



Together  
we will end  
homelessness

# BARELY BREAKING EVEN

The experiences and impact of in-work  
homelessness across Britain



Ben Sanders and Michael Allard

## Acknowledgements

This report would not have been possible without the willingness and generosity of all those people who took time to participate in the research, by documenting and talking about their experiences of in-work homelessness.

Special mention is also needed to staff across our Skylights centres and other homeless services and organisations who supported the research and helped arrange contact with people with relevant experience. Thanks also to other members of Crisis' Research and Evaluation team – in particular, Sam Parker, who oversaw the digital ethnography element of the research so well, Rebekah Stroud for statistical support, and Francesca Albanese. The project team, including Sophie Reardon and Alex Bishop, helped shape and drive the project forward from the very beginning.

We would also like to thank Yonder Data Solutions for carrying out the employer survey fieldwork, and Indeemo for providing the mobile ethnography platform.

All the images that are reproduced within this report were taken by the people that took part in the research. They were asked to capture images that conveyed their experiences of working without a home.

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© Crisis 2021  
ISBN 978-1-78519-081-0

Crisis UK (trading as Crisis).  
Registered Charity Numbers:  
E&W1082947, SC040094.  
Company Number: 4024938

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# Foreword

Homelessness ruins lives, it is dangerous, isolating, and holds back the potential of all who experience it. Yet, hidden in plain sight, in our offices, coffee shops and factory floors, are people who are homeless despite having a job. This report brings the hidden scandal into the light, showing the true nature and human costs of a society where low wages, unpredictable and insecure work create and sustain homelessness.

Our research shows almost a quarter of those facing homelessness in England are in work and have a job.

The insecure and low paid nature of an increasing number of jobs combined with the scarcity of affordable housing across Great Britain today, means working in poorly paid, insecure jobs while experiencing homelessness is no longer a rarity. People are becoming trapped in homelessness as a result.

Maintaining a job without a place to call home is hard. Tiredness, physical and mental distress become a feature of lives that are compromised by having nowhere to live. Having to sleep in cars or vans, on sofas or on the street and wash in public toilets is not acceptable.

The stigma attached to homelessness remains today and is present in the workplace. People are anxious and scared to tell bosses and colleagues for fear of what might happen. This means vital support opportunities are being missed and life is harder for employees.

The fact that four out of 10 employers would consider letting an employee go because they were homeless tells us that there remains much to do to educate employers and help support staff. However, there were some examples of companies providing support to their employees either via time off or loans to find a home. Around six in 10 employers had policies in place to support people experiencing homelessness. Opportunities exist to prevent and address homelessness in the workplace and it's vital that each and every one of us play our part if we're going to end it for good.

Homelessness can be a devastating experience and what this report shows is the significant reform that needs to occur to improve pay, support at work and investment in affordable housing options. Doing this will ensure that work provides people with the ability to build a better life in a home of their own and bring an end to the indignity of homelessness.



Jon Sparkes  
Chief Executive, Crisis

# Executive summary

Work is often seen as a means through which homelessness can be ended and prevented from happening in the first place. Well paid and secure employment for people who are able to work is an important route out of homelessness alongside access to secure and affordable housing.

Recent changes in the labour market and economy have led to an increase in low paid, unpredictable and insecure work. 996,000 people are on zero-hour contracts<sup>1</sup> and this has more than quadrupled in the last ten years. There has been a steady rise in in-work poverty, more than half (56%) of people trapped in poverty are in a working family and this proportion has increased from 39 percent over the last 20 years.<sup>2</sup> This is against a backdrop of rising housing costs in many areas of Britain. For households in the lowest income quintile, housing costs have increased disproportionately especially in the private rented sector.

For many people these combined pressures of low pay and high living and housing costs have increased the risk of homelessness. In the last 12 months, 60,660 households who were either at risk of or experiencing homelessness in England had at least one person in the household in work - 22 per cent of all households approaching their local authority for assistance.

Through ethnographic and in-depth interviews, the research has spoken to 34 people who were working whilst experiencing homelessness and surveyed 250 employers to understand their perceptions and attitudes to homelessness.

### Drivers of in-work homelessness

People in work were trapped in homelessness because of low wages, insecure work and a lack of access to affordable housing. The nature of their jobs - which were often temporary or zero-hour contracts, and work via agencies - made it very difficult for people to know how much money they had to live on week to week and they couldn't afford basic living costs including rent.

**"There's no way I could afford to live on my own in X, it's completely out of reach, I'd be looking at 75% of my wages going on rent and make bills and that's if I was lucky. Lots of places are much more expensive. And it's simply like banging your head against a brick wall."**

The low paid, unpredictable and insecure nature of work made it more difficult to find a home and prolonged the experience of homelessness. As well as issues with affording the rent, people found it difficult to find landlords who were happy to let to



them because they did not have a permanent employment contract or stable monthly income and the properties available were often poor quality.

People often did not want to stay in temporary accommodation. Reasons included lack of privacy, sometimes feeling unsafe and not being able to access washing and cooking facilities at the times they needed to because of their work patterns. Many people we spoke to did not get the support they needed at the point they were forced into homelessness. Some people did not try and seek help either because they didn't know it was available or they had a previous bad experience. However, for a lot of people the help they did receive was inappropriate or could not move them out of homelessness. Many people spoke of

frustrations with making numerous homelessness applications; requests for help that were not listened to or emails and correspondence that did not result in any substantial assistance.

### Experiences of in-work homelessness

Everyday activities like eating, commuting, sleeping and personal hygiene were very difficult, caused anxiety and put pressure on people's ability to work.

**"I had nowhere to wash my clothes or have a shower or anything like that. So, I would just have to do it while on the train and in the toilets and try and wash my face and stuff. And yeah, that was quite difficult, because obviously to work you want to be able to turn**

<sup>1</sup> Office of national Statistics (ONS) EMP17: Labour Force Survey: zero-hours contracts data tables <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/emp17peopleinemploymentonzerohourscontracts>

<sup>2</sup> JRF briefing (2020) *UK Poverty 2019/20*. York: JRF.

**up clean and with clean clothes and everything and then if I did wash my clothes in the sink or something I couldn't dry them and it was like, just a really big thing."**

Moving addresses or sites frequently (especially if people were sofa surfing) had an impact on people's commute to work. This was compounded by the cost of and lack of transport and in some cases, people walked to work including in the middle of the night to start a shift.

Having to manage and negotiate the practicalities and routines of everyday working life without a home could mean it compromised participants ability to do their jobs well or effectively. Tiredness and stress were often discussed in relation to having to maintain a job without a home.

The stigma and shame associated with homelessness often forced people to conceal their situation. At one extreme some people reported losing their jobs when their employer did find out, but there were also positive examples where people confided with their manager or colleagues and received support.

### **Impact of in-work homelessness**

Working whilst facing homelessness had a detrimental impact on people's health, mental well-being and relationships. The certainty and assurance of having somewhere to come back to after a day's work and recuperate is often taken for granted but for those without anywhere to go, the stress and strain quickly mounted. The anxiety generated by the uncertainty and insecurity permeated some participants lives making it very hard to escape from.

**"I'm nowhere near the person I used to be. Is that a lack of confidence that, or sense of, yes, confidence that's been eroded and things over time? Yes, lack of confidence, anxiety, stress, all different sorts really if I'm honest."**

The tiredness and exhaustion many reported could contribute to a struggle with finding the energy and motivation to keep trying to find a better paid or more secure job. Having to regularly move and relocate could also disrupt career paths and jobs, whether because of sofa surfing, having to regularly move a van being used as a home, or due to being placed in different temporary accommodation.

### **Employers' responses to homelessness**

Responses by employers in this study's bespoke survey varied, which was also reflected in the interviews with people experiencing homelessness. Worryingly, there is evidence of possible discrimination against workers facing homelessness: over two fifths (42%) cent said it was likely their organisation would seek to terminate an employee's contract if they were facing homelessness. Over half (58%) said it was likely homelessness would have a negative impact on a prospective employee's application and a detrimental effect on a current employee's job (56%).

There was also evidence of employers being supportive to employees at risk of or experiencing homelessness. Employers described offering loans or welfare packages to access housing, or referrals to voluntary or statutory organisations who can provide more specialist support. When asked if they would provide support for people, employers were likely to offer this as well – 84% said they would refer them to an employee assistance programme, 90% said they would offer them time off and 79% would offer them an emergency loan.

In terms of more formal policies, 44 per cent of employers did not have any policies to support employees currently experiencing homelessness (either sleeping rough, in a vehicle, or sofa surfing). Where policies were in place, employers were confident they would adequately address homelessness and employers wanted more information to help them support employees facing homelessness.

### **Support for people in-work and facing homelessness**

Crisis will be launching a separate best practice guide for employers to look at what more can be done to support people at risk and experiencing homelessness.

As well as low pay, the research shows many people struggled to afford their housing costs and access accommodation and this was often a cause of losing their home in the first place. To address this the Westminster government should publish a housing strategy which includes investment in tying Local Housing Allowance to the 30th percentile and committing to delivering 90,000 social rent homes per year.

The research has also highlighted how many people struggled to understand their eligibility for benefits, especially when their pay and hours fluctuated. To help support the ways Jobcentres are engaging with people who are experiencing homelessness and in-work and engaging with employers, DWP should fund local specialists, by recruiting regional housing and homelessness managers to support claimants and work with local partners.

The recent changes to the taper rate for people in-work and in receipt of Universal Credit should have a positive impact for people in low paid work. The DWP should closely monitor the impact of these changes in relation to homelessness.

Given that many participants were unable to access a property in the private rented sector, whether due to the high upfront costs, or due to landlords being unwilling to rent to them because of the perceived precarity of their employment, we would also recommend expanding Help to Rent schemes so they are available everywhere they are needed, building on the investment made by the Government for these schemes in 2017. These schemes help people facing homelessness with upfront costs, and help landlords with the perceived risks of renting to someone on a lower income.

# Chapter 1: Introduction

## 1.1 Poverty, homelessness and work

Work is often seen as a means through which homelessness can be ended and prevented from happening in the first place. Well paid and secure employment for people who are able to work is an important route out of homelessness alongside access to secure and affordable housing. Many policies tackling homelessness and housing insecurity are designed on the premise people are able to exit poverty and integrate into their community via employment.<sup>3</sup>

There are well-established reasons for this: research shows the protective power that well-paid and secure employment can give. Good jobs are one of the key factors in poverty prevention and reduction.<sup>4</sup> It has also been shown that in relation to homelessness, positive employment experiences can be part of a range of protective factors that can prevent a person's homelessness.<sup>5</sup>

However, there is a growing evidence base that shows contemporary forms of work and employment are not always able to provide a means to unlock poverty or provide access to stable, affordable housing. In fact, many people in employment face housing insecurity.<sup>6</sup> Recent transformations in the labour market and the economy have meant an increase in precarious, unpredictable and insecure forms of employment, often with low pay in contrast to rising housing costs in many areas of the UK. This means the risk of homelessness has increased for some: many people who experience homelessness now are actually in work or have recently been so.<sup>7</sup>

The steady rise of in-work poverty rates helps to understand the wider labour market context and socio-economic trends of recent times and the place of homelessness within it. While employment rates have risen over the last ten years (and are only

1% below pre-pandemic levels),<sup>8</sup> more than half (56%) of people in poverty are now in a working family.<sup>9</sup> This is a significant change from 20 years ago when 39 per cent of people held back by poverty were in work. While paid employment reduces the risk of poverty compared with not being employed, the rise of in-work poverty – poverty among people in families with at least one worker – has been one of the most striking socio-economic changes of the last 20 years. In 1997/98, 10% of workers were living in poverty; now 13% of workers are.<sup>10</sup>

The changing nature of employment, as already noted, contributes significantly to these increases. There are deep-rooted structural issues around low pay, precarity and issues around number of hours worked that help to further understand the growth of in-work poverty and the increased risk of homelessness. The financial crash of 2008 brought to a head the previous four decades of increasing polarisation in the UK labour market. Those at the lower levels experienced low pay, job instability and precarity as a result of labour market deregulation. These trends have continued at pace since the crash. Job creation has tended to be in the domain of precarious and transit work – part-time, zero-hours, temporary, agency – to the point where it is argued to be the 'new norm'.<sup>11</sup>

In order to respond to some of these challenges, in 2016 the Government commissioned the Taylor Review

on modern employment practices, focusing on creating 'good work for all'. This review highlighted and claimed that flexibility was one of the key strengths of atypical work. Flexible labour patterns could benefit the employer especially in terms of the rise of the gig economy where demand fluctuates. Increased flexibility and choice in the nature of work was also seen at a benefit to employees in – potentially – enabling a better work-life balance.<sup>12</sup>

More recent evidence documents the increasing rise of gig economy and flexible working patterns. People in England and Wales who said that they performed work they had found via an online platform ('gig work') at least once a week grew from 5.8% of the working population in 2016 to 11.8% in 2019 rising to 14.7% in 2021 (equivalent to approximately 4.4 million people).<sup>13</sup> However, alongside these changes is the increased likelihood of someone being in poverty if they are living in a working household. For people in this group, the chances of being pulled into poverty have doubled over the past two decades – from one in 20 to one in 10.<sup>14</sup>

Five years ago, almost a million people (905,000 people or 2.8% of those in employment) were reported to be on a zero hours contract in the UK. In 2021 this has increased to around 996,000 and there has been a net increase of 806,000 people in the last 10 years. Over half (56%) of those are women on zero-hour contracts.<sup>15</sup> The majority of

3 Bretherton, J., and Pleace, N. (2019). Is Work an Answer to Homelessness? Evaluating an Employment Programme for Homeless Adults. *European Journal of Homelessness*, 13(1), 59-83. [https://eprints.whiterose.ac.uk/145311/1/13\\_1\\_A3\\_Bretherton\\_v02.pdf](https://eprints.whiterose.ac.uk/145311/1/13_1_A3_Bretherton_v02.pdf)

4 McKnight, A., Stewart, K., Mohun, S., Himmelweit and Palillo, P. (2016) *Low pay and in-work poverty: preventative measures and preventative approaches*. London: CASE and LSE.; Ray, K., Sissons, P., Jones, K. and Vegeris, S. (2014) *Employment, Pay and Poverty: Evidence and policy review*. The Work Foundation, PSI, Coventry University; Hurrell, A. (2013) *Starting out or getting stuck? An analysis of who gets trapped in low paid work - and who escapes*. London: Resolution Foundation.; JRF (2016) *UK poverty: Causes, costs and solutions*. York: JRF.

5 Bramley, G. and Fitzpatrick, S. (2018) Homelessness in the UK: who is most at risk?, *Housing Studies*, 33:1, 96-116.

6 McNeil, C., Parkes, H. with Garthwaite, K and Patrick, R. (2021) *No Longer 'Managing' The Rise Of Working Poverty And Fixing Britain's Broken Social Settlement*. London: IPPR.; Schmuecker, K., Bestwick, M. and Woodruff, L. (2021) *Making jobs work: Improvements to job quality are key to our recovery*. York: JRF. and JRF (2013) *The links between housing and poverty: an evidence review*. York: JRF.

7 Gray, T. (2020) *Employment and homelessness in the context of the new economy following Covid-19*. London: Centre for Homelessness Impact.

8 ONS, Employment in the UK: November 2021 - <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/employmentintheuk/november2021>

9 JRF briefing (2020) *UK Poverty 2019/20*. York: JRF.

10 Ibid

11 McBride, J. and Smith, A. (2021) 'I feel like I'm in poverty. I don't do much outside of work other than survive': *In-work poverty and multiple employment in the UK* in Economic and Industrial Democracy <https://doi.org/10.1177%2F0143831X211016054>

12 Taylor, M (2017) *Good Work: The Taylor Review of Modern Working Practices*, Department for Business, Energy, and Industrial Strategy.

13 TUC (2021) *Seven ways platform workers are fighting back*. London: TUC.

14 McNeil, C., Parkes, H. with Garthwaite, K and Patrick, R. (2021) *No Longer 'Managing' The Rise Of Working Poverty And Fixing Britain's Broken Social Settlement*. London: IPPR.

15 EMP17: Labour Force Survey: zero-hours contracts data tables: <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/emp17peopleinemploymentonzerohourscontracts>

people on zero-hour contracts tend to work part-time (65%) and nearly four in ten (38%) of people are aged 16 to 24.<sup>16</sup> Twenty-one per cent of people on zero-hour contracts in England are based in London.

Identifying drivers behind these changes, a number of conclusions have been drawn to help understand what is causing the rise of in-work poverty:

- **Rising housing costs:** housing costs in the PRS have risen substantially faster among poorer working households compared to the average. Housing costs are 39 per cent higher for poor households than in 1996/97 in real terms, compared to a 19 per cent increase of the median for all households over the same period.
- **Wages failing to pay:** work is failing to provide enough protection against poverty as wages have not kept pace with rising living costs. The mantra of 'work pays' is not always enough to avoid some households being pulled into poverty. Even two full-time earners at the minimum wage is not always enough to avoid poverty.
- **Welfare:** support for housing costs in particular is failing to keep up with the impact of increasing rents in the PRS – particularly for those households on low income. The further Local Housing Allowance is disconnected from local market rents, the more this drives homelessness.
- **Childcare:** a lack of flexible and affordable childcare for two-working parent households on modest incomes can contribute to in-work poverty risk.<sup>17</sup>

The recent cost of living crisis that has developed since Britain started to emerge from the COVID pandemic, and the enduring impact of Brexit, adds further insight for understanding the current prevalence of poverty and homelessness. For low-income households, rents have become more unaffordable since 2000 (see Fig 1.1).<sup>18</sup> In April-May 2021, 24 per cent of private renters said that they were finding it fairly or very difficult to pay their rent.<sup>19</sup> While almost half a million working households have said they have fallen further behind on bills since December 2020 and just under 400,000 households have been using savings to cover their bills.<sup>20</sup>

### 1.2 In-work homelessness and its scale

Changing labour market conditions and rising housing costs, alongside reform of benefits, helps to understand increases in in-work poverty but there has been less focus and attention on understanding what this has meant for in-work homelessness: those who are in obvious poverty but without a home, yet remain working.

In-work homelessness is a pressing issue. Despite a lack of accurate and comparable data compared to in-work poverty, statutory homelessness figures from England shows that consistently over the last 3 years, between a fifth and a quarter of applicants for homelessness assistance have been working (full or part time). While these proportions dipped when the COVID-19 pandemic hit, the figures have recovered to almost pre-pandemic levels (see Figure 1.2). In the last 12 months, this meant that 60,660 households (22% of the total owed



<sup>16</sup> Taylor, M. (2017) *Good Work: The Taylor Review of Modern Working Practices*, Department for Business, Energy, and Industrial Strategy

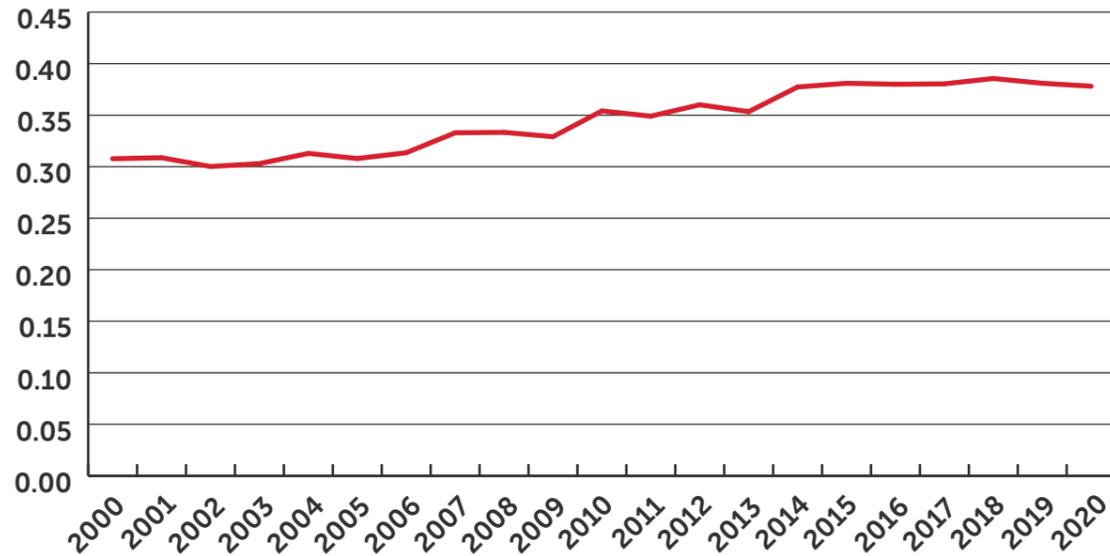
<sup>17</sup> McNeil, C., Parkes, H. with Garthwaite, K and Patrick, R. (2021) *No Longer 'Managing' The Rise Of Working Poverty And Fixing Britain's Broken Social Settlement*. London: IPPR.

