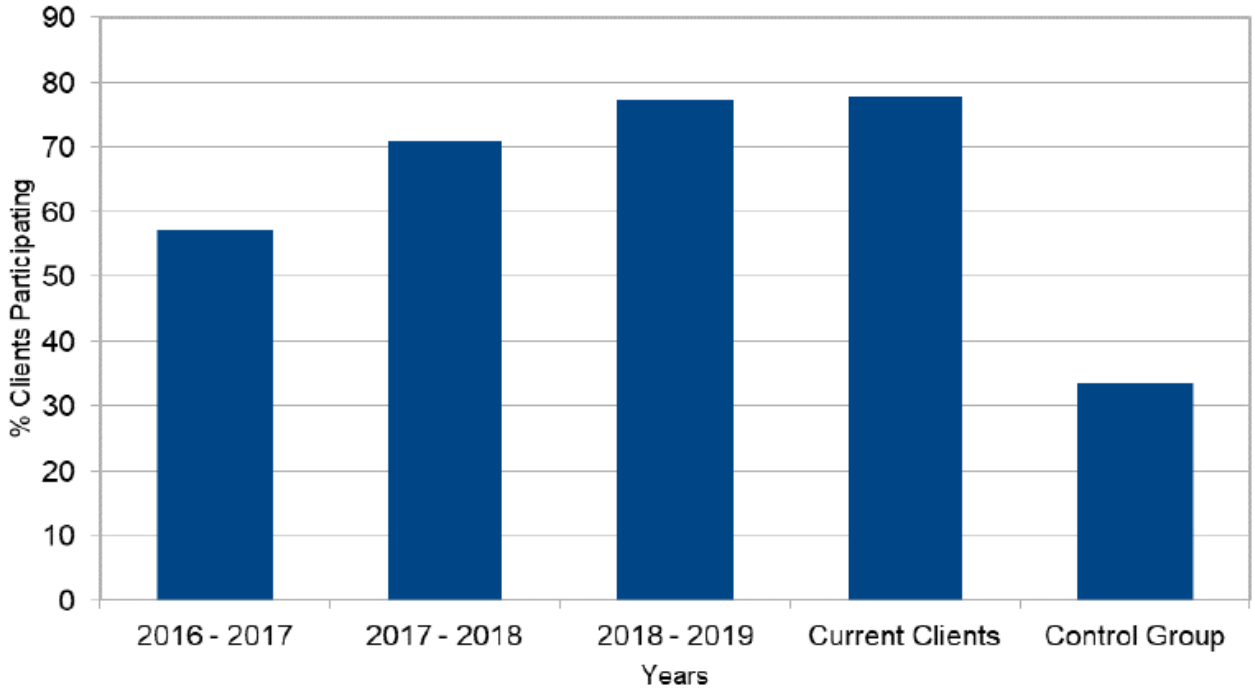
- More feet on the ground – actively going to see people and not let things slide.
- More structured support – we would like to meet clients more regularly and be able to implement regular meetings.
- Become more pro-active and less re-active with clients and properties. Sometimes it can feel like we are fire-fighting, particularly after a report is due and so Sam is less present with clients.

- Greater ability to use graduates as ambassadors in the future and get them working with new clients, and also provide greater move on support for our graduates.
- Greater client interaction – stops minor problems becoming big issues, and keeping on top of property maintenance etc.
- More volunteers to support – the F2W team has seen the benefit that a volunteer can bring to the support element. Indeed, when the evaluation team spoke with one of the volunteers in a telephone interview, the relationship was mutually beneficial with the volunteer feeling the positive impact of 'giving something back' and seeing F2W clients progress.

What evidence is there that the F2W project responded to the recommendations in the Interim Evaluation Reports in years one and two?