<sup>18</sup> Family Resource Survey: <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>

<sup>19</sup> Ibid

<sup>20</sup> Ibid

**Figure 1.1: Median rent to income ratio of low-income households 2000-2020**



Source: calculations based on data from the Family Resources Survey 2000-2020.

a prevention or relief duty) had at least one person working when they approached their local authority for homelessness assistance.

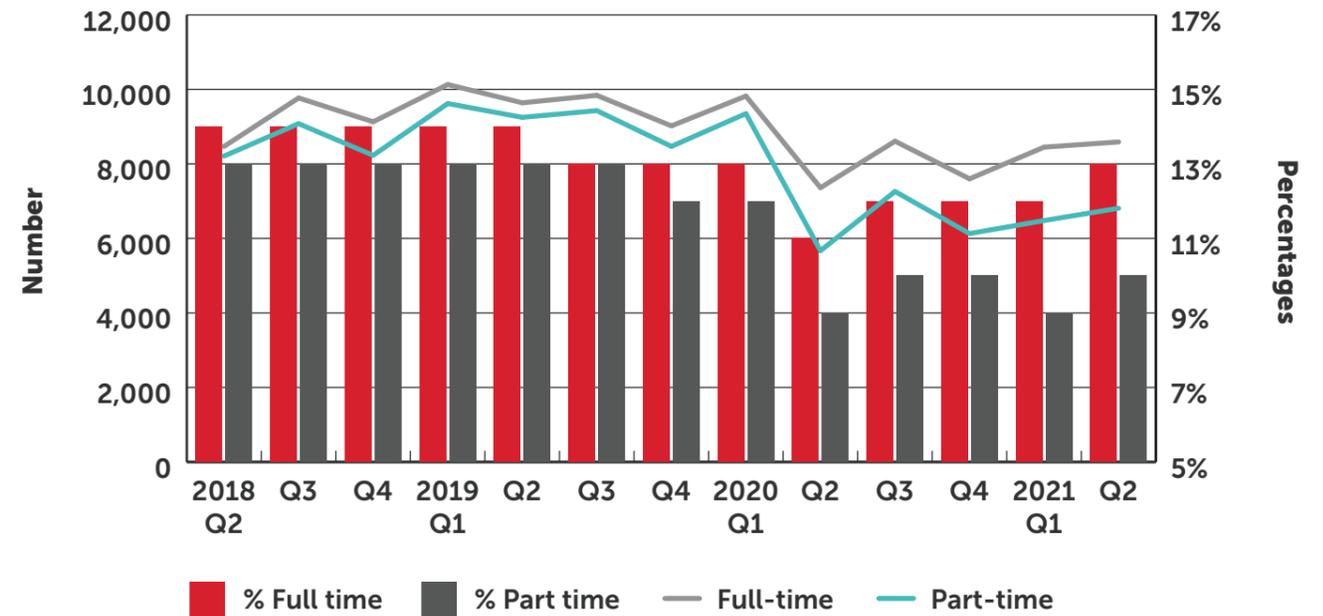
Figure 1.3 shows the regional breakdown in England. The North East has the lowest proportions of people in work at risk of or experiencing homelessness (15%), the highest proportion is the East of England (25%) with 24 per cent of households across London, the South East, South West and the East Midlands all having at least one person in work. Appendix 1 details proportions by local authority in the last 12 months.

Crisis' research with Heriot-Watt University on the most acute forms of homelessness (core homelessness)<sup>21</sup> shows slightly higher proportions of people in-work, 39 per cent overall and up to nearly 60 per cent for people sofa surfing (Figure 1.4).<sup>22</sup> This can be explained by this group's likelihood of including single adults of working age, and because sofa surfing is often the first type of homelessness experienced by people.

21 The key categories captured by core homelessness include people sleeping rough, staying in places not intended as residential accommodation (e.g., cars, tents, boats, sheds, etc.), living in homeless hostels, refuges and shelters, placed in unsuitable temporary accommodation (e.g. Bed and Breakfast hotels, Out of Area Placements, etc.), and sofa surfing (i.e., staying with non-family, on a short term basis, in overcrowded conditions).

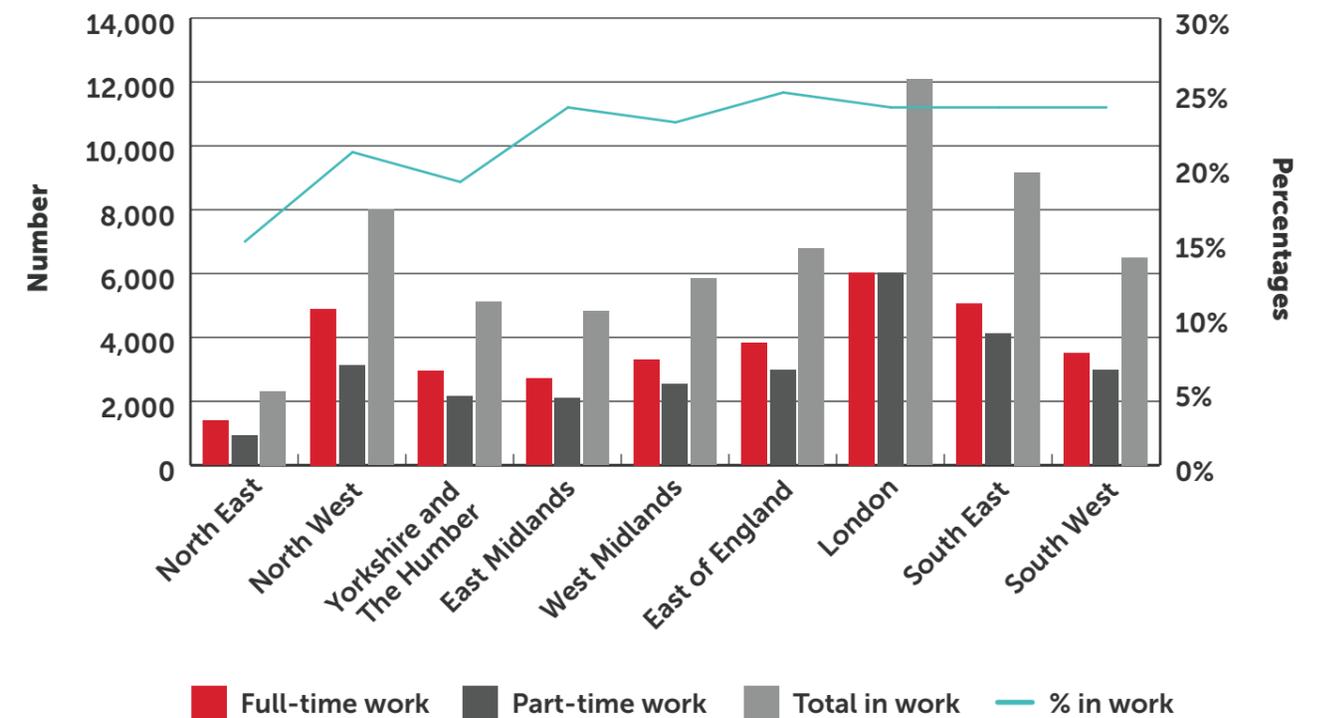
22 Fitzpatrick, S., Pawson, H., Bramley, G., Wood, J., Watts, B., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis.

**Figure 1.2: Employment status of households approaching local authorities for homelessness assistance, Q2 2018 – Q2 2021 England**



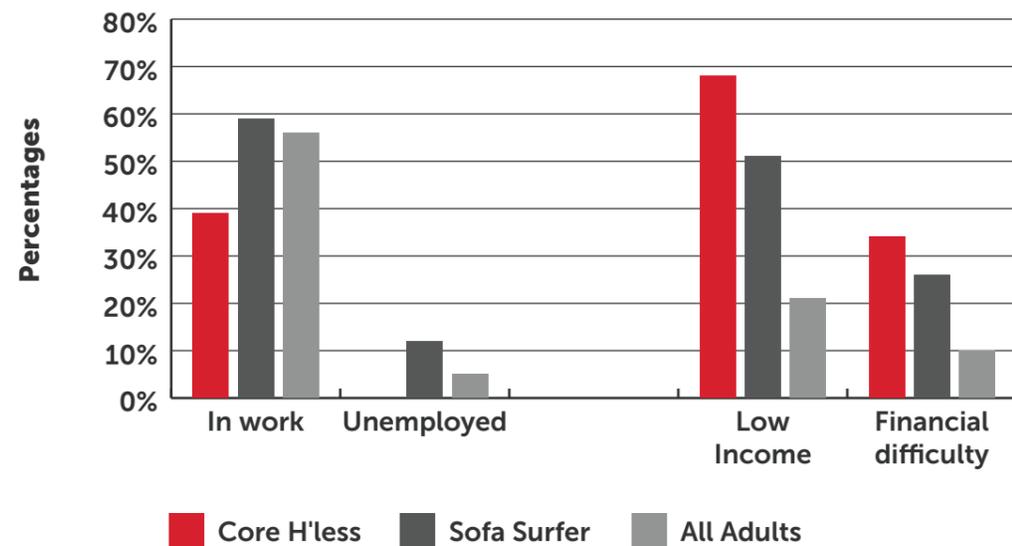
Source: DLUHC Live Homelessness Statistics

**Figure 1.3 England regional breakdown of employment status of households approaching local authorities for homelessness assistance, Q3 2020 - Q2 2021**



Source: DLUHC Live Homelessness Statistics

**Figure 1.4 Work status, low income, and financial difficulty by core homeless, sofa surfers compared with adult population**



Source: Homelessness Monitor: England 2021 analysis of Destitution In UK Survey (2019) and Public Voice Survey (2020 retrospective) data

Furthermore, in 2018 Shelter via an FOI reported that 55 per cent (33,000) of homeless families in temporary accommodation were in employment ('working homelessness'). This had risen by 73 per cent since 2013 when there were 19,000 in work. Shelter identified a combination of expensive private rents, the ongoing freeze on housing benefit, and a chronic lack of social homes as the drivers for this development.<sup>23</sup>

### 1.3 Experiences of in-work homelessness

While there are a limited range of statistics to give some sense and understanding of the scale of in-work homelessness, there has been more qualitative research conducted to better understand the issue. Recent research in Wales showed that people who were working and facing or experiencing homelessness

struggled to live on low, sometimes precarious incomes and presented themselves as lacking options – excluded from support to move out of, or away from, homelessness.<sup>24</sup> The findings challenged the simplistic policy assumption that employment on its own provides the 'solution' to homelessness. While participants in the research rarely became homeless as a result of the loss of work, it was the interaction of housing and labour market insecurity that meant it was incredibly hard to access future housing options, while surviving on low incomes.<sup>25</sup>

Research by Centrepoin showed how the rise of zero-hour contracts, particularly amongst younger workers, made it much harder for 16-25 years olds to leave homelessness behind. Low and unpredictable income leaves young people more likely to be forced

into rent arrears, leading to a greater risk of eviction.<sup>26</sup> A study which looked at people who had recently accessed stable accommodation after experiencing homelessness found that the insecurity of casual work or jobs that offered only zero-hours contracts contributed to participants' financial struggles and, at times, put housing sustainment at risk.<sup>27</sup>

A study by St Mungo's into people who were precariously employed showed how such experiences could push some to the brink of homelessness while for others, it was enough to cause them to sleep rough and become homeless. The research found that those in transient work/employed in the gig economy (temporary and zero-hour contracts, agency work and self-employment) struggled to cover rent costs, resulting in insecure housing experiences and difficulties with the benefits system.<sup>28</sup>

The research highlighted other issues that have been explored in greater depth in this report. The stigma of homelessness led to people concealing their situation and not accessing support. Work at specific sites away from their usual base forced people to sleep rough, experience sofa surfing or stay in vans and other public transport because they couldn't afford extra accommodation which was provided by their employer. The erratic and unpredictable nature of work, low wages, high housing costs and the interaction with the benefit system meant many people were worse off especially if they were living in hostels and supported accommodation.<sup>29</sup>

Moreover, health research into the consequences of precarious employment experiences shows that such types of work are associated with higher risks and people having

<sup>23</sup> Shelter (2018) *Over half of homeless families in England are in work, shock new figures show*. London: Shelter.

<sup>24</sup> Jones, K., Ahmed, A., Madoc-Jones, I., Gibbons, A., Rogers, M., & Wilding, M. (2020). Working and Homeless: Exploring the Interaction of Housing and Labour Market Insecurity. *Social Policy and Society*, 19(1), 121-132.

<sup>25</sup> Ibid.

<sup>26</sup> Lusher, A. (2017) Zero-hours contracts 'trapping young people in homelessness', charity warns in *The Independent* 9 January.

<sup>27</sup> Crane, M. A., Joly, L. M. A., and Manthorpe, J. (2016). *Rebuilding Lives: Finance and welfare benefits*. Social Care Workforce Research Unit The Policy Institute at King's College, London.

<sup>28</sup> St Mungo's (2020) *Tackling transient work and homelessness*. London: St Mungo's.

<sup>29</sup> Ibid.



less control over their life and income. Individuals with long spells of “atypical” or precarious employment have higher levels of stress due to their inability to control their lives. Other things equal, it is shown that longer time spent in flexible employment contracts increases the likelihood of ill health for a variety of health conditions.<sup>30</sup> Alongside this are the effects of a lack of sufficient sleep, poor eating habits and relationship problems associated with zero hour contracts all contributing to poorer mental health.<sup>31</sup>

Research that has been done on in-work homelessness has tended to focus on those experiencing it and less so on how employers deal with it or understand the issues members of staff might face.

#### 1.4 The research

The research informing this report set out to add new and original insight into in-work homelessness. More research is needed in this field and even more so, given the recent upheavals to the labour market and society more generally over the last 18 months. There were a number of questions driving the research to help us achieve a richer and fuller understanding of experiences of in-work homelessness.

These were:

1. What are the housing and homelessness experiences of those in current or recent in-work homelessness?
2. What are the types of employment people in in-work homelessness are engaged in and how do they interact with people’s housing situations, i.e., it is a barrier or driver to moving out of homelessness?
3. What other barriers and drivers are there to moving out of

homelessness among those who are working?

4. What is the impact of in-work homelessness: how do people cope and manage the daily practicalities of working life alongside managing relationships at work with colleagues i.e., who knows about their housing situation?
5. What are employers’ understanding of homelessness and housing need alongside what forms of support and assistance is provided for those in in-work homelessness?

#### 1.5 Methods

To answer these questions a number of methods were employed:

##### Qualitative in-depth interviews:

via Crisis Skylight membership and contact with homelessness and employment services across England, Scotland and Wales, people with current or recent (within the last 24 months) experience of working while homeless were identified. In-depth interviews were conducted via phone or online. In total 34 interviews were conducted.

**Mobile digital ethnography:** people who were identified from services across the UK as currently working and homeless were invited to download and use an ethnography app on their smartphone. Once this was downloaded, participants were then invited over a two-week period to complete a series of tasks, including some in a diary format that could be updated over the fortnight. These asked participants to record videos, take photos and record text that helped capture their personal experiences of working without a secure and stable home – how they got to work, where they

slept, for example. Participants who completed using the app were also interviewed afterwards to explore their contributions further. 15 participants used the app.

Participants we interviewed and who used the app all received shopping vouchers to thank them for their time and contribution. The research sample included a range of demographics and working situations across Great Britain (see Appendix 2 for more detail).

**Survey with employers:** a survey of 250 respondents was conducted. Sixty per cent of the sample employed 250 people or more (see Appendix 3 for more detail). The survey explored organisations’ understanding of homelessness, the support and policies they had in place for staff whom might be homeless or at risk. It also asked what their organisation would do when faced with a current or prospective member of staff facing homelessness. Finally, the survey collected insight into what employers would like know more about to support staff in these circumstances.

The online survey took place in September 2021 among managers working in HR and related departments. The survey was around 10-minutes long and consisted mostly of closed questions, with a small number of opportunities to provide open-ended responses.

**Analysis of secondary data (HCLIC and Core Homelessness):** statutory homelessness figures for England was also examined to understand the number of homelessness applications made to councils for homelessness assistance that came from applicants that were working (full or part time).

#### 1.6 This report

The first part of the report, drawing on the qualitative findings of the research, sets out the drivers of in-work homelessness and how these combine to generate real struggles – despite working – to leave homelessness behind. It then moves on to examine how people manage the daily practicalities of working life without a home. How participants managed the stigma of homelessness at work alongside colleagues and fear of what might happen if this was known about them is explored alongside these. What the costs are to individuals for having to live like this brings the insights from the qualitative research to a close. Finally, the report sets out the findings from the employer survey, showing their understanding of homelessness and the support they provide. Recommendations are made alongside the conclusion at the end.

<sup>30</sup> Bender, K.A. and Theodossiou, I. (2018), The Unintended Consequences of Flexicurity: The Health Consequences of Flexible Employment. *Review of Income and Wealth*, 64: 777-799.

<sup>31</sup> Gheyoh Ndzi, E., Barlow, J., Shelley, S. and Hardy, J. (2017) *Report on the use of Zero Hour Contracts*. Hatfield. University of Hertford.

### Policy Context

The findings and discussion around the lived experiences of those struggling in in-work homelessness are situated within a wider policy context. Briefly set out below are some of the key tenets of policy, particularly welfare and housing related, that help to situate the lived experiences and struggles participants encountered while working and homeless.

### Local Housing Allowance and the Benefit Cap

In 2011, the maximum eligible rent for Local Housing Allowance (LHA) which is claimed by private tenants was reduced from 50 per cent to 30 per cent of the median in the Broad Rental Market Area. In the Summer Budget 2015, LHA rates were frozen for four years from 2016/17, following several years of only 1 per cent uprating, meaning there has been a growing gap between actual rents and the amount of rent that is covered by LHA. In response to the COVID-19 outbreak, the Government rightly restored LHA rates to cover the cheapest 30 per cent of rents in a Broad Rental Market Area. This change applied to recipients of both legacy benefits and UC claimants, but has subsequently been frozen at 2020 levels, disconnecting the value of LHA from the local cost of market rents.

When the Government restored LHA to the 30th percentile after years of freezes, this increased the percentage of people across Great Britain who could cover the cost of their rent with their LHA from 36% to 48%. Since LHA was frozen last year, the percentage of people who can cover the cost of their rent with their LHA has been decreasing again.<sup>32</sup>

The benefit cap has been set at the same level since 2016, with no adjustment for inflation. This means that some households in receipt of benefits have not received an increase in benefits as a result of these changes. When people lose their jobs, they are protected from the benefit cap by a 9-month grace period, however this does not apply to people whose income has dipped below £604 per month in the last year. This impacts workers who work in insecure or seasonal conditions, including in the gig economy, agriculture, hospitality and tourism.

### Universal Credit

Universal Credit became the safety net for people who lost jobs during the initial lockdown but were not benefiting from the Government's furlough scheme. Claims surged in the months following the outbreak of the virus, and once lockdown began in March. In England, the numbers of households in receipt of Universal Credit increased by 1.46 million to 3.67 million between February and March.

The Government's decision to increase the standard allowance of Universal Credit and Working Tax Credits by £20 per week until April 2021 was widely welcomed. The removal of this £20 uplift in Autumn 2021 put more than half a million households in poverty and would disproportionately hit single households.<sup>33</sup> People who face shortfalls between their LHA entitlement and the cost of their rent, often have to rely on the rest of their Universal Credit payment to make up the difference or risk losing their homes. Combined with the context of previous welfare reforms and benefit freezes, working age benefits

are still at the lowest level they have been in several decades, relative to average wages.

The most recent Spending Review reduced the Universal Credit taper rate from 63p to 55p. This means that people in work and receiving Universal Credit will be able to take home more of their earnings, and this will come into force on December 1st 2021. Previously the taper-rate had been identified as a significant problem for working claimants who saw more housing support withdrawn the more they earned.