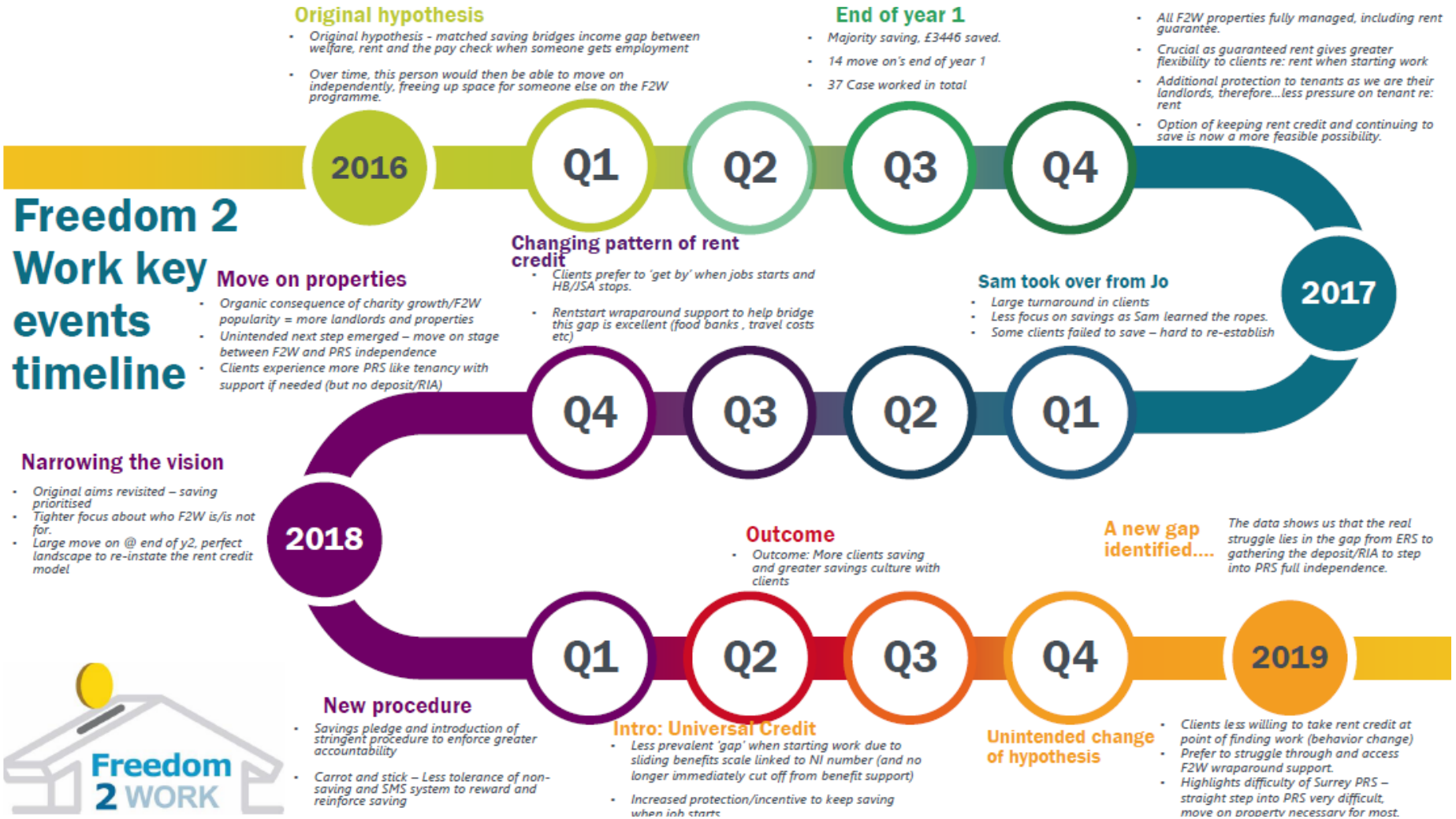
Enforcing the savings component of the F2W project continued to be a challenging concept during year two, as the team want to help people who are homeless or at threat of homelessness. Nevertheless, it had been realised that this is a specific project with building a rent credit as a conditional part of it; plus the team knew that they could access other properties as part of the wider Rentstart service so that they can help very vulnerable people still, just not as part of the F2W project – until they are ready to save. By the start of year three this message really did seem to result in clarity of the contingent factors of F2W.

Figure 9.1: amplifying the savings component



This figure shows the growth in participation of the savings component of the F2W scheme, with the most participation occurring in the final year, having seen a concerted effort by the team to engage with clients in year two.

Figure 9.2: F2W timeline



This summary shows the recommendations from years one and two and provides a brief commentary on the lessons learned by the end of year three:

Table 9.1: Learning across the three years

Year One Recommendations	Year Two Recommendations	Commentary on lessons learnt
1. The first year of the project included significant reflection on what exactly F2W was; it was firmly established by the end of year one that F2W could only be achieved in its fullest extent in properties over which it exercised management and rent account control. There was also discussion during year one on whether clients were 'saving' or 'building a rent deposit' – this question did not seem to burden clients who were not clear on the precise mechanism but liked the broad idea; but it did appear to exercise the F2W team. It is recommended that in year two there is further detailed scrutiny over the key elements, precise definitions of the main interventions of the project and the exact hypothesis being tested over the remainder of the period. Flexibility in the scheme is vital,	1. The 'Freedom' in the F2W is still very important in year two, for clients to feel 'free' of wider constraints around accommodation and wellbeing - to be able to go into the world of work; but it is also for F2W service providers to feel 'free' to be responsive and flexible to meet individual clients' needs. However, this 'freedom' has been managed and constrained more in year two, with a better understanding of the 'conditions' of F2W and the need for participants to comply with those or move from the project (sometimes into other Rentstart schemes). 2. The cohort and property stock size (22 property units and approximately 20 clients) appears to be optimum for the proper delivery of integral F2W interventions. At the end of year two there were only 14 F2W case-worked clients, but this has been explained due to 11 transitions from the scheme in the last quarter of the year alone. An optimum of approximately 20 clients is still the most appropriate. It was decided to follow this size of F2W all the way through the three years of the project, rather than to try and scale up within project. There will continue to be pressures of scalability and the final report conclusions will reflect on some of the issues related to that. 3. The wide-ranging, complex needs and the precarious lives prior to coming to the F2W project, means that intensive	• The cohort size of properties remained the same, at an optimum for testing the F2W model. However, the original hypothesis of the savings element, and the move-on to the PRS shifted slightly, as a wider pool of 'move-on' properties became available to the F2W project (from the success in reputation enhancement of Rentstart's approach more generally) for use where people could still not afford the rents in the Elmbridge and wider Surrey private rented sector. • The F2W team continued to grow in confidence from year two, that it was

but this has led to some uncertainty on the exact ingredients of the F2W scheme, and this may warrant some tightening at the start of year two and by Autumn 2017. 2. F2W will need to continue its good relationships with private landlords who already are within the project, and also continue to work with prospective landlords who may consider joining to add more accommodation units that could be used as F2W. This could be particularly helpful in the question of scaleability if the scheme were to grow in subsequent years. However, the evaluation shows the challenges for clients and the F2W are towards the end of the first six months to one year of initial tenancy in the F2W managed properties. It is recommended that discussions with private landlords about expanding future properties under this scheme focus more on expanding the portfolio of 'move-on' accommodation stock. 3. F2W should consider liaising through its strong networks and board of advisors, to talk with housing associations in the region	support is needed for many clients. The use of the industry standard 'outcomes star' to measure this in year two means a limited number of data points for this year two evaluation, but will provide better consistency for the end of project report in July 2019. 4. Clients continue to report that there was value in being listened to and in the personal and trusting professional relationships built between clients and the F2W team. Being 'listened to' was a theme returned to time and again in the survey and in face-to-face meetings. 5. Proximity of the housing stock in the F2W was noted as important to the support aims of the project in year two. It is necessary for clients to be in relatively close reach of the support team for flexible and regular support. The evaluation team notes the intention to 'swap out' two of the units for two others closer to the team. 6. Following the surveys with stakeholders and particularly with landlords, it is recommended that F2W promote its role (especially its successes) in working with housing providers, emphasise its skills in managing shared accommodation and highlight the savings to build rent credit initiative. This could be achieved through (i) participation in local authority-led private landlord forums, (ii) engagement with local bodies representing private landlords such as branches of the National Landlords Forum and the Residential Landlords Association, and (iii) working with local lettings and management agencies. 7. Shared living, again whilst not immediately aspirational, continued to bring additional value to some clients who felt that living with others had built their confidence and produced strong friendships. It was also noted in year two that peer support from F2W 'graduates' through volunteering roles, or just through informal advice to those	better to have a void property for a little longer, than rush a letting to a client who was not ready for F2W and who would not be able to adhere to the Pledge. • The Outcomes star measure was fully embedded in year three and as this data set grows the beneficial outcomes will become even more clear as more people move through the F2W project. • The promotion of the F2W and wider Rentstart approach has been a very clear success during year three as the size of the stock available for 'move-on' has grown rapidly, and has slightly impacted on the original hypothesis. • Volunteers have continued to be utilised in year three, and this has seen mutual benefits for clients, F2W staff and for the volunteers themselves.