### Social Housing

There has been a gradual decline of supply of social housing especially in England over the last two decades. Research by Crisis and National Housing Federation estimates there needs to be around 100,000 new social homes built to address the backlog of housing need - 90,000 for England, 5,500 for Scotland and 4,000 for Wales - to provide people on low incomes with security, decent living conditions and affordable rents.<sup>34</sup> Recent commitments by Governments in Scotland and Wales meet this need but there is no current commitment in England.

### Department for Work and Pensions

The DWP identifies effective housing support as one of its key objectives, and has perhaps gone further than any other department in trying to develop its role in tackling homelessness.

Since the introduction of Universal Credit has streamlined the benefits system, the role of DWP in relation to housing and homelessness has increased and presents an important opportunity. JCP work coaches, most of whom will have contact with clients struggling with homelessness and housing, in particular have real scope for identifying, supporting and protect those most at risk of homelessness.

People who have a safe and stable home are more likely to be able to manage their employment, health, and housing costs, meaning that focusing on homelessness prevention in client support is an economical choice. The pandemic has brought this all into sharper relief and increased strain on the welfare system but the DWP and JCP has responded, adapting to emerging needs and recently doubled the number of work coaches to 27,000. This means DWP and JCP will continue to play a pivotal role of addressing housing and employment needs in the future.

However, the role of work coaches and JCPs is focussed on people who are not currently in work, so systems that rely exclusively on work coaches and JCPs will miss the needs of people who are in work and experiencing homelessness or housing insecurity.<sup>35</sup>

<sup>32</sup> DWP data on Stat Xplore from March 2020 to April 2020.

<sup>33</sup> JRF (2021) *UK heading for the biggest overnight cut to the basic rate of social security since World War II*. York: JRF.

<sup>34</sup> Bramley, G. (2018) *Housing supply requirements across Great Britain: for low-income households and homeless people*. London: Crisis and National Housing Federation.

<sup>35</sup> Neibig, S (2021) *The role of Jobcentres in preventing and ending homelessness: learning from Crisis and DWP pilots 2016-2020*. London: Crisis.

## Chapter 2: Drivers of in-work homelessness

“There’s no way I could afford to live on my own in X, it’s completely out of reach, I’d be looking at 75% of my wages going on rent and make bills and that’s if I was lucky. Lots of places are much more expensive. And it’s simply like banging your head against a brick wall. They want 6 or 12 months’ rent up front. They want 5 or 6 years of references. They want a guarantor. They want you proving pretty astronomical earnings in some cases. And I quite simply, it’s just not possible.” IWH25

### Key points

- People in work were trapped in homelessness because of low wages, insecure work and a lack of access to affordable housing
- The low paid, unpredictable and insecure nature of work made it more difficult to meet housing and other living costs, find a home and prolonged the experience of homelessness
- Safety and privacy issues in temporary accommodation and the lack of support to access secure housing was a further barrier

Poverty is a key driver of homelessness and many of the participants were living in poverty caused by low wages. Despite working, access to housing had been difficult even prior to becoming homeless.<sup>36</sup> Many participants became homeless while they had a job and could not negotiate the financial upheaval nor meet the high upfront costs of starting a new tenancy. As such, it was difficult to find new forms of secure accommodation. Without such capital, many looked to ‘draw’ on other resources such as friends and family.

There was a complex interaction at play between individual and interpersonal factors and the wider structural processes, in which their lives were situated (labour and housing markets, welfare system). Some people experienced relationship breakdown as an initial cause of loss of housing but this was in the context of deteriorating



and precarious work circumstances which generated stress and loss of income. Another participant was forced to leave a shared house because their other housemates had vacated the property not paying the rent and they could not afford to keep the property or pay the rent arrears. Those participants on zero-hour or short-term contracts saw their income fluctuate and struggle to meet housing costs.

The insight from the lived experience of in-work homelessness shows this type of interaction between individual factors and wider structural forces, with a number of drivers of in-work emerging from the research. While it is possible to examine them on an individual basis, the interactive,

processual nature of them needs to be borne in mind and how, combined, they made it so hard for participants to leave homelessness behind. In particular, the people who participated in this research and whose experiences are explored, are testament to the struggle to get by on low incomes and to find and access housing options. It is this interaction and combination of housing and labour market precarity that really marked out their difficulties and drove them to remain working while homeless.

### 2.1 Housing affordability and access

Perhaps the leading driver running through all participants’ difficulties with finding somewhere new to live was *housing affordability*. This was especially the case for those looking

36 Johnsen, S. and Watts, B. (2014) *Homelessness and poverty: reviewing the links*. Heriot-Watt University.

to the private rented sector (PRS). Accommodation was inaccessible because rents were too expensive despite their work and they could not afford the upfront costs associated with accessing private renting – rent in advance and deposits.

**“If I’d have had the cash, the funds available, then I would have been absolutely fine, but yeah, there was just nothing available within what I needed the price range to be, which is an issue in itself. I mean, house prices, rented accommodation is disgusting at the minute, so it’s only going to get worse. It’s only going to get worse.” IWH9**

**“The money was too low and I was looking to see if I could find another job to try and make more money to go and get a private rent and with being in.” IWH14**

Many people expressed concerns about the fact that even if they could find a place in the PRS then the financial predicament they would be left in would be untenable. There was concern about being able to meet additional living costs such as heating, food and utility bills.

**“it’s no good having an apartment if I’m paying rent for it which I can’t afford to pay and then I’m just miserable and can’t live. It’s no good having a roof over your head if you can’t eat man. Do you understand what I’m saying?” IWH10**

The gap between earnings and rent were more pronounced for people living in London and the South of England. Research shows that for people living in those areas proportionally more of their income will go towards housing costs.<sup>37</sup>

<sup>37</sup> JRF (2018) *Housing costs and poverty: private rents compared to local earnings*. York: JRF.

<sup>38</sup> For instance, in London the number of available rental properties listed on the market decreased by 48% between Q3 2020 and Q3 2021. At the same time, the average cost of renting has increased by £109 per month. See <https://www.landlordnews.co.uk/decline-in-london-rental-stock-pushes-rents-up-estate-agent-benham-and-reeves-reports/>

**“It’s so expensive now. Now, it’s £800 to rent a flat, you need double that for a deposit, and that’s without paying council tax, your gas, your electric. Everything. It’s getting to the point where I’m going to try and save money and I’m going to have to move somewhere cheaper, somewhere I’ve never been to before. I’m going to have to move out of this area, and I’m going to have to leave my daughter behind, what little friends I’ve got, and move somewhere, I don’t know, 200 miles up north.” IWH11**

Moreover, many expressed how the rental market was increasingly competitive and added additional difficulties to looking for somewhere to live. There was a scarcity of suitable and affordable accommodation. Landlords and agents were getting numerous requests to view properties and significant numbers of people seeking properties as and when they came onto the market.<sup>38</sup>

**“it’s just so competitive because I was trying everything and messaging every day, just messaging people and I did go to house viewings but I just think, I have a job and on paper, I’m the perfect tenant, I think it’s just, there’s just not enough rooms I think it comes down to. I don’t think it was anything, I know it wasn’t personal I just think there was just too many people and not enough space.” IWH6**

**“the last couple of years in particular the rent has shot up and places go before, within ten minutes of being advertised. People take them without looking at them even, it’s just, it’s absolutely mad.” IWH25**

**“I mean I doubled my budget for it when I was having trouble, even then I couldn’t find anywhere I could rent, you can turn up to the viewings and there’ll be eight different people there, so and all these families who’ve been trying to rent for months and yeah. Yes, so just the competitive nature of it then?” IWH16**

**“It is hopeless because the rent is very, very high here [in Manchester]. To find something where I can live on my own.” IWH31**

As evidenced in other research, participants were affected by the wider housing market, characterised by a housing shortage, investors buying up properties and the manner in which short term holiday lets such as Airbnb were distorting local rental markets.

**“Finding housing is very difficult in the pandemic. So, it’s been a constant search for housing and it hasn’t been successful, and I don’t have a lot of time really to commit to that search either. So, I’ve probably viewed 30 properties over the past year. I’ve paid two deposits and had them both refunded. Like the general vibe for landlords or letting agents is they either want you to take the place signed unseen, or to pay six months rent in advance, or some of them are accepting offers, so you go, what’s it called? It’s like you bid above the asking price of rent.” IWH16**

The pandemic had also caused a specific set of issues, with less properties in market circulation for rent because of COVID and landlords selling up – one participant explained what this meant for those looking for somewhere to live:

**“You’ve got rents being jacked up at a ridiculous rate, you’ve got them asking for insane amounts of information, money, deposits, guarantors, just to get a rental property ...you’ve got professional people in their 30s who are looking at having to sofa surf because they simply can’t get anywhere in the timeframes, or having to try and stay past the end of Section 21, because they simply cannot find anywhere else.” IWH25**

A lack of affordability was further compounded by the quality of accommodation at the lower end of the market that was often in poor condition and further away from their work.

**“it was not easy because the money required was too much, and half of the places, even by chance to get, not worth living, they were not very good but despite charging so much money.” IWH 19**

Others explained that they experienced struggles with trying to provide references or landlords not wanting to let to someone doing agency work because of the insecure employment contracts they had.

**“Another issue I have here which I, is that because I’ve been working abroad, I don’t have tax returns in this country and I don’t have references from a recent landlord and I don’t have pay stubs because my money arrived in escrow. So when I’ve gotten through to the referencing stage I don’t reference well.” IWH16**

**“as soon as you mention agency work to landlords, or benefits, the room or property or whatever suddenly isn’t available, or they give it to somebody else, basically.” IWH1**

It was also not uncommon for those participants in receipt of benefits in addition to their wages to be told by landlords they did not accept claimants as tenants. An issue that has been widely reported despite a recent ruling which makes this practice illegal.<sup>39</sup>

**“[The] Council gave me a bond for £800 and, but I wasn’t working, so every time I went to a private place or a private landlord, they just said to me, oh well, we take the bond, but how are you going to pay your rent? And I was like, well, Universal Credit. They’ll go, we don’t take that.” IWH2**

The lack of available social housing in many areas was also apparent from participants’ experiences. Many described being on long waiting lists for a home with their local council or avoiding asking the council for help due to low expectations about housing availability. Some also felt that finding a home had become harder during the pandemic, due to lower ‘turnover’ of tenants in rented properties.

**“I did make a lot of enquiries to councils, housing associations but I found it was almost impossible to get any help... I was told that basically I wasn’t entitled to any help.” IWH5**

**“I’m just waiting for the council now, again, but I’ve applied seven times over the past year. And they just keep cancelling the application, and not giving me any further information, they just cancel it, and ask you to start again. So, I’ve literally been trying to get on the council list over a year. IWH1**

Participants’ experiences highlight the increasing discord and divergence between incomes and housing costs. Those in the poorest areas and lower-income brackets are faced with proportionally higher costs to access and maintain housing. What clearly comes through in participant’s struggles to find somewhere to live is the need for an increase in supply of affordable housing, both in terms of private renting and social housing. Currently, the output of new homes across all tenures has fallen short of the number required for many years across the Britain.<sup>40</sup> The increasing reliance on the private rented sector as a result means people are spending more of their income on rent.

39 A ruling at York County Court, housing benefit discrimination has been judged unlawful and in breach of the Equality Act

40 Downie, M., Gousy, H., Basran, J., Jacob, R., Rowe, S., Hancock, C., Albanese, F., Pritchard, R., Nightingale, K. and Davies, T. (2018) *Everybody In: How to end homelessness in Great Britain*. London: Crisis.

### Case study 1

\*Tanya returned to the UK during the pandemic after volunteering abroad. She moved into a flat and found a job as an educational assistant for children with high support needs. As a key worker, the pandemic made her work much more challenging:

**“When they closed the schools in January I went in every day and the vulnerable, the kids I still, well, some of the kids I work with were still coming in but it was very, very stressful, just for obvious reasons... Managing children’s mental health whilst yours is struggling because you haven’t seen your family and you’re stuck at home and all of that.”**

The pandemic then affected her living situation in unexpected ways. Her landlady evicted her with one month’s notice because she needed to move into the property herself. She started saying with friends, thinking she would only need to do so for a short period of time, but it was harder than she thought to find somewhere affordable of her own.

**“I was trying everything and messaging every day... I have a job and on paper, I’m the perfect tenant, I think it’s just, there’s just not enough rooms I think it comes down to... I just think there was just too many people and not enough space... I just kept looking, and on SpareRoom, Gumtree, Facebook groups, Right Move, places like that... I wouldn’t bother messaging places I knew I couldn’t afford, I don’t earn very much, it’s minimum wage so I really can’t be paying £700 for a room.”**

Tanya soon realised that she was in effect homeless, as she found herself sofa surfing with a range of people. She could usually only stay in one place for a few days before moving on. This frequent movement made it much harder to carry out a range of daily activities:

**“[A friend] had a warehouse space so all of my stuff I dumped there because it would have cost me a fortune to put it all in storage, so then I just packed one bag, quite a big bag of clothes and other little things. I don’t drive so I’d have to get Ubers to places and just little things like my work clothes and I hadn’t, didn’t have anywhere to make packed lunches and things, little things like that.”**

The combination of stress at work and her living situation had a strong impact on her emotional wellbeing, and whilst her colleagues were fairly supportive her manager wasn’t very understanding:

**“I just really, really struggled, after a month I went on antidepressants because I was like, it sounds really dramatic because... I always had somewhere to stay... I had mentioned it to my manager but I’m not sure how aware he was I was literally sleeping on a mattress on the floor in my friend’s lounge... my mental health really, really suffered in that period.”**

Eventually Tania found a house share in the private rented sector, and whilst her situation is much better, her contract is only for 6 months, and her home is in very poor condition.

**“I feel like a huge weight’s been lifted, it’s quite stressful because it’s unfurnished and I don’t have any furniture but for now it’s just nice to have a bedroom... I don’t keep my food in the cupboards, I’ve got a bag... of my food under the table because I don’t want to put it in a mouldy cupboard.”**

\*Pseudonyms have been given to all case studies in this report.

## 2.2 The nature of work, low pay and welfare

The people we spoke to worked across a variety of industries and sectors. We spoke to both those engaged in 'unskilled' and skilled, professional jobs: these ranged from teaching, delivery drivers, academic researchers, support workers to those working in retail and factory environments. Yet running through the majority of them was a precariousness that was characterised by low pay, uncertain hours and short-term or zero-hour contracts.

**"It was a low wage at the call centre, it was also zero hours. So, like they got rid of, like on the day when there was no data, there's no, you get no warning. I didn't feel like the money that I made from that job, like once, I just can't believe it, ethically I just, well I physically can't pay that much, or live off of that. Some [friends] pay like £1,150 a month, plus bills, and that's sharing in a house... I wouldn't be able to live on that, based on the rent that I was, sorry, based on the income that I was making, that just didn't seem possible." IWH8**

Participants told of the struggle they experienced in trying to cover housing costs when local rents were out of sync with their wages and incomes were uncertain. One person – a bicycle courier – likened it to 'drowning': getting behind with rent and knowing they could not get out of it. Others explained how their wages would barely cover their monthly rent leaving them with very little to weather the storm of becoming homeless.

**"...most of the money had already been gone into like the rent, and stuff like that. So, you're left there with pretty much no money, and you got to wait another month until you get paid, so what can you do?" IWH4**

The uncertain and insecure nature of some participant's work, where they were not guaranteed minimum hours, made maintaining any financial security impossible and often resulted in them getting into debt, skipping on meals, not paying rent and giving up tenancies.

**"they just started to minimise, cut down on the shifts that they were allowing people to get. So yeah, it just, oh man, things just became even more impossible. I was used to not having any money but I was just going behind with the rent regularly and having to borrow etc and in the end I just knew that I was about to go really behind with the rent and it was going to be like a massive, it was just, I was going to be drowning and it was going to be impossible to get out of." IWH7**

This contributed to people finding it next to impossible to access and afford accommodation after being pushed into homelessness. As noted, the low pay and insecure nature of people's jobs – many only earned minimum wage or close to it, or had limited working hours – meant many participants were only able to just get by on what they earned. Without other income or significant savings paying upfront housing costs was impossible.

**"I was just barely breaking even, no, just for food and minor travelling costs and other small things." IWH19**

**"I've got three children. So that was stressful as well. If my daughter wanted something, it's hard to say, oh, I couldn't afford it. Or if I got paid, I'd give my kids the money rather than me eat. So it was tough. Some of the jobs it'd pay well, it was like, you get £120 for the week and sometimes that was rubbish. So out of that, I've got to look after myself, feed myself, clothe myself, look after my children. And it don't go far. ... I done a lot of jobs where**

**I've worked really hard and they just pay peanuts." IWH3**

The insecure nature of contracts people were employed on also acted as a barrier to finding accommodation. Participants spoke of employers who strung them along with the promise of permanent contracts, which, in one case after three years, never materialised. A common experience for those looking for accommodation was to learn that landlords and lettings agents would only let to tenants who were securely employed.

**"I mean even when I was full time, well, not full time, but ongoing agency work with regular money, even then they were not interested. As soon as you mention agency work it seems like a swear word. And you can understand it, because obviously it is temporary, but I mean it's not, well, yeah, it's not ideal for many people." IWH1**

The lack of time and tiredness that some participants experienced because of the nature of the work they did – long hours and exhausting – meant that actually finding the time and energy to look for somewhere to live and arrange and make visits, was sometimes hard. These were compounded further by the fact that many people had long commutes to workplaces. For people who were sofa surfing their accommodation would change regularly at the last minute which could have a huge impact on travel to work times. It was also more difficult for people to look for alternative or more secure employment when hours were long and tiring.

**"I was doing driver's mate, it weren't so much I was homeless, but I was working, but I was sofa surfing, but they didn't understand that I had to walk an hour and 20 minutes to work. Then do a 14-hour shift. Then another hour and 20 minutes back home. And when you try to**

**explain that to them, they're like, yeah, well, buy a push bike. Well, if I have money I would." IWH2**

**"the whole time I was working as a courier I was too exhausted to go and find other work, I was too exhausted to do anything, I was given free driving lessons at one point by my family, and I never actually had the energy or the time to go and get the bloody lessons." IWH7**

**"I think it was last week, yes, I didn't get any sleep whatsoever and I was struggling, I was mentally drained and I couldn't work, there was a day when my focus was definitely not there, even if I just tried opening the laptop, trying to reply, I can't do it, I can't function. When I don't sleep it's very hard for me to communicate with others." IWH24**

Generally, participants did not look to their employers as potential sources of support for help or assistance with housing. Many feeling that it was solely their responsibility and employers would think, 'so what?' or that it was assumed that employers would not have been able to give any advice or assistance despite in some cases it being what participants would have liked.

**"To be honest, it wasn't their problem really, it was my problem. And, they don't really want that burden. They're very much a, every man for themselves' kind of person, company. Which is very much the way the world is going." IWH11**

Participants also struggled to understand their eligibility for benefits especially if their hours or pay fluctuated. There was often a perception they were not entitled to additional benefits, and it was difficult for people to understand how their earnings interacted with the benefits system. As income fluctuated it was

hard for people to plan for regular outgoings like rent.

**“Universal Credit which is really unreliable, some weeks it just cut out, some weeks it was just the amount I got the week before, it was awful.” IWH18**

Participants explained about being trapped in poverty whereby it becomes increasingly difficult to move beyond and out of their current circumstances because they cannot earn enough. In part this was because their employment could be unpredictable but also many experienced welfare payments tapering away. Trying to work more often didn't help them to afford their housing or living costs.

**“The system doesn't really help much with the whole working situation, you get stuck in between of shall I work to move out of here or the minute you start working you would have to pay more and more out of your pocket to sustain the roof over your head.” IWH24**

One participant explained that they would be paid in vouchers for any work they did over a certain number of hours specifically to avoid encountering the affect for Universal Credit.

**“anything that I do on top of those 16 hours by boss has to pay me with some sort of vouchers or anything like that because the minute I'm paid more if affects my benefits and the minute, if it affects my benefits my Universal Credit will stop therefore I can no longer live at the house.” IWH24**

Some participants were living in temporary accommodation where high rent levels make this particularly problematic. Participants were often left confused at the fluctuating nature

of their Universal Credit payments and, as a consequence, struggled with having a stable income. Another participant told of how there was a disincentive to seek full time employment because they would then be solely responsible for their hostel rent effectively consuming all their earnings.