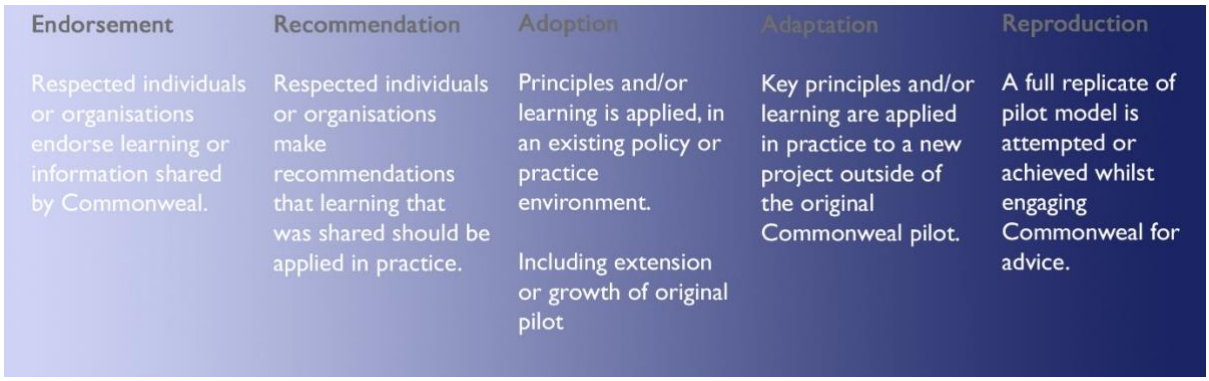
in terms of 'selling' the benefits of 'tenancy-ready' individuals who graduate from F2W. It is recommended that there may be scope to consider different channels into working with the private sector both through traditional social landlords who may provide move-on properties for F2W 'graduates' but also social lettings agencies who may be useful partners to work with in the future. 4. The evaluation team and F2W should focus in years two and three on the strands of the scheme that may be replicable for adaptation, and to clearly show which elements of the hypothesis work particularly well and which elements face challenges. Tighter definitions and standardisation of the interventions may assist in this; or it may become apparent that it is the flexibility of approach which is vital and which could be challenging then to replicate or adapt in different contexts.	going to 'move-on' accommodation in their area, was very important for continued support and wellbeing. A genuine 'cohort' identity was observed in some conversations between the evaluation team and the clients. 8. The evaluation team observed that the F2W cohort – certainly a core group of participants and graduates – see their peers as 'family' they continue to provide informal advice, they stay involved through volunteering with the F2W team – there is a genuine wish to 'pay back' to a scheme that helped them when they needed it most. 9. During year two, there was more considered use of additional property in Rentstart management, as 'move on' – this gave clients the freedom to feel continued support and it gave the F2W team the freedom to bring clients involvement in F2W to an end – as they graduated on, but still with support where it was needed. The ability to have move on property was an important finding in year one for this 10. purpose and its implementation in year two provides clearer distinction and boundaries between F2W and wider Rentstart schemes. 11. F2W is now one part of a three-part platform to enhance sustainable access to the PRS for more vulnerable people. The CEO of Elmbridge Rent Start has articulated that F2W is one leg of a three -egged stool to support this. The three legs are: (1) F2W (2) credit worthiness through improved credit rating of clients (3) landlord appeal of the scheme and its graduates. This observation from the CEO reflects the findings from the landlords and other stakeholders around 'landlord appeal' and there is further work to be done on 'badging' this appeal neatly and making this clearer to landlords during year three.	

9. Analysis: Is the project worth replicating?

Introduction

The evaluation team has considered the merit in replicating the F2W model. We were asked by the funder to consider a spectrum.

Figure 10.1: The Commonweal replication spectrum



The recommendation of the evaluation team is instead to consider adaptation of the model. There are challenges in policy or practice transfer if a full replication is attempted, as there will be local housing market conditions and other social elements that mean adaptation rather than adoption is the most appropriate method for success.

Benefits to replicating organisations

The benefits to areas that adapt this model (not just to the organisation delivering it, but partner organisations like local councils, employers, and other stakeholders) include:

- Proactive support for clients prevents the potential for 'revolving door' use of services, because resilience is enhanced and behaviour changes embedded
- Increased communication between stakeholders can lead to more PRS landlords signing up to a scheme like this, where work on the reputation of clients and provider is amplified
- Private landlords can benefit from having specialist organisation take on management of property, for those with corporate social responsibility/ approach – a scheme like F2W can provide financial and social benefit.
- For local authorities, the benefits of a F2W scheme running in the area are enormous, especially where there are long waiting lists and growing homeless numbers in areas where demand far outstrips social housing supply. This is contingent on a close working relationship between the project team and the council, as seen in Elmbridge.

Demand for this type of service/product

'Freedom 2 Work' is focused on the client's needs and aspirations. Clients have reported that they finally feel 'listened to'. Bespoke support is vital to the success of the scheme; it is possible to do this at the scale of the Freedom to Work project, but may not be possible on a larger scale. There is clear demand for a model, like this, that offers the support and provides a listening ear. It will be necessary to reflect on whether this could be replicated at scale. Demand for 'move-on' accommodation in an expensive private rented sector has seen the next stage of the F2W model grow quite quickly in its final year. This is the element of the project that could scaled more readily, but also it is the aspect of the model that may not be so necessary in local housing markets where the private rented sector is not so prohibitively unaffordable.

Policy context for potential replication

The policy context for the F2W project has been set out in detail in the early part of this report. Whilst each local housing market has individual elements, the private rented sector in Elmbridge Surrey is heated in terms of property values and rental prices. This is a similar context for other areas of the South East in the London environs where high prices create a context of unaffordability for many to access the private market.