**“this is what I found a bit frustrating to be honest with you because I was trying to look for a full-time job but they were like, if you get a full-time job, you can't stay here ... I can't accept that because it's, you want to work but if you do work, you can't stay there anymore because obviously all your money will just into paying rent.... It's like just the whole culture of it is made to not make you want to pursue anything, in other, if that makes sense.” IWH3**

Participants' experiences find resonance with previous research into poverty that explore the lived dynamics of people experiencing in-work poverty, whereby low pay and insecure work contribute to a 'routinisation of poverty'. Characterising this as a 'way of life' informed by a struggle to get by (survive) bordering on destitution. These experiences need to be structurally situated as a consequence of precarious work, variable and zero hours forms of employment and the irregular and unpredictable earnings they provide.<sup>41</sup> It is in this light that participant's experiences and in-work homelessness can be understood.



### 2.3 Lack of support

It was clear from participants that many did not get the support they needed at the time of becoming homeless. Either because they did not try and seek it or the help they did receive, was inappropriate. A number of participants told of their experience when they had sought help from their local councils. Many spoke of frustrations with making numerous homelessness applications; requests for help that seemed to fall on deaf ears or emails and correspondence that did not result in any substantial assistance.

**“I talked to them about housing and things and it was, they didn't really seem very interested. It was, oh, well, you're not on the streets. And I was like, well, no, but, and then it was, it's, we're in a pandemic.” IWH15**

Other participants were told they were not in priority need and to look for somewhere to privately rent. Some people were turned away because they were deemed to have no local connection or their health conditions did not qualify as making them vulnerable. For those participants in England, some of these issues find affinity with continuing problems around council support particularly for those people sleeping rough and sofa surfing.<sup>42</sup>

**“I don't have kids, and I'm not pregnant, and I have a job and income so they, he told me I wasn't a priority and was just really not very helpful.” IWH6**

For those people fortunate enough to qualify for accommodation, the stark shortage of social housing became apparent as they faced long waiting lists, with sometimes thousands of applicants above them.

41 McBride, J. and Smith, A. (2021) 'I feel like I'm in poverty. I don't do much outside of work other than survive': In-work poverty and multiple employment in the UK' in *Economic and Industrial Democracy* <https://doi.org/10.1177%2F0143831X211016054>

42 Boobis, S., Sutton-Hamilton, C., and Albanese, F. (2020) *'A foot in the door' Experiences of the Homelessness Reduction Act*. London: Crisis.

**“I was bidding on, for the council, I was bidding, but again, you’re like 12,050 in the queue. So, you’re like, well, I’m not going to get the flat then.” IWH2**

**“I’m also on a waiting list to see if I can get somewhere that is more secure than a homeless hostel, it’s just a waiting game really, that’s the horrible thing about it, it could take literally months or even years.” IWH23**

This meant some participants were placed in hostels and other unsafe environments by councils. This could be particularly problematic for some people.

**“there’s also the fact a lot of places that they have is a really bad place, not sounding mean but with the people that have been junkies or the bad environment should I say, more better that way, so bad environment. So if I did go there it’s still not going to make me feel safe.” IWH23**

**“We were housed in a flat just central in [city]. We were there for about eight hours before, it was a nightmare in there... We were there just relaxing, trying to get the baby to settle because obviously she’d been moved from place to place, so she wasn’t settling very well. I think she’d just settled. I went down to grab my charger from the car. That was my only opportunity to leave at that point and there was a guy hanging a, I don’t know whether it was an air rifle or some sort of gun out the top window. We were on the second floor, he was on the third. He was just shooting all the windows of all the cars.” IWH22**

Particular support needs could develop or get worse. One participant spoke of how they began to self-medicate with prescriptions drugs to try and manage the pain they experienced as a result of their cycling courier job. Being placed in a hostel made it harder to address this issue.

**“there’s some substance abuse too, I have to admit, I may as well be up front about that you know? That just got worse, but it just gradually got worse and worse. Especially when the pain got really bad, the sciatica, yeah that changed a lot, everything changed that year 2016, yeah pain meds, it just grew from there. And now being in this hostel is just like, I don’t know man, it’s like a hotbed of activity for that sort of stuff, it’s a nightmare.” IWH7**

Others highlighted the support they needed with their mental health at the time.

**“your mental health deteriorates because you’re in this predicament and you feel like life doesn’t really go forward. So, it’s a very bad situation, it’s just, it’s not really helpful and as I’ve noticed from this kind of services they don’t seem to really care as much, unless you chase them you don’t really see much out of it, you have to do it by yourself.” IWH24**

**“Probably for me, it would probably be for my mental health really. If they could, if they could understand. If they just knew a fraction of what goes on, they might actually give a damn. But then there’s that risk as well of, oh, we can’t have someone like you working here so you have to leave.” IWH2**

## Case study 2

Dale has experienced homelessness during much of the past 15 years, working in a variety of jobs, in construction, delivery work, and as a bin worker – none of which helped him to get his own home. This has even involved working for people who did have their own homes as a concierge for a block of flats, as well as in the Houses of Parliament:

**“I’ve cleaned Houses of Parliament. I was happy in that job. But again, I was working there, there was a lot of issues. I was sofa surfing then. Got caught sleeping a few times at work... I sat on the floor and slept in the library.”**

Throughout this time Dale did not have enough money to rent a home in London, and was not prioritised for living in social housing. For much of the time he therefore slept in a vehicle, on the streets, or on friends’ sofas. His situation had a huge impact on his mental health, leading him to self-harm (including attempting suicide) and dependency on alcohol.

This affected his ability to stay in the same job. Combined with the insecure, temporary nature of his work, it was harder to consistently claim welfare benefit: whilst he might only get paid for a week’s work within a month, this would sometimes be enough to stop him receiving any benefits for that month.

**“It was so difficult because every time I got paid a little bit of money, the Universal Credit won’t pay me. So I had to find work. Every time I asked them for help they was like, no, you’re not entitled to nothing.”**

He eventually moved outside of London to live with his partner, with whom he had a son, but last year their relationship ended. Without anywhere else to live in a new area, they let him stay on the sofa. Working nights, he had to leave at 2:30am to walk an hour and a half to work, without being able to make breakfast or cup of tea whilst others were asleep. Dale would then find himself falling asleep on the sofa early in the evening from a tiring 14-hour workday, but this led to feelings of guilt about preventing the others from being able to properly use their house.

Unable to receive support from the local council due to his lack of ‘local connection’, feelings of stress built up until one evening he ended up drinking to excess and self-harming in public. After this, he was put in touch with a local charity that supported him to find somewhere to live.

Whilst he continues to find some days are a real struggle, particularly with his poor mental health and lack of income, he now feels more able to address his problems going forward.

**“It’s very settling knowing that you can just go in and close the door, and it’s mine. And you can just sit there and relax. Without no worries or, you can have a drink of water from the tap when you want... or a cup of tea, yeah.”**

Lacking secure forms of accommodation and an address for personal administrations matters was also an issue participants highlighted as difficult to manage. It could make it harder for them to try and secure a place to live or when applying for jobs.

**“I’ve had to use friends’ ones, especially when you open a bank account, because you have to provide your address, and obviously I’ve been there before where I’ve had an address of a hotel and they start questioning you and then they won’t accept that. And then they want to see utility bills of that address as well. And it’s difficult, you don’t get them.” IWH13**

## Chapter 3: The lived reality of working without a home

**“The biggest challenges are waking up in the morning and actually going to work, and that is if you’ve slept. .... I’ve got a giant 90 litre rucksack that all my possessions fit into, and that’s stuck under someone’s bed. I then I’ve got a smaller backpack I can fill with like, my passport or some books. Spare clothes, if the worst comes to the worst. You’re basically running on survival mode, which is what I’m doing right now. ...You finish work, you have to, either phone up your friends or phone somebody and try and get a hot meal and try and get somewhere secure to stay that night. But seven times out of ten, they are going to be like you can’t here.” IWH11**

### Key points

- Working without a home is hard. Everyday activities like eating, commuting, sleeping and personal hygiene were all made more difficult, and often participants were reliant on the good will of others
- They generated tiredness and anxiety and could compromise an employee’s ability to do a good job.
- They generate tiredness and anxiety and can compromise employee’s ability to do a good job.

The previous chapter has outlined the significant barriers many people faced in addressing their housing situation. The research has also uncovered what the daily reality of working and experiencing homelessness is like. It shows just how hard it is to work and maintain a job without a secure and stable place to live.

### 3.1 Poor sleep

Those that participated in the research slept in a variety of places: tents, cars, vans, sofas, floors, hostels and temporary accommodation as well as some people who slept rough at times.

Common to everyone’s experiences was that the quality and quantity of sleep they got was poor. Sleeping in

cars and vans was cold and damp. Often people sleeping in them would feel unsafe and exposed to danger and they were not insulated from outside noise so would often be woken by outside sounds including heavy rain.

**“I don’t sleep very well, I’m like, I’m pretty perpetually exhausted, so it’s not, obviously noise is an issue, and in a lot of places people will honk their horn at you to wake you up in the morning. I experience that a couple of times a week probably. People on their way to work will blast the horn as they drive past in order to disrupt your sleep.” IWH16**

**“I only drive a Citroën C1 and I’m 6 foot 1 so it wasn’t very comfy but, so yeah. Putting the seat back and sticking a blanket over, yeah, yeah. And there was stuff in the back and I’d keep, obviously, keep my handbag next to me, so yeah. But it ... it was uncomfortable but it was manageable.” IWH9**

**“Your night’s sleep can be affected by any number of things, by the planes from the airport, by, you’re not in a sealed box like you are in a house, so any form of external noise you will hear it. Bad weather, rain, you, it’s loud so your sleep is always affected. If you get the temperature wrong or if you haven’t mended something enough, you’ll wake up to a pretty damp, cold environment and that definitely has a knock-on impact on your health.” IWH25**

Those who were having to sofa surf faced uncomfortable nights on settees and were at the mercy of the household’s daily routine<sup>43</sup> which was especially hard for those participants that worked at night or odd shift patterns.

**“when you finish work you just want to come home and rest don’t you but obviously with me being sofa surfing and that I’m coming home and then I’ve got my sister’s little kid so everything else running riot, going mad, so you can hardly sleep and stuff, and you can hardly chill out. Just get your own time sorted. So that’s basically what I’m missing, just being able to come home and rest and just chill, I just can’t do that anymore so, yeah, it’s just hectic, 24/7.” IWH27**

**“I was staying somewhere else it was hard to work, because if I’d done a night shift I’d have to come home, wake people up and I’ve got to have, I couldn’t get up in the morning and, at 3:00 in the morning and make a cup of tea because the noise. So, it was struggle. .... I was doing concierge work and I used to finish and I used to go sit on the bench. And then obviously at times I’d get stressed, I’ll have a drink, and then I would wake up late, get to work, try and have a rest and I’d fall asleep downstairs on my break because I’m tired.” IWH2**

**“if I was going to one of my aunts I would be sleeping on a couch and I’d be having a sore back in the morning and I’d be tired the next day and I would be exhausted for work and it would just make the day go ten times slower.” IWH14**

### 3.2 Eating

Being able to eat regularly and well could be a challenge for many people we spoke to. Many participants reported losing weight as a consequence of being in-work homeless. Without access to kitchens and proper cooking equipment many were reliant on take-aways and sandwiches from shops. Other people recounted how they would become

<sup>43</sup> This was something highlighted in previous research into the experiences of people sofa surfing. See Sanders, B., Boobis, S., and Albanese, F. (2019) *‘It was like a nightmare’ The reality of sofa surfing in Britain today*. London: Crisis.





familiar with when local supermarkets would start to mark down and discount food meeting its expiry date. For people sofa surfing, many explained that while hosts encouraged them to 'make themselves at home' and use the kitchen to cook, they never felt able to really do so – for example, feeling as though they were imposing themselves too much on their host, or lacking any space in which to store their own food.

**"in hotels it's not too bad because you can, you've got a shower haven't you but food, you can't cook anything, I certainly can't afford to eat out. So it's basically like you get a little kettle so it's like Pot Noodles and then when I've got to go, or sandwiches, I've ate so many sandwiches these last couple of months and I have to go, I hate it, I have to go to Tesco at a certain**

**time for all the reduced items just to make my money stretch."** IWH21

**"I also was eating much worse, just because if you're already staying with someone then it's a bit harder to be like, oh I need to use all of your things as well, do you know what I mean? Just, well I always found it harder to be like that."** IWH12

The good will and generosity of others was also a source of nourishment for some. This included in some cases access to vouchers and discount codes as part of their employment which was a vital way of affording food.

**"When I was doing road sweeping when I was homeless I got to know a lot of the shopkeepers. So, they were nice. Because you could walk in and get a cold drink out the**

**fridge. They would say, just come in and get a cold drink, it's all right. And I'll just take their rubbish. So, and when I was doing the actual dust carts, we used to empty bins on the high street, we'd get a free pizza or, which was a bonus because I ate that while I was at work. So, I thought, OK, at least I've eaten something."** IWH2

**"{restaurant chain} is one of the clients we deliver to, I've got discount codes, a lot of discount codes on discount cards for them... it was very much service station sandwiches and cups of tea out of a machine. And then, fruit and veg from [supermarket], fruit mainly."** IWH9

Not being able to eat well enough or often enough could be exacerbated by the nature of work a participant was doing or the long commute they were having to do. People who were couriers or delivery drivers involving heavy lifting particularly struggled.

**"It's just you're burning so many calories it, you do have to eat twice as much as a normal person and if you just can't afford, you can't afford to eat as much as a normal person. ... I was doing a food delivery so when you're hungry man that's torture like you can smell this food. ... in the end, yeah, I went back to shoplifting again, I did find myself nabbing a few more meals out of, then ripping off the self service."** IWH7

**"I'd have to walk all the way to [location] at 3:00 in the morning to go to work, because no buses and, so that was stressful waking up and not having to eat anything because of the noise. So I'd work all day with no food and then come home and have to walk back to [location]. So, it was stressful and I kept losing jobs because of it."** IWH2

### 3.3 Personal hygiene

Many participants attended workplaces for their jobs and were expected to present themselves in a clean and orderly manner. As with sleeping and eating, being able to maintain their clothes and appearance without ready access to facilities was hard for people experiencing in-work homelessness.

**"washing is the biggest issue, if you're not doing a hostel then it's always going to be an issue. It can, you know you're in the street, then and you want to wash then you're screwed ain't it? You've got to know where to go and clean yourself, so then you're screwed. What do you do man? Do you know what I mean? It's like, stuff like that, so washing is the biggest issue ever."** IWH10

For those in hostels or hotels, having to share facilities could be hard and being able to wash regularly was not always easy.

**"I found really difficult because you would come out to use the toilet and I don't want to be graphic but the toilets, the seat and, it would be in a mess. So, that I found difficult, very difficult because I'm a very tidy person. So, that I found difficult."** IWH3

**"when I got into the hostel they had a shared bathroom so I was still keeping on top of my hygiene but it was like every couple of days because everybody was using the bathroom, I had to get up and go to work or whatever."** IWH14

For some people, visiting a gym or a leisure centre was the way in which they managed to keep themselves clean. While making use of laundrettes kept clothes clean.



**"I was going to come and do this again and get a membership at a leisure centre, that way is a good way that you can get access to showers any time you like. ... I would just get somebody to take pity on me, let me use their card really and see." IWH7**

**"I would gather all of my clothes that I'd worn during the week and on a Saturday or a Sunday, I would take them to the launderette and then obviously that was fine, not really that much of an issue.**

**Obviously my car at this point would be full of bags and suitcases and all sorts of bits and pieces, so. So, but I mean it was a pain but it wasn't an impossibility." IWH5**

When participants could not maintain cleanliness, it could become a real source of anxiety and difficulty:

**"I had nowhere to wash my clothes or have a shower or anything like that. So I would just have to do it while on the train and in the toilets and try and wash my face**

**and stuff. And yeah, that was quite difficult, because obviously to work you want to be able to turn up clean and with clean clothes and everything and then if I did wash my clothes in the sink or something I couldn't dry them and it was like, just a really big thing." IWH30**

Not being able present themselves to the standard some participants wanted to also affected the work they could do and impacted on future job prospects.

**"I did a few shifts in places of people I knew, like restaurant work, bar work, that kind of stuff. But obviously that's more complicated, because obviously if you're sleeping rough or in a tent or what have you and you've got to rely on having a clean ironed shirt and you've got to go to work in a particular way, then it's obviously, well it's different ain't it? So, and a little bit harder." IWH10**

**"if you can't shower and you don't have clean clothes and you can't cut your hair or make yourself look presentable or professional, then no one's going to want you to work for them." IWH30**

Some participants' workplaces provided showers and lockers and this afforded them means to wash and change at work. This could also help them manage the knowledge of their homelessness status amongst work colleagues.

**"I'll go to X, sometimes the, in the one in XX they had a shower room. So I just went, and they had lockers, so I could put my uniform in there. So I didn't have to wear it. And then I'll go there and shower, go to work, start at 5:30 in the morning until 2:00. ... some jobs they had to have showers, because on building sites they**

**will have a shower room, because you're doing cement or whatever it is you're doing, you can have a shower. So that helped a lot." IWH2**

### 3.4 Commuting

Having to move from place to place, whether that be while sofa surfing, sleeping rough or living in a car or van, could impact on how easy or difficult it could be to travel to work. Some people were reliant on public transport while others would walk considerable distances, either to save money or because their route was not well serviced by buses or trains.

**"I just couldn't get anywhere at the time in that particular city, that as both within my budget and available. So, I had to do an extremely long commute pretty regularly." IWH25**

**"The location's, it is far, yeah, so it's with my friend who gives me a lift, if he's off for a week then I've got to buy a bus ticket and that means setting off at, really, usually when he gives me a lift he picks me up at 7.30am where when I've got to get the bus I've got to set off at 5:50am to get there." IWH21**

The length of time some participants spent getting to and from work showed their commitment to their jobs, but it also meant they were always tired and the commute ate into their own personal time.

**"I stayed in X at a different friend's place, Y, Z, all over. But yeah, it was, the commute was always different, and sometimes over an hour, I mean which isn't awful, but again, it just limited the amount of time that I'd have for myself." IWH8**

**"I'd start at 4:00, so I'll leave here at 2:00, 2:30, then I'd, it was 14 hours, then walk another hour and a half back. So, it was like 20-hour days near enough. And it's so tiring." IWH2**

Not having a permanent place to stay and moving regularly meant some participants were faced with a different commute every day which created additional anxiety and uncertainty about their situation.

**“It was a nightmare to be honest because I didn’t know each day where I was going to be sleeping so I didn’t know how I was going to get to work in the morning.” IWH14**

One participant told of having to turn down a good job because no buses ran to the place of work and it would have cost them £16 a day in taxis.

**“It took me over two hours to get there, and then I got there, then I come back, offered me the job, but there’s no buses that I have to get there, so I have to pay a taxi, which is £16 a day. You times that by five. And then, it was just one of them things. It was a really good job, but I just couldn’t do it.” IWH2**

### 3.5 Struggles at work

Having to manage and negotiate the practicalities and routines of everyday working life without a home could mean that it compromised participants ability to do their jobs well or effectively. Tiredness and stress were often discussed in relation to having to maintain a job without a home.

**“I think it was last week, yes, I didn’t get any sleep whatsoever and I was struggling, I was mentally drained and I couldn’t work, there was a day when my focus was definitely not there, even if I just tried opening the laptop, trying to reply, I can’t do it, I can’t function. When I don’t sleep it’s very hard for me to communicate with others.” IWH24**

**“when I’m actually working and things, I’m just not concentrating, things get missed, which in my industry you can’t miss anything. Yeah, it was, yeah, it was, it got hard, do you know, trying to**

**remember everything you’re supposed to be doing, and you’ve also got the thoughts of like well, where am I going to be staying tonight? What am I going to, am I going to be able to eat?” IWH4**

The impact of this stress and tiredness, the constant worry about where they will be staying the night and how that could distract them from their job at hand, for some participants generated a fear that it would actually cost them their employment.

**“The actual problem of you’re so tired and stressed in the morning. You can go to work sure, but will you do a good job? Probably not. Will you get fired? It’s likely. But in the end, do you actually want to go and work? No, of course you don’t, because you I haven’t even slept. How are you supposed to have the motivation to do a job, when you’ve been awake all night worrying?” IWH11**

**“When things get just too much in the house [where I’m sofa surfing] then obviously your stress levels go up because you’re tired from work and you’re drained from work and you just want to chill out and you can’t do that because everything’s just going ten to the dozen... There has been times I’ve been to work and my head’s just baffled and I’ve just not been able to concentrate on things, with worrying about other things.” IWH27**

For some participants, particularly those who were self-employed, not having anywhere to store personal items or things they needed for work was also problematic.

**“it’s a massive just not having, not being able to organise my stuff, for me it’s not having a room, not having a room where I can store things, because it’s the single biggest challenge in my job is, you really need the space to store kit**

**a lot of my kit’s been stored at my family’s house like in an outhouse thing, but now that winter’s coming it’s getting wet, it’s getting cold.” IWH28**

**“I had to leave all my sewing machines and fabric at my old residence, where I was kicked out from because they were subletting illegally and got found it. So I had to leave immediately ... I’m not really sure what happened, but yeah, I had to leave my whole business there, which was worth a lot of money all the sewing machines and fabric.” IWH30**

### 3.6 Personal administration

Without their own address many participants struggled with having to navigate where to get utility bills sent to or what address to give for banks, doctors or dentists. Applying for new jobs meant some would lie and give a friend or family member’s address or give their Jobcentre one.

**“I’ve got pretty bad credit anyway, so even getting a bank account was a bit of a mission for me. I’ve actually got one that I pay for, but I just, I don’t, I don’t update on my addresses or anything at the moment, just, I try and get everything all sent through my phone, so they don’t have to mail anything to an actual address.” IWH4**

Further difficulties arose with using and charging electronic items such as laptops and phones. Some participants would visit libraries or coffee shops to charge items and make use of free Wi-Fi.

**“you can go to libraries and things but there’s to a point where we’ve not got a lot of things left that can prove who we are due to being homeless. So we can go into libraries and things but it’s a lot of effort because where we’ve been placed, either homelessness that**

**you’re just not allowed in because you stink or whatever, or being in hostels and things, you’ve been placed in random places that’s quite far from libraries. But, yeah, it’s also we’ve had, a lot of places don’t have WiFi or you, we just don’t have the devices, so, yeah, I’ve got a phone just now luckily and it’s through my work but a lot of us don’t normally have a phone or have any electronics.” IWH23**

In some instances, where particular types of work required fully charged phones or devices (delivery drives and couriers, for example), and participants were unable to ensure this they would often have to give up those types of work.

**“I had to tell my controller that I just couldn’t [charge devices], that I wasn’t able to really come in and work for them anymore, like at X because they had various bits of equipment which needed to be say charged each night and that was what I couldn’t do in the tent.” IWH7**

# Chapter 4: Managing stigma and perception at work

**"I kept it to myself, in case it was embarrassing to be honest. I didn't want them to be taking pity or, I didn't, I don't like asking for help so it was just like, I just got on with it. Because I'm embarrassed. Or, have you got no money? No, I haven't got no money. Oh, I'll buy you breakfast. Then you feel like, a ponce, you think, well no, it's all right. They're like, no, we'll buy you breakfast if you haven't got no money. You're like, but when you say it like that, it's quite degrading." IWH2**

## Key points

- The stigma and shame associated with homelessness forced people to conceal their situation
- Responses by employers varied if they did learn about employees' situations – in some cases people lost their jobs when employers found out people were facing homelessness or had lost accommodation, in other cases employers were supportive regarding flexible working hours and pastoral care

As explored above, managing daily working life without a home is hard. It presents a number of challenges to being able to go to work and perform well. Alongside these, there existed another one that participants had to negotiate during their working days at work. This revolved around managing employers and colleagues' knowledge of their homeless circumstances. This tension added additional stress and anxiety to their situation especially if colleagues did learn about their situation.

Most participants chose not to tell their employer or colleagues about their homeless situation. This was because they felt there would be no benefit but also the shame and embarrassment they could feel about their circumstances. There was anxiety about how they would be perceived by others and also what

the consequences could be. It was clear that all participants felt a real stigma was attached to the label of homelessness. As such, they engaged in impression management to conceal and manage the perceptions others at work might have of them.<sup>44</sup>

### 4.1 Keeping it to oneself

Participants spoke of how they would seek to keep their personal life out of work and would conceal information or avoid situations or circumstances which might mean revealing their homelessness. They would make excuses not attend after work drinks or meals. Some made sure that any online video calls took place in their 'garden shed' rather than the actual van they lived in. For some there was a real fear of the risk posed by their workplace finding out.

**"There's no one I would risk with it at the moment. I think there's just too many, there are too many unknowns. And knowing as I do how people react to it, yeah, I wouldn't want to disclose it to them. Not just to the risk of me losing the job, also because some people can be so narrow minded and cruel without really understanding what has led to this, why this is a thing." IWH25**

Others spoke of experiences they had with colleagues where derogatory remarks were made about vulnerable people which reinforced the stigma they felt. It sharpened their resolve to not let anyone learn of their own predicament.

**"A lot of people when you're working, they talk about things like that. They say, oh, the homeless guys, and rah, rah, rah, and all joke about it. So, you think, do I say what I'm going through? Because it's, they might just laugh at me about it. So, it makes you wonder. Because you do get some people**

**out there that are nasty. Or start spreading rumours round the company about me, so then I come to work and everyone's laughing at me or talking about me. So, I just kept it to myself and I thought, do you know what, one day you might experience it." IWH2**

The safer option for many participants was to simply lie about their situation in order to avoid what they felt would be the judgement that would most likely come their way.

**"I would never tell anybody anyway, but it was difficult in terms of if someone says, if you want to go to a friend's house or whatever, and they say that to you, you don't know, you avoid at all costs, you come up with excuses. You don't want to say 'are you in a hotel or hostel' because then people work things out. And I think the worse one, it's just being judged without people knowing your story, is the hardest thing. So yeah, you just lie whenever anyone asks you them sort of questions." IWH13**

Some types of work involved less interaction with colleagues or less visits to a place of work. This meant it was easier to 'hide' their status. For instance, delivery drivers who slept in their vans or participants who did 'gig' work via online apps did not have to negotiate the precarious balance of who knows or does not.

The stress of having to manage and maintain the concealment of homelessness was tiring for a number of participants. It was tiring having to remain on guard and not let slip their situation. Some spoke of the desire to not have to do this; be able to be open and upfront about their circumstances, free of the worry of judgement or stigma attached to it.

44 Goffman, E. (1968) *Stigma Notes on the Management of Spoiled Identity*. 2nd ed. London: Pelican.

**“What I’d also like is to be able to talk about it more openly without fear of judgement or discrimination. It eats away at you, always being on edge about how people will react. I’d like to be able to be honest, tell them that I live in a truck and that what they see on the zoom call isn’t “a shed in my garden”... It makes me quite sad really - that I don’t feel I can be open but also that people can be very judgemental.” IWH25**

#### 4.2 Positive responses?

There were some participants whose workplaces and colleagues came to learn about their situations. When this was the case there could sometimes be an ambiguous response.

**“A lot of those colleagues I considered my friends at the time, and like, considering I told them on some nights, like oh, I literally have nowhere to go tonight, they were kind of like, oh, I would house you, you could come back to mine, but de, de, de, de, they’d always kind of have an excuse. And sometimes their reactions, looking back, their reactions were really like apathetic. And that is quite saddening.” IWH8**

However, some participants did have a positive experience support and assistance from their colleagues when they came to learn of their housing situation.

**“My immediate colleagues did [know] and they were as supportive as colleagues can be I guess, I do really get on with most people I work with and, yeah, they were, they tried to be supportive, they were nice to me. I just was just directly telling them, so I work, within the office that I work in I work with two other women and we get on really well so, yeah, I just told them, it was a day I was quite upset and less stressed.” IWH6**

Others had support from managers who would reassure them about their job security or try and be flexible with working patterns when they learnt of the participant’s predicament.

**“I remember having conversations with [my manager] and I was like, I’m really worried that all the things that you hired me to do I’ve not done them, I’m barely getting my hours in, and she said something along the lines of, are you worried that you’re going to keep your job? And then she corrected herself, there’s no need to be worried that you’re going to lose your job, we understand the situation.” IWH18**

**“My manager, he rang me as soon as my colleague told him and he said to me, whatever we can do to help, because I was moving, because I was living half an hour from where my job is. So, he said, whatever I can do to help, to facilitate you in coming to work. But she did, she helped in a way.” IWH3**

Some employers went the extra mile with their support once they learned of their employees’ circumstances to ensure they could maintain their job, by providing a food shop or supporting them back into part time education through the purchase of a laptop.

**“They literally buy a £25 shop, and they check in on me all the time and make sure that I’ve got everything that I’m, hygienic and things, if I needed a shower they would take me somewhere if my shower was broken or whatever. So, yeah, they’re not even fussed the fact that I’m homeless type way, they’re more encouraging to help me continue working.” IWH23**

One participant worked for a social enterprise who employed progression coaches for staff who helped staff plan and think about their futures. They were encouraged to share and talk about any problems they had.

**may have crossed his mind but it was certainly nothing that he ever mentioned to me.” IWH5**

One participant, who was moving around regularly sofa surfing while working at a school felt particularly let down. The school had its own welfare officer but they were not referred to them for help.

**“I did tell my manager so I think it would have, he didn’t really do a lot and I remember being on the, the school’s like five floors and on one of the floors on the balcony bit chatting to a colleague I was on the verge of tears and then he walked past and asked if I was OK and I was like, no but don’t ask me here because I don’t want to start crying in front of the kids, and then he says, well let me know if you need anything and then left.... I think maybe he should have gone and spoken to her and said, one of our employees is homeless, how can we help her?” IWH6**

While opportunities for assistance were sometimes missed, participants also told of their experiences of losing their jobs because employers had learnt of their homelessness. Employers explained that the employee’s homelessness situation made it untenable that they continue to be employed. Often more specific reasoning was not forthcoming but some were told it was to do with needing ‘someone reliable’ or needing to have a permanent address on their contract.

**“I was late for one of my jobs before every day. And I told him why, they let me go. He said he needed someone, which is fair, reliable. He didn’t really take any notice of what I was saying, so I just thought, I thought no worries, that’s fine, just move on, find something else.” IWH2**

Interestingly, there was a scheme whereby staff could earn money which would be set aside specifically to cover upfront housing costs such as rent in advance and deposits.

**“it’s very open, any issues they would have within, between us or just personal issues, mental health issues, everything you can just sit with someone, and have a chat, and talk about it.” IWH24**

The participant, who was living in a hostel at the time, described their experience working there as a ‘stepping stone’ in that it gave them hope and reassurance that support was there when, and if, they needed it.

**“[it] was actually a really stepping stone, it was a very good thing to happen at the time, and it kind of gave a bit of hope I would say, because when you’re in the hostel hope is something that you don’t have much.” IWH24**

#### 4.3 Losing jobs

However, while some participants did have positive experiences of support and understanding from employers and colleagues there were more times when they, sadly, encountered the opposite. Participants spoke of experiences of indifference and opportunities for when help could have been offered that were missed.

**“the two other guys obviously knew of my situation [sleeping in a car] because, well we talk about it, it would come up in conversation or we have, we’d just be laughing over it sometimes when I was having a coffee with them in the morning, they’d go how was your night last night Ian, and we’d laugh about it. But, so yeah, everyone that I worked with knew what was going on... in terms of what I’d call maybe professional support, no, he [the boss] wasn’t really, that wouldn’t have even crossed his mind, well it**

**Case study 3**

Lisa is 20 years old and has been homeless for much of her adult life. She lived in supported accommodation whilst she was a teenager and in care. At the age of 18 she was told she was no longer eligible to live here.

**“There was no spaces at all which is horrible because... they know that we’re in the system and we’re more vulnerable and whatnot... [and] near the age to leave the care system.”**

She found that she couldn’t afford standard rents elsewhere on her current wage. She eventually moved into a hostel but had to spend some time sofa surfing and sleeping on the streets before securing a place here.

**“I was waiting on a place and the council just didn’t have anywhere available in [the area] so I had to stay at a friend’s house sofa surfing basically for like two weeks until I was pure begging on that I need somewhere safe to go.”**

During this time, her employer – a major high-street retailer – heard about her situation, and began proceedings to end her employment.

**“[they] lied behind their teeth to say, ‘no, we never said this... she’s going through a hard time and she would say anything just to keep the job with us’ or whatnot which is horrible to actually think about.”**

She then found that not having a fixed address disadvantaged her when trying to apply for other jobs:

**“a lot of places do, use the fact if you’ve not got a secure place or a decent place to live... they’re like, ‘no, we don’t want you to work for our company at the moment.’ But a lot of places do say that once you’ve got a decent place, if you’ve done well in an interview and everything else they do ask for you to come back. But I just feel like that should be looked into a lot more.”**

Whilst looking for work Lisa began volunteering with a charity that provided her with support when she was a child. Her experience has been extremely different. Her manager has provided reassurance her job is not at risk, and her colleagues have provided financial support, food, and a place to wash when she has not been able to access her hostel bathroom.

**“I get like five messages a day from different staff and the employees and things like, ‘oh do you need this or do you need anything?’ ... no one judged me at all, they were like, ‘well, we can get through it, we’re here,’ so it wasn’t as bad as I thought it was going to be, I literally thought I was going to lose my job but they were more willing to be like, no, you’re working hard for us no matter what so, yeah.”**

**“there’s been cases where they’ve found out I was classed as homeless and then they got rid of me, because of my living situation, yeah. [They said] if we send you communication, a post and whatever, and you’re living in a hotel or hostel, or you move around to another hotel or hostel, you’re not going to be able to sign this contract after a while or change your contract. So that makes me not want to tell people either. Just in case something happens or I lose a job.” IWH13**

Another participant lost their retail job when they lost their home (see Case Study 3). Despite them still being able to do their job satisfactorily and having the support of their colleagues, they were let go.

**“I was shocked myself, I put a complaint in and things but for companies have people’s backs, they’d rather obviously keep someone that’s financially all right with their life and they’ve settled down with a house and things. ... basically I was working fine and I had a place secure kind of but .... Once they found out that I lost the place I was living at they literally just went, well, you can’t continue working here because we don’t know if you’re going to be here on time or if you’re going to be suitable for the work as in being hygienic or whatever.” IWH23**

The shop told them that they could not continue in the job because it was deemed they would be unreliable and not ‘hygienic’ for working with food stuffs. They went on to explain that it was not the other staff they were working with that had an issue but that it was the management they felt were so quick to pass judgement about the loss of their accommodation. There was little appreciation of what a good employee they were, just a judgement that they had no home and therefore could no longer continue to work there.

Experiences like this one and others explored above help to shine a light on the reluctance many participants had at letting employers or colleagues know about their circumstances. A fear of losing one’s job because of negative preconceptions and a narrow-mindedness about homelessness.

## Chapter 5: The cost of living like this

"There was no time for hobbies or personal time, or relaxing, really. It was like constantly, OK, trying to find the next place, OK, I'd be working out how I was going to get there, and what time I could get there, and taking my carry case with me on the bus, and getting there, and then working out what time I had to leave for work the next day. And by that time, I was knackered, so I just went to sleep." IWH8

### Key points

- In-work homelessness is detrimental for people's health, mental well-being and relationships
- Being trapped in homelessness had a knock-on effect for people's future employability and ability to seek different or better forms of employment

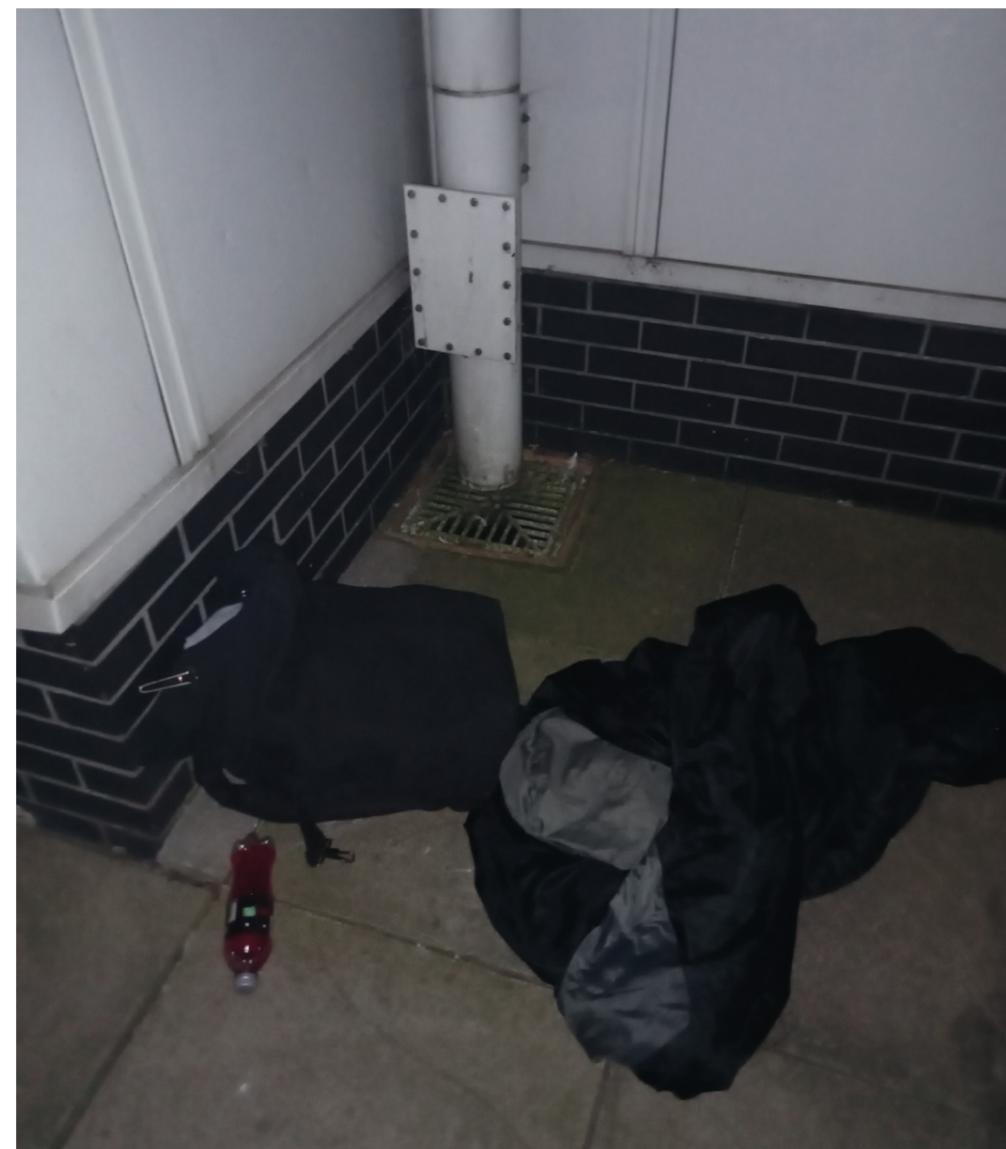
### 5.1 Physical health

People had to sleep in various precarious environments and situations. For instance, sofas that were too small, old mattresses on floors, cramped car seats or cold and damp vans. In some cases, sleeping out on the street or wherever they could find that offered them some sense of safety.

"Like sleeping on the floor is very uncomfortable, on a sofa, I mean I'm almost six foot, so it's, I wouldn't say you're comfortable on a sofa, either. And like the weight loss as well, I mean I've gone from about 13 stone, I'm probably just over 10½ now." IWH4

The inability to get a proper night's sleep meant tiredness became a default state for participants. While being regularly exposed to cold and damp conditions meant illness was never far away.

"I'm in quite poor health and this is probably a factor. Not being able to get a good night's sleep is definitely wearing me down. Also not really being able to rest anywhere, like I feel like I'm constantly on the lookout, well always on the lookout or staying with a friend when I'm being hosted. I have a word burning fire in the back of the van, so it's often smoky it's often dusty from the ash, or it's like the fire



goes out it gets very cold. So the fire, there was an issue yesterday and I had to get an ambulance because the, because of carbon monoxide inhalation, the alarm went off. And so that sorted out the fire alarm then this morning I had a sore throat and a bad cough and one night in the cold like that can make you pretty sick." IWH16

Others spoke of serious health conditions that had developed over time since they had become homeless and something that they now had to manage alongside trying to find somewhere to live.