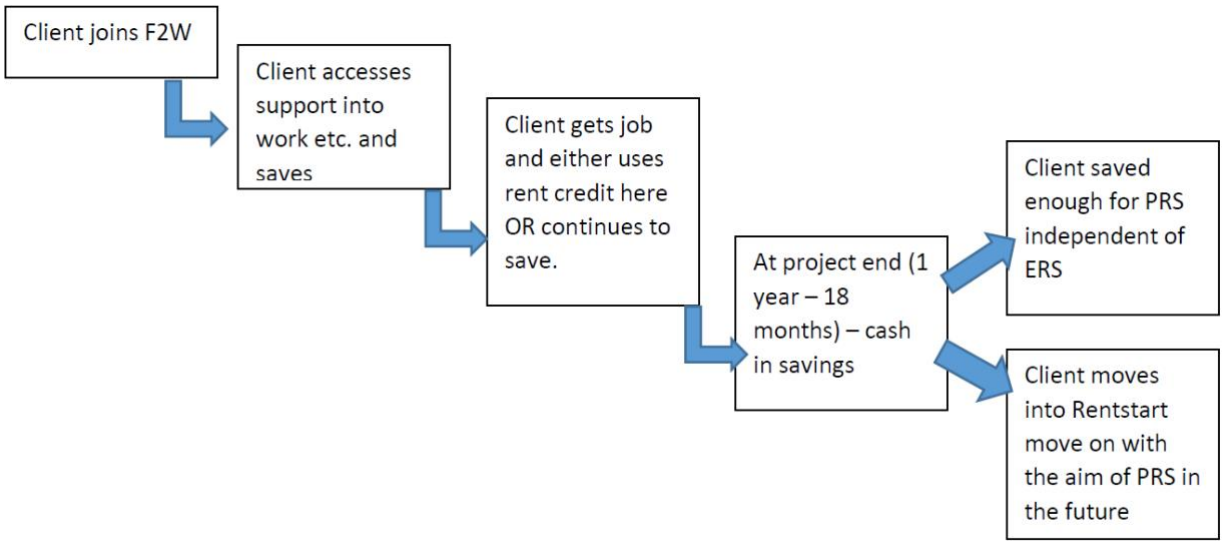
In terms of replication, this means that F2W may more recognisably be able to adapt in similar markets in the South East, but it is possible that areas of lower price and lower demand can still utilise aspects of F2W, such as the culture of savings, and the bespoke support in order to help clients think longer term and to generate a reputation for 'graduating' rent and work-ready clients who local landlords trust will be able to sustain a tenancy for the long term.

Potential for replicating the 'savings' element

One of the key learning points during the project was around the savings for rent-credit, and the impact of the growth in move-on properties available to Rentstart for F2W 'graduates'. In a reflection of this on the potential replication of the model, and the changed elements from the original hypothesis, the F2W manager said:

> **So what does this tell us about the model and its outcomes?**
> *In areas where the rent is so high (mainly the south east), the model may only work where the provider has access to move on accommodation, as much of the cohort needed this option. However, it is important to note that the organic growth of Rentstart occurred at the same time as the project, and arguably because 'word got out' about the things we were doing, in conjunction with procurement from our CEO. Therefore, it can be argued that even if another organisation did not have the move-on properties initially, they may actually find them as the project timeline rolls on. Although this sounds risky, it is worth remembering that Rentstart achieved this in arguably the most difficult PRS market in the UK, and so it may actually be more feasible for others to replicate this than at first thought.*
> *The model has changed to include a new step that was not envisaged on inception. The ideal model could now look like this (very simplistically):*

Figure 10.2: reflection on model by F2W Manager



What does this tell us about the replicability of the F2W model?
We do not feel that the above findings impact the replicability of the model, just that the potential 'final stage' of F2W may vary dependent on geographical location. For everyone experiencing hardship or homelessness, the access to housing and support are always crucial, as is saving for the future. In that way the '3 legs' of F2W remain unchanged irrespective of location. However, when a client comes to the end of a project, their journey into the ultimate goal of the independent PRS will depend on where they live. For example, it could be argued that finding an affordable PRS property in Northern England may be much easier than in the South where the PRS is fast moving and extremely expensive. This will then have implications for the need of a 'move on' step or not. For organisations for whom a 'move on step' is necessary, the ability to run the F2W project would depend on either the properties they have available, or their willingness to rely on growth of 'move on' as the project continued.

Potential for replicating the support 'back to work' element

Organisations wishing to adapt or try to replicate F2W type approach in their areas need to have a sound understanding of local and national employment and labour markets so as to be able to identify appropriate workplace opportunities. F2W type organisations could usefully engage with employers that are part of national / international organisations to identify which of them are able to develop and support local initiatives without recourse to approval elsewhere.

Organisations need to be clear as to the nature and type of employment that is being sought, as well as working in partnership with employers, colleges to ensure that clients are work-ready in advance of work experience. This is something that is included in the F2W project, and there are key links with local employers and colleges. A strategic focus and an

understanding of the local employment context, and their skills' requirements, is an important factor.