"it's obviously the past year has stressed me out a lot, I've had what's called mini strokes, and apparently that is directly linked to stress, so, so yeah." IWH1

"Normally I am fit and well but... two months ago I actually ended up getting really ill all of a sudden and had to get an operation, I had to get my gallbladder removed... I couldn't actually eat or drink anything or it would just come right back up... and with me being 19 at the time, being really young, normally obviously you don't get [gallstones] until you're 40, 50..." IWH23

**"It's osteoarthritis what I have in the shoulder and he said, it never will be go better and of course when I lift heavy boxes or stack pallets he said, it makes no sense." IWH31**

### 5.2 Mental well-being

Having a secure and stable home is often understood as one of the precursors to good mental health.<sup>45</sup> The certainty and assurance of having somewhere to come back to after a day's work to recuperate is often taken for granted but for those without anywhere to go the stress and strain quickly mounted. The anxiety generated by the uncertainty and insecurity permeated some participants' lives making it very hard to escape from.

**"[Having a home means] You could just lock your door, you could put curtains up against the window. You don't have to see what is out there. You can put music, you could put on headphones, you're alone, you're basically safe in your own world." IWH11**

No home of their own to return to meant not being able to 'switch off' at the end of the day and do what they wanted to. Participants would have to fit into others' routines and spaces, generating further stress and inability to relax.

**"I'm also a sucker for routine and I have quite a very stressful job and I like to be on my own after work and be in my room and I obviously couldn't do that. And then staying in random places, they weren't random places but they were my friend's house but, yeah, just trying to be organised with my stuff I think was really stressful. .... I like to exercise, I don't join a gym I like to do it at home, I couldn't do that which then, I was already in a bad headspace but then that made it**

**worse, and I like to cook, and bake, and stuff." IWH6**

Struggles with mental health would take their toll over time and for some participants it further contributed to the difficulties they encountered in trying to move out of and beyond homelessness.

**"I'm nowhere near the person I used to be. Is that a lack of confidence that, or sense of, yes, confidence that's been eroded and things over time? Yes, lack of confidence, anxiety, stress, all different sorts really if I'm honest." IWH17**

Working and being homeless could induce an aporetic state in some whereby it was difficult to see a way out of their situation.

**"your mental health deteriorates because you're in this predicament and you feel like life doesn't really go forward. So, it's a very bad situation." IWH24**

Others spoke of having 'meltdowns' at work brought on through tiredness and stress. These would sometimes lead to them having to leave the job.

**"Recently I've had a lot of jobs, because it's hard, because of my mental health, it was hard to keep jobs. Because when, even when I was homeless I used to work and it's quite difficult to get, go to work happy and come home happy. So I'd go to work after a bad night's sleep, I'm tired, then I'd work and then my mental health will play a big part because I'd have, I'd get the hump and have a meltdown. And then I'll say I won't go back. And then I'm back to square one again." IWH2**

### 5.3 Relationships

Alongside the physical and mental costs that come with the experience of in-work homelessness is what impact it can have on relationships with others.

**"All this puts a massive strain on all of them. Massive. It's huge, it's horrible, I'm amazed that I've still got some of the friends and still got some fairly decent relations with some of my family and mates as a result of all, just this, yeah, this absolute kind of roller coaster ride over the last few years." IWH7**

Nearly all participants spoke of how their struggles with housing and work had affected the relationships they had with family members, friends and partners. Many spoke of an incredulousness they encountered from family members who could not understand why they were in the position they were in.

**"They do not understand this, they, it has caused a further erosion in an already poor relationship. They don't understand that I don't have an option. Yeah. And that's, I avoid talking about it with a lot of people who are not quite close to me for that very reason, that they will simply look and go, my, what did my brother call me? Excuse the language, a fucking Gypo." IWH25**

Previous research shows the significant impact sofa surfing can have on personal relationships, particularly over time.<sup>46</sup> People tend to see family and friends less and for those who are sofa surfing and staying with friends. This was evident in the households' participants were staying in, where strain and tension could quickly start to emerge and required careful management. Not wanting to out stay ones welcome or become a burden added additional stress and anxiety on top of working without a home.

**"I'm very careful to manage those relationships because you don't want to become a burden to anybody and you don't want to over stretch peoples' hospitality. Like if I'm staying with people, I tend to move on in three or four days." IWH16**

### 5.4 Employability and job improvement

It was clear from participants' experiences of working without a home – managing daily practicalities, negotiating who knows about their homeless situation in the workplace and dealing with the stresses and strains – that there were consequences for their own jobs and careers.

The tiredness and exhaustion many reported could contribute to a struggle with finding the energy and motivation to keep trying to find a better paid or more secure job.

**"You don't have any motivation, you're working like a call centre job, I don't think anyone there wanted to be working at a call centre, they all wanted to kind of work on their own projects, artistically or creatively. But they were kind of getting sucked into the, this is so low paid, so I need to get enough shifts." IWH8**

Without a permanent address applying for jobs could be hard and repeatedly being turned down because of this was draining. Not having ready access to personal items needed for work such as suits and 'presentable' clothes made attending interviews harder.

**"...no incentive to do anything, like no drive, there's no drive there no more, it's like I've just lost interest." IWH4**

45 HACT (2016) *MENTAL HEALTH & HOUSING Housing on the Pathway to Recovery*. HACT, NHF and Common Cause Consulting.

46 Sanders, B., Boobis, S., and Albanese, F. (2019) *'It was like a nightmare' The reality of sofa surfing in Britain today*. London: Crisis.

**“I’m a qualified transport manager, yet I’m out driving around. I mean I couldn’t actually go for jobs like that because I had no fixed abode. I didn’t have the clothing, either, to wear for that sort of job. Like, because obviously in the office you have to wear suits and shoes and, but if you’re out in a van you can get away with like jeans, or tracky bottoms, or whatever, you wear whatever you want.” IWH4**

Having to regularly move and relocate could also disrupt career paths and jobs, whether because of sofa surfing, having to regularly move a van being used as a home, or due to being placed in different temporary accommodation.

**“I think, when you get rehoused or moved, it’s not necessarily in the same place where your work, job is. So, there’s been situations where I’ve had to leave my work because I’ve been moved somewhere else. Again, that affects you because you don’t have the stability and then you’re back to square one again and you think ‘how long is it going to take to find another job’ as well.” IWH13**

The toil of working without a home is significant and clear. For some participants, overtime the cumulative effect of these could generate a sense of resignation and fatigue: struggling to try and surmount the financial obstacles they faced to getting a home.

The powerful sanctuary and platform a home can provide for one’s life and future was clearly expressed by many participants. In this light and understanding the impact of working while homeless can have, it makes addressing the issue of homelessness all the more pressing.

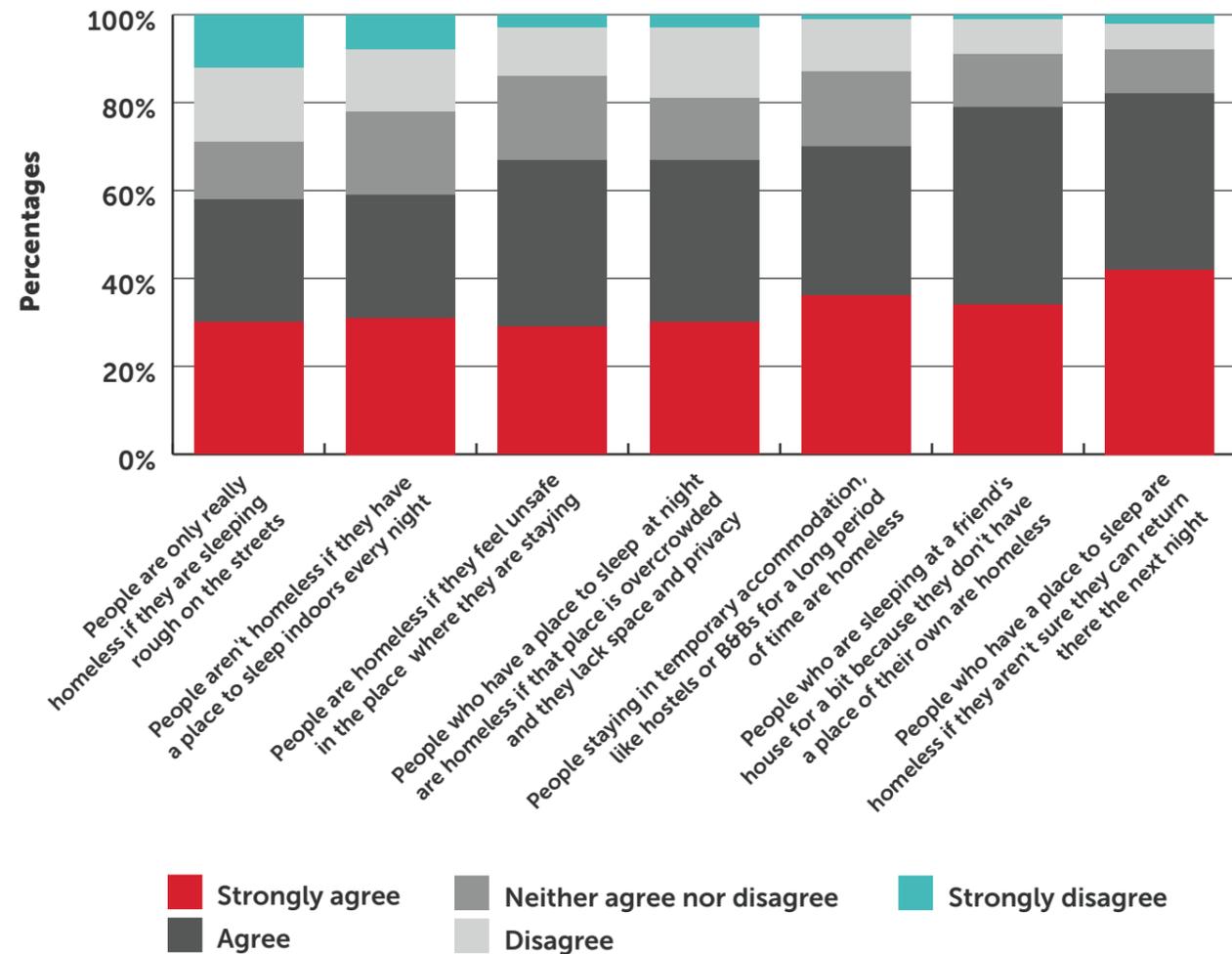
**“[Having a home] That means everything right now, I’d be more in control of my life, in control of my stuff, I think it would improve a little bit of my anxiety because it’s my safe place, it would be my safe place. And whether after a long day, after a day of stress and all of everything, you’ve got a place that you can go to, that is yours, that you control, that you can make your own food, that you can relax, it would make such a difference.” IWH24**

## Chapter 6: Employers’ understanding of homelessness

### Key points

- Employers are starting with a narrow understanding of what homelessness is, with 58 per cent believing that ‘people are only really homeless if they are sleeping rough on the streets’. Nevertheless, two fifths are aware of their organisation having employed someone facing homelessness.
- Whilst there is also positive evidence of organisations having delivered support to employees facing homelessness in the form of time off, a loan and support to find a home, this is not always borne out in the provision of specific policies to help people facing different kinds of homelessness. Only 37 per cent have policies to support employees who are sofa surfing, and only 42 per cent have policies to support employees sleeping rough.
- Worryingly, there is evidence of possible discrimination against workers facing homelessness: over two fifths (42%) cent said it was likely their organisation would seek to terminate an employee’s contract if they were facing homelessness. Over half (58%) said it was likely homelessness would have a negative impact on a prospective employee’s application and a detrimental effect on a current employee’s job (56%).
- The survey shows 99 per cent of employers would like more information to help them support employees facing homelessness.

Figure 6.1: Employers' understanding of homelessness



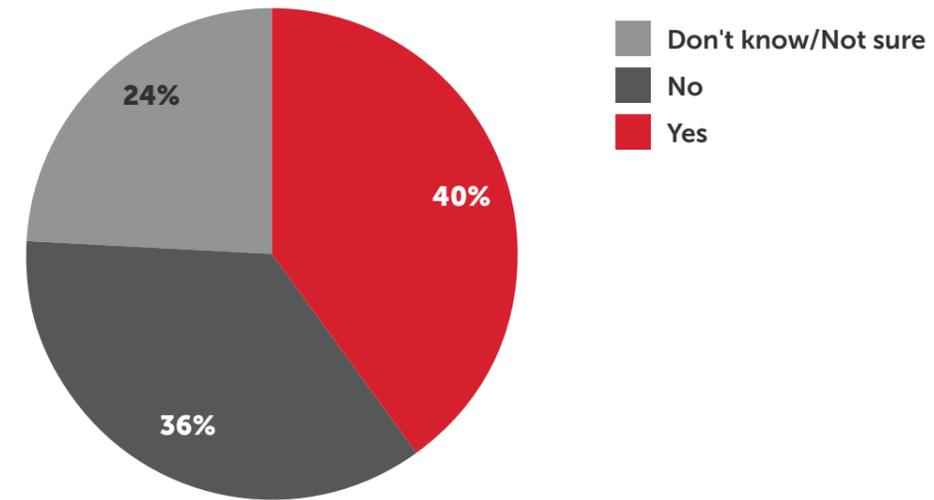
Base: All respondents (n=250)

Previous research with the general public and politicians shows there is often a narrow view of what homelessness is, centred on the most visible form of homelessness, rough sleeping. In a recent wave of research with the general public, 44 per cent of respondents said they only thought people were experiencing homelessness if they were rough sleeping.<sup>47</sup> Findings from the employer survey suggest the understanding of what homelessness is, is narrower –

58 per cent of those surveyed agreed that 'People are only really homeless if they are sleeping rough on the streets', and 59 per cent that 'People aren't homeless if they have a place to sleep indoors every night' (see Figure 6.1). There was broader understanding (70%) that people staying in temporary accommodation such as B&Bs would be classed as experiencing homelessness.

47 <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/public-attitudes-towards-homelessness-wave-two-september-2021/>

Figure 6.2: History of organisation employing someone facing homelessness



Base: All respondents (n=250)

This suggests that an important first step in improving support for workers who face homelessness is for employers to develop a stronger understanding of the range of living situations people might be in when they do not have their own home.<sup>48</sup>

### 6.1 Awareness of homelessness in the workplace

Despite the narrow interpretation of what homelessness is, the survey findings nevertheless suggest that many employers think their organisation has employed workers experiencing homelessness.<sup>49</sup>

When asked whether their organisation had hired an employee experiencing homelessness before, two fifths (40%) said they had and a similar

proportion (36%) said they had not. Chapter 4 outlines that many people we spoke to as part of the research were reluctant to share information about their homelessness situation with an employer and this is likely to be reflected in employers' knowledge as well, and the extent to which this information would be shared with HR teams.

Given the potential for an employee's homelessness to remain unknown to an employer, it is possible that in practice even more of these employers had employed someone experiencing homelessness in their organisation.

48 It is worth noting that among employers who are aware someone facing homelessness had worked for them before, there was a higher likelihood of agreeing with all statements – with 72% agreeing that 'people are only really homeless if they are sleeping rough on the streets', and 77% agreeing that 'People staying in temporary accommodation, like hostels or B&Bs for a long period of time are homeless'.

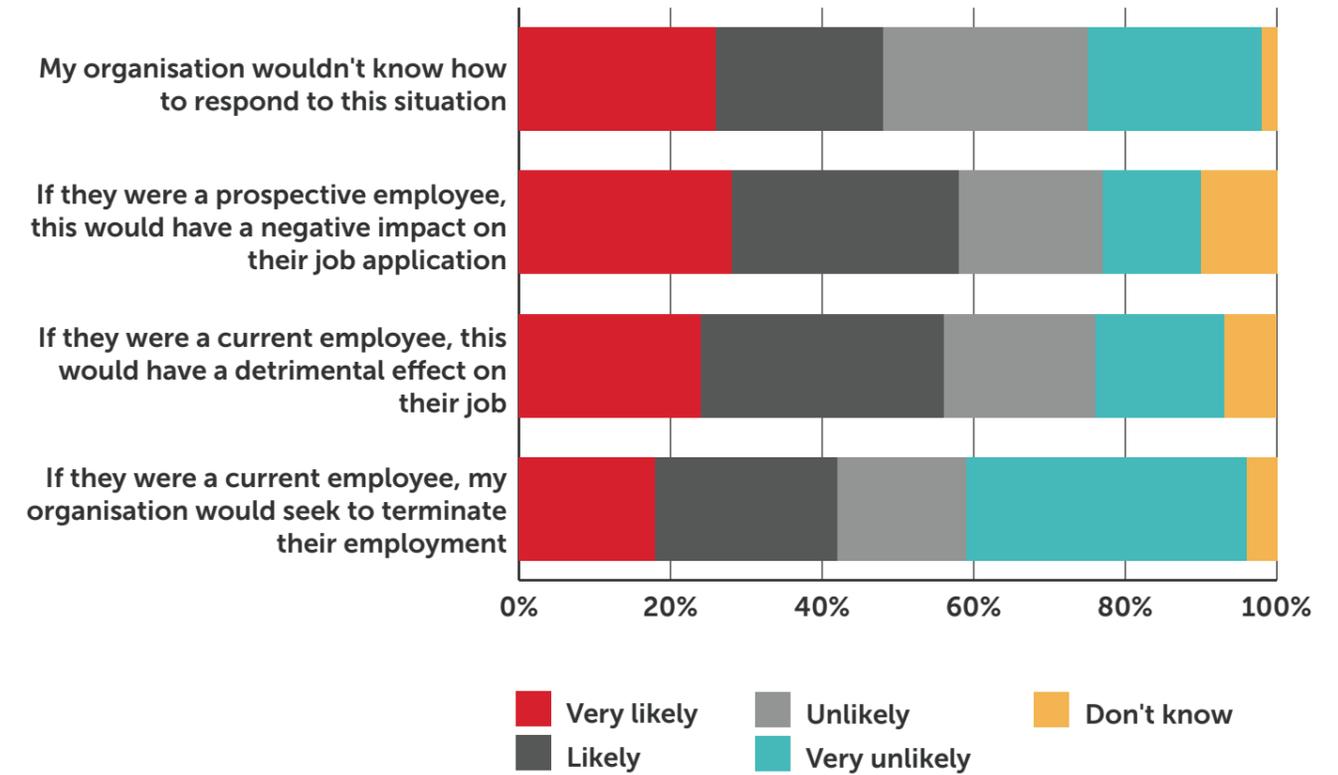
49 It is possible some of the findings were influenced by question ordering: respondents viewed the range of statements about different types of homelessness before answering questions about awareness of homelessness in their workforce. For example, if a respondent had not considered before that someone in temporary accommodation is homeless, then their response to whether the organisation had hired someone homeless might have been different.

**Figure 6.3: Perceived likelihood of positive outcomes for employee facing homelessness**



Base: All respondents (n=250)

**Figure 6.4: Perceived likelihood of negative outcomes for employee facing homelessness**



Base: All respondents (n=250)

**6.2 Outcomes and support for employees facing homelessness**

Employers were shown a series of hypothetical outcomes related to an employee/prospective employee facing homelessness, ranging from more positive to more negative, and asked to say how likely it was that each one would occur. Figure 6.3 shows 93 per cent said it was likely their organisation would be supportive, with similar proportions saying the organisation would likely provide time off (90%), referrals to a relevant service (86%), and support with finding temporary accommodation (84%) or a home (80%). A far lower proportion said it was likely their organisation would offer to increase the employee's hours (58%).

**"We would seek through their manager and HR to provide all the help and assistance we could in referring the individual to an agency and even help financially and of course on a human nature bas[is]."**

However, whilst some support would be offered, there is evidence from responses to scenarios with more negative outcomes that experiences of homelessness may lead to discriminatory behaviour regarding both current and future employment (Figure 6.4). Forty-two per cent said it was likely the employer work seek to terminate an employee's contract if they were facing homelessness.

**“I wouldn’t hire him because the worker should be relaxed and has good health and mentality to give the best at his work.”**

**“To be honest with you, they would probably be removed/turned away depending on what they have to offer to the company, if they offer something that is valuable to us like skills and such and high level grades, we will be more than happy to hire them and give them any support they need, if they’re valuable to us then, we have to make the hard and difficult choice which is to turn them away.”**

Over half (58%) said it was likely homelessness would have a negative impact on a prospective employee’s application and a detrimental effect on a current employee’s job (56%). There were concerns indicated about employees’ ability to perform in their role and some didn’t see homelessness as something they should help with:

**“We’d help them as much as possible but ultimately domestic issues are not the employer’s responsibility.”**

**“If they were already employed and performing well, no issue. If performance suffered, then we’d address that. If applying for a new role we’d be very wary as to the circumstances.”**

**“Understand the reasons behind the situation. Is it short term and could the company offer a temporary solution. Perhaps they could stay with a work colleague for a while. The situation would be monitored to ensure it didn’t adversely affect work performance.”**

It is unclear from the survey results alone why some employers thought these negative outcomes were likely – including whether the end of someone’s employment might take place due to an employee no longer

meeting job responsibilities, or a premature expectation that this would be the case (both of which were the case in our lived experience research).