Reputation and replication

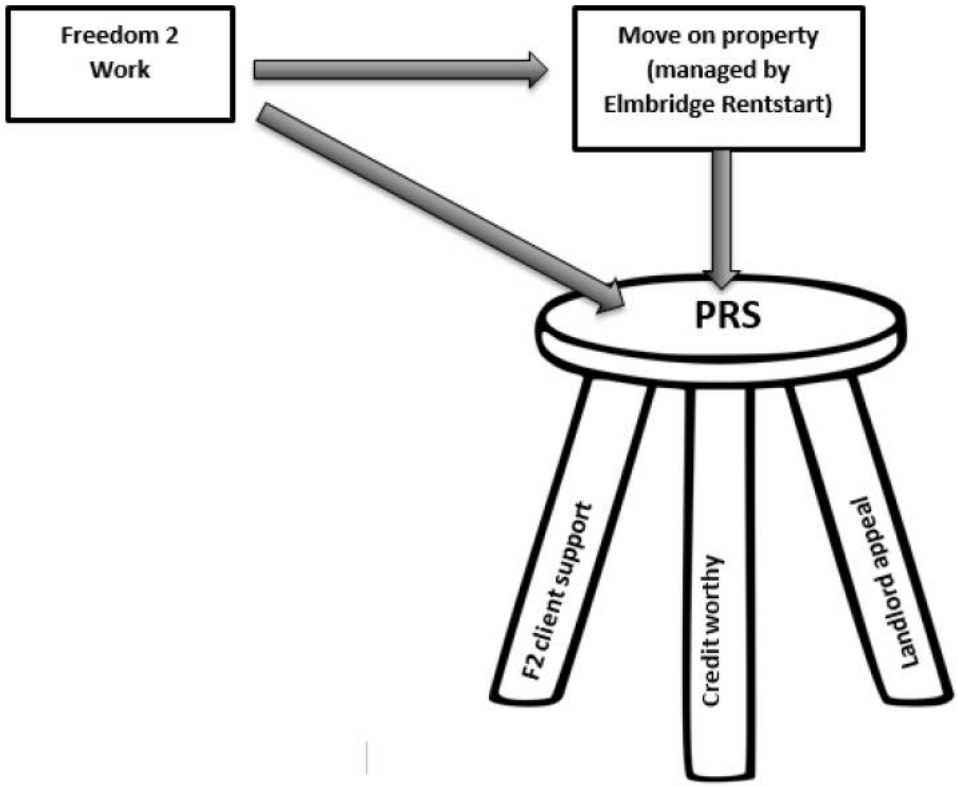
One of the key elements emerging from year three, and the growth in stock available to Rentstart for use as move-on accommodation, is the importance of reputation of the scheme and of the F2W graduates' work and tenancy readiness. Without this reputational enhancement, the scheme will not grow in size (either for core or for move-on) or in terms of availability of diverse employment pathways, if clients/ graduates are not seen as ready for the world of work.

The role of the team, and the Chief Executive, in creating a positive public relations context for the project is crucial. Any organisation looking to replicate will need to consider the personal qualities and connections of senior people developing the scheme and in representing the scheme to the wider world – including working with political leaders (for example Rentstart became one of the local Mayor's charities of the year, this had a positive effect), and with other charities (for example Rentstart's relationship with Walton Charity and with House of St Barnabas).

Flexibility and replication

As discussed earlier in the report, the growth in stock available for use as 'move-on' accommodation, which helped to mitigate the unaffordability of the private rented sector in Surrey, had an impact on the view of the original hypothesis and it provided an additional avenue to the eventual goal of independence in the private rented sector. This is illustrated, below, in a 'three-legged approach' as drawn up by the F2W team.

Figure 10.3: Three-Legged Stool of F2W



Any organisation wishing to replicate a F2W type of approach will need to be flexible to opportunities and avenues that open up, amplify and grow elements of the project.

Necessary F2W Conditions

In understanding the key 'ingredients' of F2W, it is important to establish what the necessary conditions are for the scheme, if it is to be adapted or replicated elsewhere. Organisations seeking to adapt a similar approach in their own areas should consider these to be 'essential ingredients':

- Management control of the properties and the rent account
- Majority of properties are shared – to ensure the sharing 'benefits' and amplify the cohort peer effects
- Every F2W client must make a commitment to save to build up future rent credit – and this condition is monitored and enforced by the F2W team
- Every F2W client needs to communicate with the team and undertake activities through training, education, employment or volunteering
- The team delivering F2W has access to 'move on' accommodation for clients at the end of F2W tenure but still in need of some support and connection. This move-on accommodation need not be directly managed or controlled by the F2W team, but it makes it easier where this is the case. Indeed, in year three of the project, this move-on accommodation increased under the management of Rentstart, creating more available homes for F2W graduates who still could not afford to access the private rented sector on their own.
- Landlords and stakeholders need to be kept on board with good communications and events where they can meet clients, employers and trainers.