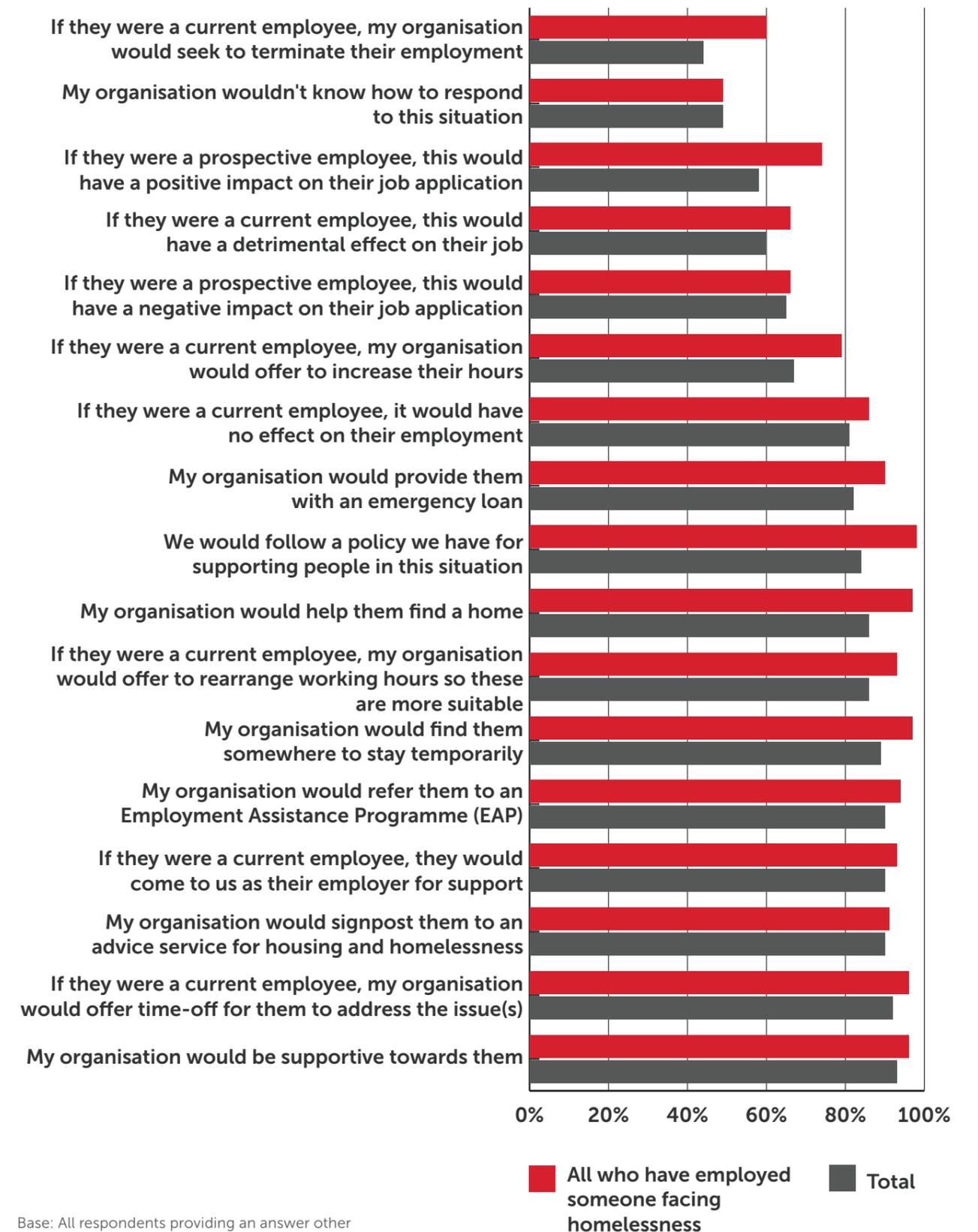
Many respondents chose not to answer (or to give very short answers to) open-ended questions asking what they thought might happen if an employee was facing homelessness – though as can be seen from their comments above, some did express concerns about employee performance and the impact on their business.

There were also few clear differences according to employer type, though it is worth noting that employers with a history of employing someone facing homelessness believed more strongly in the likelihood of an employee’s contract being terminated – albeit that this was also the case for other statements shown in the survey (see Figure 6.5).

As the rest of the chapter explores, there was a divergence in employers having policies in place to address homelessness, and 47 per cent saying it was likely their organisation wouldn’t know how to respond to an employee/prospective employee experiencing homelessness.

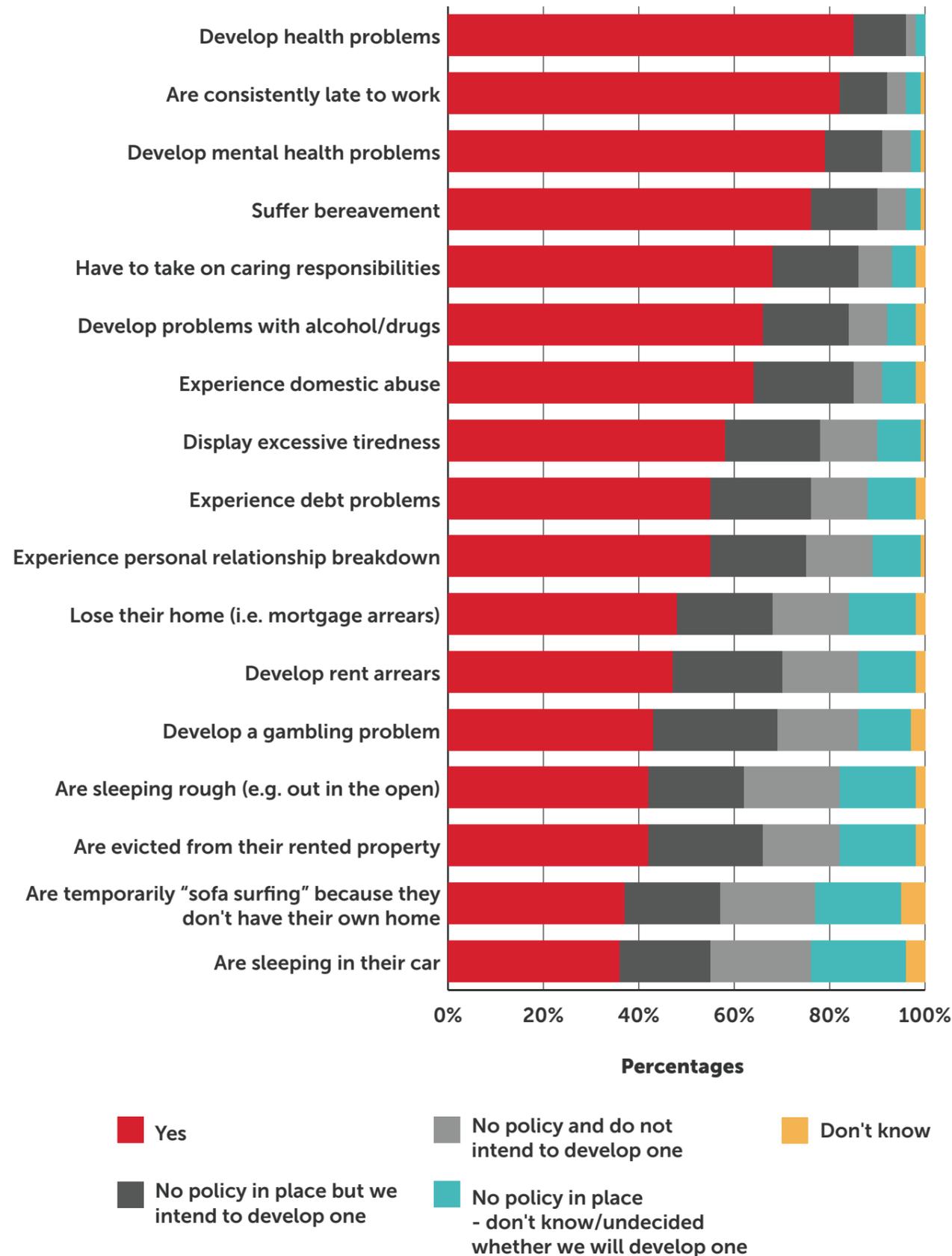
There was high confidence amongst respondents in the employer survey that a current employee would come to the organisation for support, with 85 per cent believing this would likely be the case. This contrasts with very few research participants with lived experience of homelessness feeling open towards sharing this information with their employer. The findings arguably bear out the fears of people with lived experience of in-work homelessness that revealing this to an employer could lead to a negative outcome, and one that might make their personal circumstances even worse.

**Figure 6.5: Perceived likelihood of outcomes – total compared with organisations who have employed someone facing homelessness**



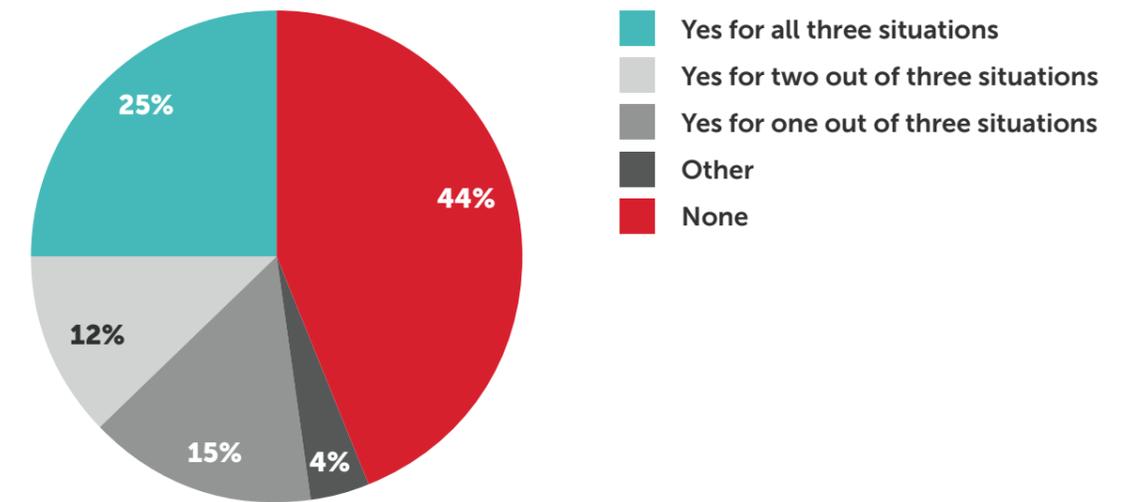
Base: All respondents providing an answer other than Don't Know when presented with the statement (n=219-249).

Figure 6.6: HR/management support policies in place for employees



Base: all respondents (n=250)

Figure 6.7: HR/management support policies for employees experiencing homelessness



Base: All respondents (n=250). Note: 'Other' refers to respondents who gave a mix of 'Don't Know' and 'No policy' responses to these three homelessness situations.

As shown in chapters 2 and 3, many people facing in-work homelessness had either experienced or assumed that employers do not have formal support for helping them with their living situation.

Employers were asked whether their organisations had or were developing policies to support employees facing homelessness. This was explored alongside a longer list of personal situations an employee might experience, including health, financial issues and caring responsibilities. Whilst not all were directly about losing your home, many of these individual situations can be triggers of homelessness.

Figure 6.6 show that homelessness as a broad category was the area where employers provided the least amount of support, with only 37 per cent having policies to support employees who are sofa surfing, and only 42 per cent for employees sleeping rough. Employers were more likely to have policies to support employees in circumstances that might put them at

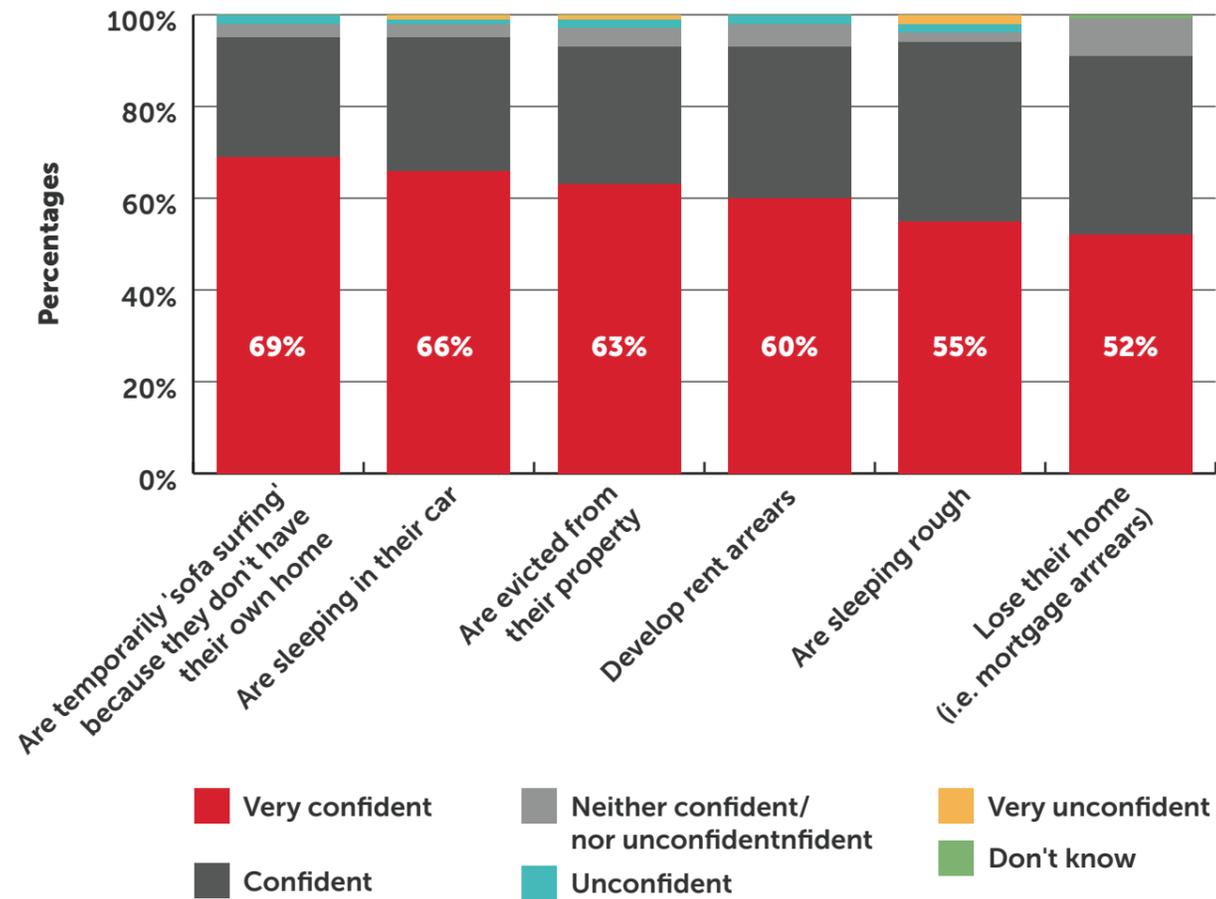
risk of homelessness such as mortgage or rent arrears, and other factors that put people at greater exposure to the risk of homelessness, including domestic abuse (64%), bereavement (76%), health problems (85%).

As shown in Figure 6.7, 44 per cent of employers did not have any policies to support employees currently experiencing homelessness (either sleeping rough, in a vehicle, or sofa surfing).

These findings show a clear gap in the types of support and policies being provided to employees facing homelessness – something that is all the more striking considering the large proportion of respondents who believe it is likely their organisation would be supportive of workers in these circumstances.

Out of those employers who do have a policy in place for employees facing homelessness, most are confident that these are effective at delivering support (see figure 6.8), in most cases describing themselves as very confident.

Figure 6.8: Employer confidence in effectiveness of support measures



Base: All respondents with a policy in place (n=91-120)

Most respondents whose organisations had worked with an employee facing homelessness described the employee as being given support. This included direct access to accommodation, loans or welfare packages to access housing, or referrals to voluntary or statutory organisations who can provide more specialist support. In a few cases the provision of employment was seen in and of itself as a form of support.

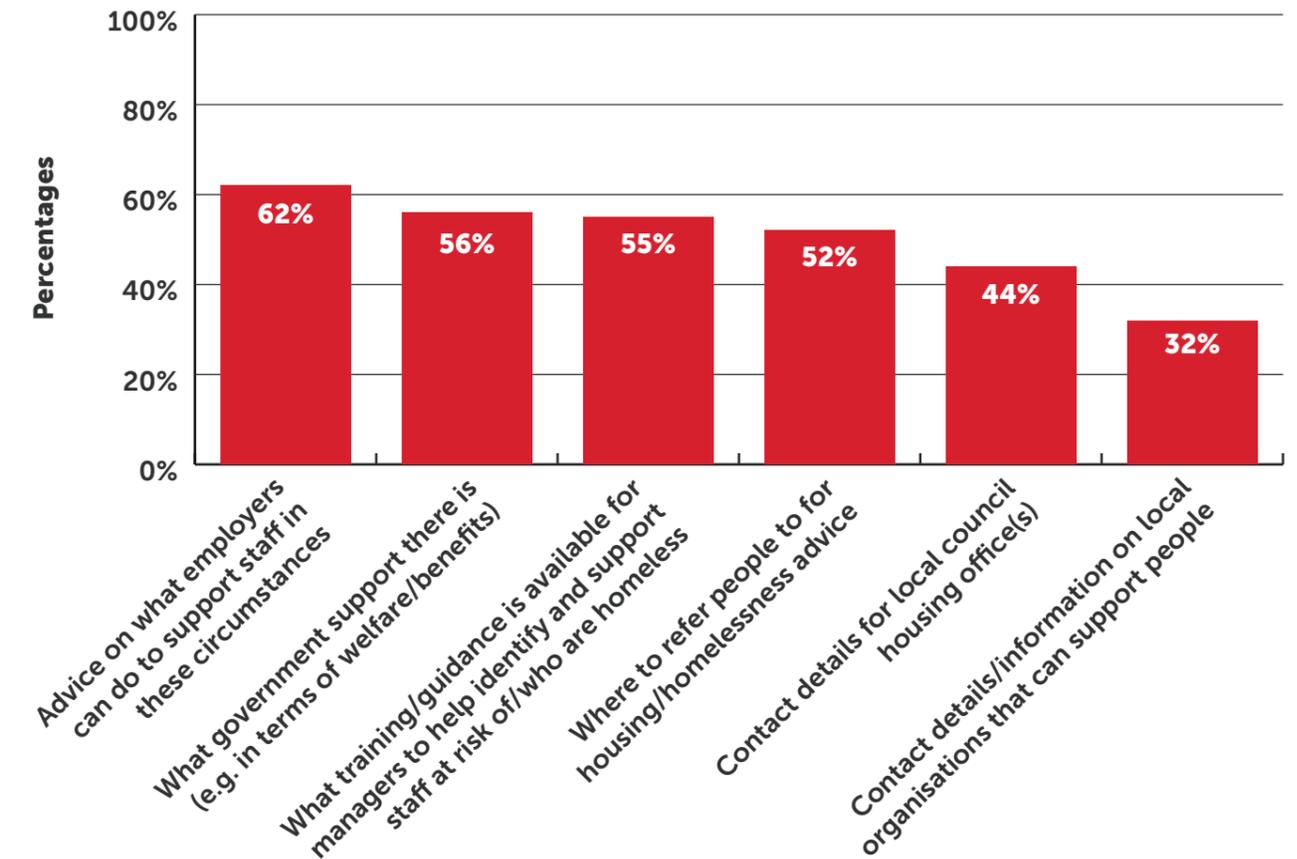
**"He was given accommodation after which his rent [was] deducted from his salary."**

**"Ensured we helped the employee to engage with the local council and organisations who could help."**

**"We provided work flexibility to match their needs, for example, we adjusted their work hours to allow them care for children and others."**

There was also the perception in some cases that support would be based on individual members of staff rather than an organisational wide policy or process.

Figure 6.9: Desired information for supporting employees facing homelessness



Base: All respondents (n=250)

**"At a corporate level probably nothing [would happen] however I'd imagine a line manager would authorise a hotel stay for a period of time to assist, and friends/co-workers would also step in."**

**"Employees would let them stay in their homes and HR helped them manage their finances to find a place to stay."**

Employers were asked about information they would like to help employees facing homeless, 99% of respondents selected some kind of resource that they were interested in,

with the most common being advice on what employers can do to improve their support offer. (see figure 6.9).

This appetite for more information is particularly important given the evidence that employers who want to support employees facing homelessness need stronger tools to put this into practice.

## Chapter 7: Conclusion and recommendations

While work is often seen as a preventive measure against homelessness and a key route out of it, the findings of this research cast this assumption into doubt. The recent changes to the labour market and types of employment participants were engaged in did little to help them to find new homes once they became homeless.

Instead, the low paid, unpredictable, and insecure nature of work prolonged the experience of homelessness. Participants spoke also of struggling to understand and manage the tapering of Universal Credit payments which made budgeting difficult. Alongside this was a lack of affordable housing and increasing living costs that left budgets very tight nor money to meet the high upfront costs of accessing a new tenancy. Participants also experienced the reluctance of landlords to let to them if they were on insecure contracts or in receipt of benefits.

This meant participants led a precarious existence of sofa surfing, sleeping in vans or cars and sometimes sleeping rough alongside other unsuitable sleeping arrangements. The consequences of this were clear: working without a home can have a significant detrimental impact

on physical, mental and emotional wellbeing. Managing the daily practicalities of a working life were also compromised. The toil of all of this meant actually being able to do a good job at work was so much harder.

Negotiating stigma and perceptions at work – who knew and who did not – was also another constant pressure. While there were instances of companies providing support to their employers either via time off or loans to find a home, disturbingly several participants reported being let go when their situation came to light with little to no reasoning, other than their situation made their employment untenable.

Employers themselves reflect this ambiguity in terms of knowing what to do – less than half have specific policies in place to address homelessness. Four out of 10 said they would likely terminate an employees' contract if they were homeless and more assume it would have a detrimental effect on employees' work. Yet employers would also like to be able to do more to support staff and want to understand better what support they could provide.

Homelessness can be a devastating experience and what this report shows is the significant reform there needs to be to improve pay, support at work and investment in affordable housing options. Doing this will go some way to reinstating work as a reliable route out of poverty and homelessness.

### Recommendations

Crisis will be launching a separate best practice guide for employers to look at what more can be done to support people at risk and experiencing homelessness.

As well as low pay, the research shows many people struggled to afford their housing costs and access accommodation and this was often a cause of losing their home in the first place. To address this the Westminster government should publish a housing strategy which includes investment in tying Local Housing Allowance to the 30th percentile and committing to delivering 90,000 social rent homes per year.

The research has also highlighted how many people struggled to understand their eligibility for benefits especially when their pay and hours fluctuated. To help support the ways Jobcentres are engaging with people who are experiencing homelessness and in-work and engaging with employers, DWP should fund local specialists, by recruiting regional housing and homelessness managers to support claimants and work with local partners.

The recent changes to the taper rate for people in-work and in receipt of Universal Credit should have a positive impact for people in low paid work. The DWP should closely monitor the impact of these changes in relation to homelessness.

Given that many participants were unable to access a property in the private rented sector, whether due to the high upfront costs, or due to landlords being unwilling to rent to them because of the perceived precarity of their employment, we would also recommend expanding Help to Rent schemes so they are available everywhere they are needed, building on the investment made by the Government for these schemes in 2017. These schemes help people facing homelessness with upfront costs, and help landlords with the perceived risks of renting to someone on a lower income.

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## Appendix 1 – regional breakdown of in-work homelessness

Data on the number of people at risk of or experiencing homelessness is taken from the Department for Levelling Up, Housing and Communities (DLUHC) Statutory Live Homelessness Tables. Data from July to September 2020 (Q3) to April to June 2021 (Q2) shows 60,660 households who were owed a homelessness prevention or relief duty had at least one person in full time or part-time work – 22% of the total. The total number of households owed a homelessness prevention or relief duty in that period was 270,500. Regional breakdowns are below:

**Table A.1 Regional breakdown of in-work households facing homelessness**

	Total owed a prevention or relief duty <sup>1</sup>	Full-time work	Part-time work	Total in work	% in work
ENGLAND	270,500	33,690	26,970	60,660	22%
North East	14,980	1,390	930	2,320	15%
North West	38,920	4,890	3,120	8,010	21%
Yorkshire and The Humber	27,130	2,960	2,170	5,130	19%
East Midlands	20,420	2,710	2,110	4,820	24%
West Midlands	25,920	3,310	2,540	5,850	23%
East of England	27,060	3,820	2,970	6,790	25%
London	51,130	6,040	6,040	12,080	24%
South East	37,620	5,050	4,120	9,170	24%
South West	27,320	3,520	2,980	6,500	24%

## Appendix 2 – Research participants

The below table gives brief details of the research participants. We spoke to 18 men and 16 women. Given the method of sample generation, it cannot be taken as representative of the wider cohort of people in-work and homeless. For instance, women – particularly those with caring responsibilities – and people from minority ethnic groups are more likely to experience poverty and specifically in-work poverty.

**Table A.2 In-work homelessness research participants summary demographics**

Reference	Gender	Age	Nationality	Region	Job	Living circumstances while IWH
IWH1	Male	41	British	SE	Warehouse worker	Sofa surfing
IWH2	Male	39	British	SE	Logistics (Driver's mate)	Rough sleeping/sofa surfing
IWH3	Female	38	British	London	Delivery Driver	Hostel
IWH5	Male	43	British	SE	Gardener	Sleeping in car
IWH6	Female	29	British	SW	Teaching Assistant	Sofa surfing
IWH7	Male	40	British	London	Cycle courier (Deliveroo etc)	Rough sleeping/squatting/hostel
IWH8	Female	Late 20s	British	SE	Call centre operative	Sofa surfing
IWH9	Female	29	British	East Midlands	NVQ Assessor in hospitality industry	Sleeping in car
IWH10	Male	40	Italian	South West	Retail gig work	Rough sleeping
IWH11	Male	38	British	SE	Chef	Sofa surfing
IWH12	Female	25	Scottish	Scotland	Retail shop worker	Sofa surfing
IWH13	Male	30	British	SE	Retail shop worker	Hostel/Temporary Accommodation (hotels)
IWH14	Male	18	Scottish	Scotland	Factory worker	Hostel
IWH15	Male	42	British	South East	Gardener	Van
IWH16	Male	28	American	North West	Academic researcher	Van
IWH17	Male	48	British	South West	Caretaker	Caravan
IWH18	Male	25	British	Wales	Comms Officer	Garden lodge/shed

Reference	Gender	Age	Nationality	Region	Job	Living circumstances while IWH
IWH19	Male	35-40	British	London	Administrator	Sofa surfing
IWH20	Female	22	British	London	Support worker	Temporary Accommodation
IWH21	Male	39	British	North West	Factory worker	Sofa surfing/sleeping in a van
IWH22	Male	21	British	Wales	Courier/driver	Sofa surfing
IWH23	Female	20	Scottish	Scotland	Retail worker	Hostel/rough sleeping
IWH24	Female	31	Portuguese	London	Business administrator	Hostel and supported accommodation
IWH25	Female	35	British	South West	Consultant	Van
IWH26	Female	19	Scottish	Scotland	Cleaner	Temporary Accommodation
IWH27	Male	29	British	North West	Supermarket picker	Sofa surfing
IWH28	Male	28	British	Yorkshire	Self-employed sports trainer	Sofa surfing
IWH29	Female	33	British	South West	Agricultural worker	Van
IWH30	Female	22	British	South West	Festival worker/self-employed seamstress	Sofa surfing
IWH31	Female	50	German	North West	Factory worker	Sofa surfing
IWH32	Female	21	Welsh	Wales	Retail shop worker	Hostel
IWH33	Male	24	British	South West	Food vendor	Sofa surfing/squatting/sleeping in van
IWH34	Female	42	British	Wales	Retail shop worker	Sofa surfing

## Appendix 3 – Employer survey

### Research sample

Survey fieldwork was carried out by Yonder Data Solutions. Members of a research panel who work were asked to anonymously complete a survey about their organisation's provision of HR support. Screening questions were used to ensure participants worked in relevant roles.

A limitation of this approach is that the research sample was not representative of UK employers or the UK workforce. However, a key strength is that being asked to take part anonymously likely allowed respondents to be more upfront about their views and their organisation's practices than they might otherwise have been.

The research sample consisted of 250 respondents. All described human resources/people management as being either a main or additional job responsibility, and one where they have managerial-level input in decision-making.<sup>50</sup> All worked for organisations with over 50 employees, with around two thirds (65%) of organisations employing over 250 employees (see table 1)

**Table A.3: Organisation sizes in employer survey**

	Total (n=250)	%
50-99 employees	26	10%
100-249 employees	62	25%
250-499 employees	41	16%
500-999 employees	57	23%
More than 1,000 employees	64	26%

All organisations were UK based, with a mix of local, regional, national and international operations. Organisations were from a wide range of sectors, with the most represented sector being manufacturing (19% of the sample – see table 2).

**Table A.4: Sectors in employer survey**

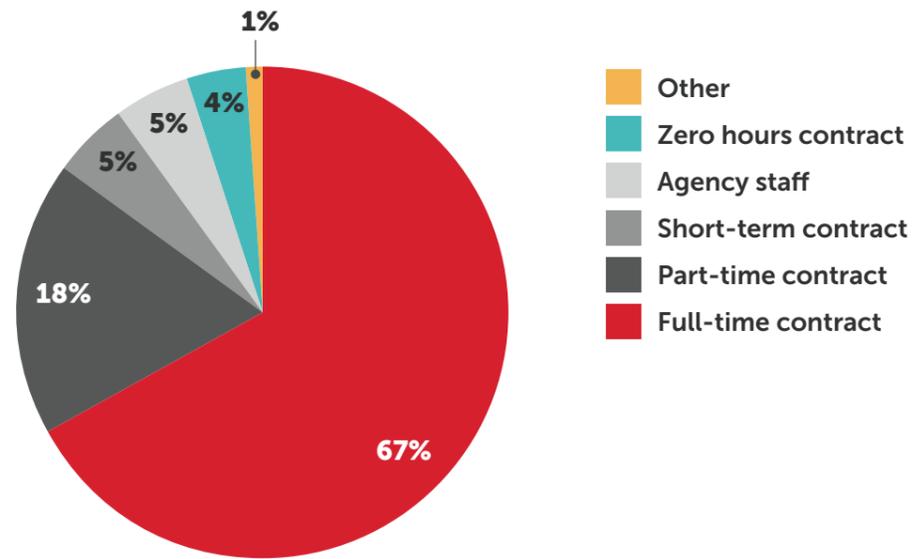
	Total (n=250)	%
Manufacturing	48	19%
Computing, technology and digital	34	14%
Business and finance	29	12%
Other	24	10%
Construction and trades	17	7%
Retail and sales	14	6%
Government services	12	5%
Teaching and education	12	5%
Healthcare	11	4%
Engineering and maintenance	9	4%
Managerial	9	4%
Administration	8	3%
Science and research	8	3%
Transport	7	3%
Hospitality and food	4	2%
Law and legal	4	2%

All were asked to indicate the proportion of employees on different contract types and at different salary levels. Analysis of responses means we can estimate the make-up of contract types and salary levels across organisations in the sample as a combined workforce. Figures 1 and 2 show that one-third of employees (33%) are on contracts other than full-time work, and that around half (47%) receive a salary under £30,000 a year.<sup>51</sup>

<sup>50</sup> The majority of respondents stated they had senior input in decision-making: 42% at senior manager level, 43% at head of department level, and 15% at middle manager level.

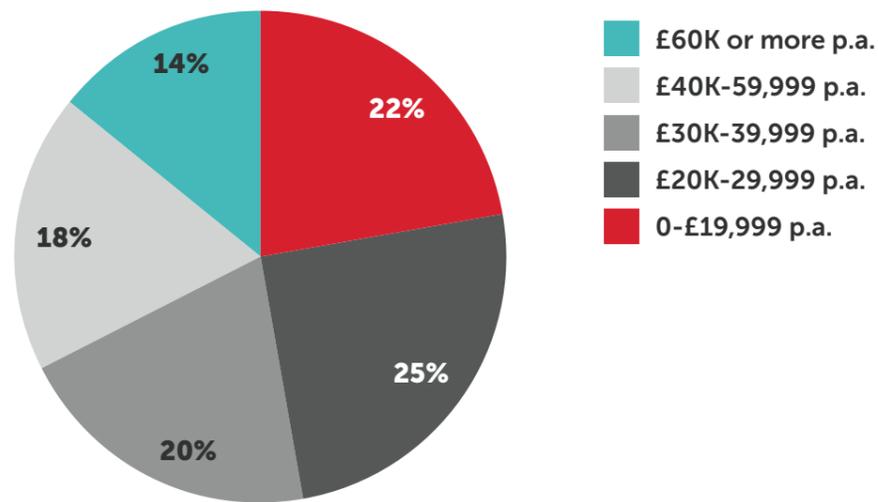
<sup>51</sup> It should therefore be noted that the organisations taking part in this survey may be employing a lower proportion of lower-paid, insecure workers than the employers of participants in our lived experience research, given that many of these participants were in more precarious kinds of work whilst homeless.

**Figure A.1: Contract types in employer survey**



Base: All respondents (n=250)

**Figure A.2: Salary levels in employer survey**



Base: All respondents (n=250)

**Key survey results**

Below are some tables setting out some of the key results from the survey.

**Table A.5: Thinking about homelessness, to what extent do you agree or disagree with each of the following statements?**

	People aren't homeless if they have a place to sleep indoors every night	People are homeless if they feel unsafe in the place where they are staying	People who have a place to sleep are homeless if they aren't sure they can return there the next night	People who are sleeping at a friend's house for a bit because they don't have a place of their own are homeless	People who have a place to sleep at night are homeless if that place is overcrowded and they lack space and privacy	People are only really homeless if they are sleeping rough on the streets	People staying in temporary accommodation, like hostels or B&Bs for a long period of time are homeless
<b>Strongly agree</b>	77	73	105	84	75	75	91
	31%	29%	42%	34%	30%	30%	36%
<b>Agree</b>	71	94	101	112	92	71	84
	28%	38%	40%	45%	37%	28%	34%
<b>Neither agree nor disagree</b>	45	47	26	32	35	31	43
	18%	19%	10%	13%	14%	12%	17%
<b>Disagree</b>	36	28	14	20	40	42	29
	14%	11%	6%	8%	16%	17%	12%
<b>Strongly disagree</b>	21	8	4	2	8	31	3
	8%	3%	2%	1%	3%	12%	1%

Base: all respondents (n=250)

**Table A.6: What would you like to know more about to help staff who are homeless/at risk of becoming so?**

Advice on what employers can do to support staff in these circumstances	What Government support there is (e.g. in terms of welfare/benefits)	What training/guidance is available for managers to help identify and support staff at risk of/who are homeless	Where to refer people to for housing/homelessness advice	Contact details for local council housing office(s)	Contact details/information on local organisations that can support people	Other							
154	62%	141	56%	138	55%	129	52%	111	44%	81	32%	1	0%

Base: all respondents (n=250)

**Table A.7: Do you have HR/management policies in place to support employees in the situations outlined below?**

	Develop problems with alcohol/drugs	Develop rent arrears	Develop a gambling problem	Are evicted from their rented property	Experience personal relationship breakdown	Develop health problems	Develop mental health problems	Are consistently late to work
<b>Yes, we have a policy in place</b>	165	118	108	105	137	212	198	204
	66%	47%	43%	42%	55%	85%	79%	82%
<b>No policy in place but we intend to develop one</b>	46	57	64	60	49	27	30	24
	18%	23%	26%	24%	20%	11%	12%	10%
<b>No policy and do not intend to develop one</b>	19	41	42	39	35	4	15	10
	8%	16%	17%	16%	14%	2%	6%	4%
<b>No policy in place don't know / undecided whether or not we will develop one</b>	14	29	28	40	26	6	5	8
	6%	12%	11%	16%	10%	2%	2%	3%
<b>Don't know</b>	6	5	8	6	3	1	2	4
	2%	2%	3%	2%	1%	*	1%	2%

Base: all respondents (n=250)

**Table A.8: How confident are you that those policies, if in place, can effectively support members of staff to address adequately those issues?**

	Develop problems with alcohol/drugs	Develop rent arrears	Develop a gambling problem	Are evicted from their rented property	Experience personal relationship breakdown	Develop health problems	Develop mental health problems	Are consistently late to work
<b>Very confident</b>	84	71	63	66	82	122	113	107
	51%	60%	58%	63%	60%	58%	57%	52%
<b>Confident</b>	61	39	36	32	49	81	75	77
	37%	33%	33%	30%	36%	38%	38%	38%
<b>Neither confident/ nor unconfident</b>	14	6	5	4	6	7	7	12
	8%	5%	5%	4%	4%	3%	4%	6%
<b>Unconfident</b>	2	2	2	2	-	-	1	4
	1%	2%	2%	2%	-	-	1%	2%
<b>Very unconfident</b>	4	-	2	1	-	2	2	4
	2%	-	2%	1%	-	1%	1%	2%
<b>Don't know</b>	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-

Base: All respondents with a policy in place (n= 91-212)

Have to take on caring responsibilities	Are sleeping in their car	Suffer bereavement	Lose their home (i.e. mortgage arrears)	Experience domestic abuse	Experience debt problems	Display excessive tiredness	Are temporarily "sofa surfing" because they don't have their own home	Are sleeping rough (e.g. out in the open)
171	91	191	120	159	138	144	93	104
68%	36%	76%	48%	64%	55%	58%	37%	42%
46	48	34	51	53	52	49	51	49
18%	19%	14%	20%	21%	21%	20%	20%	20%
17	53	14	40	15	30	30	51	51
7%	21%	6%	16%	6%	12%	12%	20%	20%
12	51	9	36	18	25	23	46	39
5%	20%	4%	14%	7%	10%	9%	18%	16%
4	7	2	3	5	5	4	9	7
2%	3%	1%	1%	2%	2%	2%	4%	3%

**Table A.9: Please use the scale below to say how likely you think each of the following outcomes would be if an employee (or potential employee) was homeless or at risk of becoming homeless**

	My organisation wouldn't know how to respond to this situation	We would follow a policy we have for supporting people in this situation	My organisation would be supportive towards them	My organisation would help them find a home	My organisation would find them somewhere to stay temporarily	My organisation would provide them with an emergency loan	My organisation would refer them to an Employment Assistance Programme (EAP)	My organisation would signpost them to an advice service for housing and homelessness
<b>Very likely</b>	64 26%	103 41%	142 57%	105 42%	101 40%	83 33%	101 40%	113 45%
<b>Likely</b>	54 22%	93 37%	90 36%	96 38%	109 44%	114 46%	109 44%	103 41%
<b>Unlikely</b>	68 27%	23 9%	13 5%	23 9%	13 5%	27 11%	13 5%	17 7%
<b>Very unlikely</b>	57 23%	15 6%	4 2%	11 4%	12 5%	15 6%	11 4%	6 2%
<b>Don't know</b>	7 3%	16 6%	1 *	15 6%	15 6%	11 4%	16 6%	11 4%

Base: all respondents (n=250)

If they were a prospective employee, this would have a negative impact on their job application	If they were a prospective employee, this would have a positive impact on their job application	If they were a current employee, this would have a detrimental effect on their job	If they were a current employee, my organisation would seek to terminate their employment	If they were a current employee, it would have no effect on their employment	If they were a current employee, they would come to us as their employer for support	If they were a current employee, my organisation would offer to increase their hours	If they were a current employee, my organisation would offer to rearrange working hours so these are more suitable	If they were a current employee, my organisation would offer time-off for them to address the issue(s)
70	62	61	46	89	94	74	83	99
28%	25%	24%	18%	36%	38%	30%	33%	40%
76	67	79	59	97	118	72	122	125
30%	27%	32%	24%	39%	47%	29%	49%	50%
48	61	49	43	33	17	55	21	14
19%	24%	20%	17%	13%	7%	22%	8%	6%
32	34	43	93	12	6	18	11	5
13%	14%	17%	37%	5%	2%	7%	4%	2%
24	26	18	9	19	15	31	13	7
10%	10%	7%	4%	8%	6%	12%	5%	3%