- The scheme must be flexible so the F2W team are free to respond to individual needs – in Elmbridge this is vastly helped by access through Rentstart and their industry and charity connections, plus their ability in their charitable 'destitute fund' to offer additional bespoke support – eg bicycle repairs, emergency white goods (cooker or fridge). This additional cushion to support bespoke needs is necessary in some but not all cases to enable the client to function in the project.

10. Recommendations

The F2W project has demonstrated benefits to individual clients living in the properties managed by Rentstart, and to wider society in terms of savings for the future based on this current intervention. The evidence from clients regarding the positive impact of F2W on them, is compelling. This short chapter summarises some of the key points for different stakeholders and offers relevant recommendations.

Recommendations for Rentstart

1. Continue to focus offer a flexible 'freedom to' approach to delivering the project, whilst maintaining the momentum to have clarity on the 'saving for rent credit' element.
2. Maintain the scale of the F2W stock, to a maximum of 30 beds if there is small growth necessary. Focus sustainable growth on the 'move-on' element of the project, which provides a cushion for those F2W graduates who still cannot access the PRS market.
3. Maximise the connections with stakeholders like the Chelsea Foundation and House of St Barnabas for the mutual reputational enhancement which gives the F2W a wider audience in Surrey and beyond.
4. Consider a specific 'brand' for graduates of F2W, a type of 'kite-mark' to demonstrate to landlords that they are 'tenancy-ready' and to potential employers that they are 'work-ready'.

Recommendations for Commonweal

1. Continue support of such innovative approaches, which are vital for organisations to tackle the multiple and complex issues around homelessness, access to the private rented sector and employment.
2. Work with housing sector lead organisations, such as the Chartered Institute of Housing and the National Housing Federation to disseminate the learning from this project and demonstrate its relevance for social housing sector partnership working and endorsement.
3. Consider a 'marketing' campaign around the 'kite-mark' concept for F2W graduates, and evaluate its efficacy in bringing more private landlords and employers into the network of F2W and the wider Rentstart sphere. This could be of relevance to other models in the future, but needs to be tested with F2W as it goes into year four, first.
4. Consider adaptation, rather than pure replication, as an approach as there will be different local housing markets requiring flexibility in how the F2W project translates in their area.
5. Trialling F2W type approach in a different setting would be a good next step, potentially in a less heated private rented sector, to see which elements of the project need amplifying or decreasing.
6. Undertake a wider analysis of this evaluation along with other Commonweal projects like the peer-landlords. Some of the ideas on peer support as found in the F2W project too, can be amplified by drawing from both final reports.

Recommendations for organisations wishing to adapt/ replicate the model

1. Consider private rented sector and local employment contexts to understand which elements of the F2W to flex and vary to suit local need.
2. Focus on enhancing personal, professional networks with stakeholders, to enhance the reputation of the project, and therefore of the 'graduates' of the project – this is an important aspect, so that private landlords and employers trust project graduates are 'tenancy-ready' and 'work-ready'.
3. Consider the peer support element of shared properties which can enhance the experience of project participants. Be prepared though, to offer 'freedom to' be slower filling voids to ensure appropriateness of participants, and readiness to sign up to a pledge and proactively take part in all necessary elements.
4. Ensure key elements are adhered to from the start, F2W learned and developed as it went through the first two years. Learn from their development and acknowledge that the saving for rent credit is vital, not just to access move-on or PRS property, but as part of a 'culture' of saving which demonstrates a person's longer-term investment in themselves.

Recommendations for housing sector leaders

1. The Chartered Institute of Housing and the National Housing Federation can provide benefit to their members by supporting Commonweal in disseminating lessons and examples from this project across the sector.
2. There is potential for a social housing organisation to work with the third sector in their area, and particularly there is a role for housing associations to act as a provider of 'move-on' accommodation where appropriate.
3. Provide support to Commonweal so that the concept of F2W can be scaled and adapted to work in different contexts. Where each individual project will have an optimum beyond which scaling up may diminish core elements (such as provision of bespoke support), bringing projects together under an umbrella link with the professional and representative housing bodies, provides a framework of scale.

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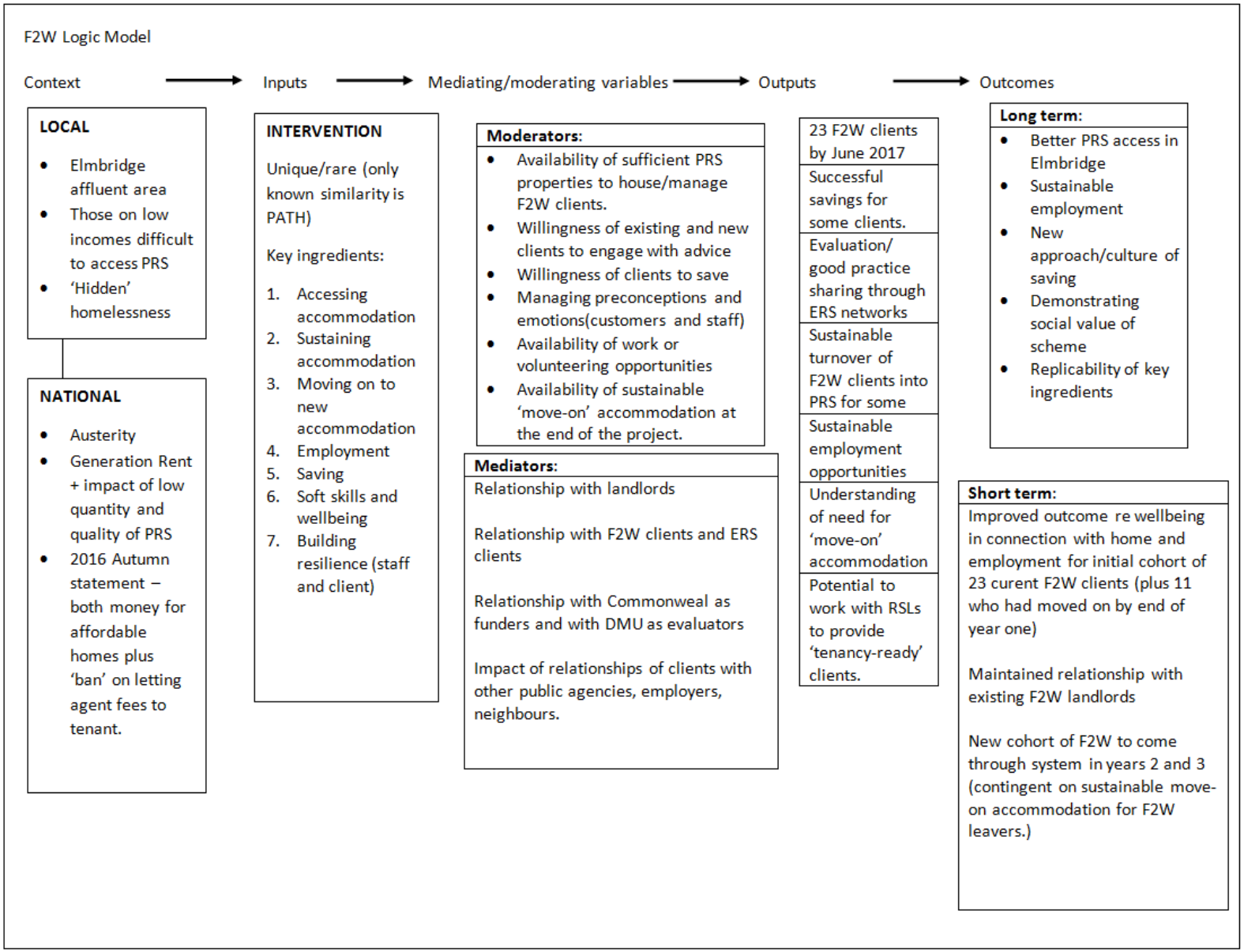
Appendices

Appendix One – F2W Logic Model
Appendix Two – ‘House Rules’

Appendix One

F2W Logic Model



Appendix Two

HOUSE RULES

1. NO SMOKING IN THE PROPERTY (only in the permitted areas externally) NO DRUGS
2. NO FRIENDS SPENDING TIME AT THE PROPERTY, NO OVERNIGHT GUESTS
3. NO CHILDREN IN THE PROPERTY
4. NO PETS IN THE PROPERTY
5. CLEANING AND TIDYING AFTER COOKING AND USING THE KITCHEN IN GENERAL (please make sure you clear everything away after use)
6. CLEANING AND TIDYING THE BATHROOM AFTER USE (please always make sure the bathroom is clean and tidy, ready for the next person)
7. HANGING WET TOWELS AND CLOTHES IN AN APPROPRIATE PLACE (not over the bannisters or doors)
8. NOISE – LATE NIGHT/EARLY MORNING – PLEASE KEEP IT TO A MINIMUM
9. SHARING AND WELCOMING OTHER TENANTS IN TO THE COMMUNAL AREAS IF YOU ARE USING THEM (please don't take over the communal areas, they are for all to share)
10. HEATING / HOT WATER TIMINGS – WORK OUT WHEN THESE SHOULD COME ON AND GO OFF
11. NO BIKES OR UNAUTHORISED STORAGE OF LARGE ITEMS TO BE KEPT IN THE COMMUNAL AREAS.
12. RESPECT YOUR NEIGHBOURS AS MUCH AS YOUR FELLOW TENANTS

SIGNED……

DATE……

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