



Tackling transient work and homelessness

A St Mungo's
research report

Wates Family
ENTERPRISE TRUST

St Mungo's
Ending homelessness
Rebuilding lives

The peer research team

This research took place as part of a new accredited course delivered at St Mungo's Recovery College in Southwark. The Recovery College provides a safe and inclusive learning environment for people who are homeless or at risk of homelessness to develop their skills. The College ethos is based on our recovery approach, and many of our courses are co-produced and delivered by staff, clients and volunteers.

12 peer researchers with lived experience of homelessness were recruited to the course and co-produced the research. They attended sessions delivered by Hayley Peacock (Senior Research Officer) and Kristian Hasler (Apprentice Administration Assistant, Research) and a range of invited speakers. They were given accessible theoretical and practical skills training in research, covering the ethics of peer research, qualitative methods training and safeguarding. Through reflective practice and coaching, the peer researchers honed their practical interview skills, facilitated focus groups and analysed transcripts together. They used class time to shape the research and identify areas that required further investigation. Using insights from the research, the peer researchers participated in two creative service design workshops with the London College of Communication, engaging wider St Mungo's staff, clients and employers.

Acknowledgements

The research team would like to say a huge thank you to all the research participants who shared their experiences with us. We are grateful to all the St Mungo's staff and all the employers that helped make arrangements for us to meet some of your clients and workers, and the wider St Mungo's teams that worked hard behind the scenes on this project. A special thanks goes to Lucy Holmes and Anita van Mil for their support and guidance as Research Managers on this project, past and present.

This research was a collaborative effort, supported throughout by a Project Advisory Group who expertly guided the research. Thank you to everyone who came to our peer research training sessions to deliver their specialist subject: Grace Williams from BritainThinks, Suzy Solley from Groundswell, Donna MacFayden from Cast Consultancy and Nadia Ayed from Queen Mary, University of London. Thanks to the team at OCN for helping us put together our first accredited peer research course at St Mungo's. We really appreciate the time and support that O'Neill and Brennan gave us during a particularly busy period. Special thanks too to the London College of Communication and the Service Design postgraduates who delivered ideation workshops with such patience and expertise, and particularly to Alison Blake who masterminded the design solutions. Alison also created the illustrations that run through this report.

The biggest thanks of all goes to every one of the peer researchers who made this research possible. Working with you all has been the highlight of this research.

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Foreword

by Amy Kimbangi, Senior Service Manager, Training and Employment, St Mungo's

The relationship between homelessness and employment or unemployment is a significant one. We know that losing a job can be a strong contributing factor to someone's housing instability or eventual homelessness. We also know that the majority of people who are experiencing homelessness want to work, either now or in the near future. At a basic level, the income gained from work can be supportive or even essential in securing a tenancy and life away from homelessness. But perhaps more significantly, the importance of work in promoting mental wellbeing, self-worth and social inclusion cannot be understated.

St Mungo's supports our clients' employment aspirations through a comprehensive range of learning, training and employment services. Our Recovery College provides many learning opportunities, often peer-led, in subjects ranging from functional skills through to creative arts courses and personal wellbeing workshops. Our Vocational Training programmes in construction and horticulture offer the opportunity for clients to gain accredited skills for work, in a supportive and structured environment. We also deliver a range of employment coaching and advice services in settings ranging from drug treatment services, to local authority housing teams, to our Floating Hubs for people sleeping rough. We are ambitious about the employment prospects of people recovering from homelessness and believe that with tailored, specialist support many people we work with can be supported to achieve their employment goals.

However, alongside any programme of pre-employment support that an organisation like St Mungo's can provide, the deep and genuine engagement of employers with the topic of homelessness is of fundamental importance. As such, the significance of this research is as much in its making, as in its future application.

The case studies of clients who participated in this research echo the experiences of many supported by St Mungo's services. Although work itself has intrinsic benefits for many people, these benefits can only be fully enjoyed so long as other key factors are in place. The conditions of work must be decent and fair; it must be accessible, particularly in terms of the upfront costs of low paid roles such as travel, uniform or tools costs; and it must be sufficiently secure to enable individuals to achieve stability in their wider life. Only with this foundation in place can work become a genuine protective factor against homelessness, or a realistic part of a person's recovery journey.

At St Mungo's, we know the huge potential of so many of our clients and the skills and assets they have to offer employers. Unlocking this potential in the workplace will bring benefits both to employers and to wider society. However, in order to fully and sustainably achieve this aim, our work must be done together with engaged employers who appreciate the importance of good quality employment in preventing and reducing homelessness. Our hope, as a result of this report, is to grow our network of such employers, who will work with us towards this aim and play a key role in supporting individuals to make a full and sustained recovery from homelessness.



Foreword

by Tim Wates, Trustee of Wates Family Enterprise Trust, Director of Wates Group

The Wates Family has been in the business of housing continuously since our business was founded in 1897 when our Founder, Edward Wates, built two houses in Purley, South London.

Since then we have built many thousands of homes all over the UK and our present business maintains a high level of commitment to the sector.

As such, we are extremely pleased that the Wates Family Enterprise Trust is allocating substantial resources in the long term to thought leadership in housing. Our work with St Mungo's is one of several projects we are taking forward. The common theme is that we believe passionately that good, safe, secure housing in the right place is a key foundation for people being able to lead fulfilled lives. We are seeking to create insight into housing issues and, from the light shone by this insight, influence policy and help advance best practice.

Housing is a huge and complex challenge for the UK, with no silver bullet solution. Therefore, work like ours, combined with many similar initiatives, helps to move things forward in an incremental but meaningful way – adding up to real progress for the sector.

Our work with St Mungo's is a great example of this. In discussion with the excellent and inspiring team there, we felt further research into people in a precarious housing position – the nearly homeless – might provide insight that would enable us to educate society, develop good practice, and positively influence Government policy around homelessness.

This very interesting and insightful report is the result of an enquiry that has become even more relevant as we try to understand the impact of COVID-19. It makes some very pertinent observations and truly does shed light on an area that has historically not been well understood. I commend the report to you.

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Glossary

Concepts (service design)

Ideas that a service designer might create, which provide some possible solutions to specific problems.

Co-production

Creating something with the involvement of stakeholders or 'users' of a particular service or project.

Coronavirus Job Retention Scheme (CJRS)

A temporary wage support measure announced by the Government in response to COVID-19.

Homelessness

This is a broad term that includes people sleeping rough, but also other kinds of homelessness. This could include people who are in unsuitable housing, sleep on transportation, sofa surf, or do not have a right to stay where they are. However, it is important to note that people have their own definitions, understanding and experiences of homelessness.

Ideation workshops

Sessions that designers often run to help create new ideas.

Narrative approach

An approach used in research that focuses on the lives of individuals as told through their own stories.

No Recourse to Public Funds (NRPF)

A condition imposed on someone due to their immigration status. A person with NRPF cannot usually access benefits, social housing or homelessness assistance from a local authority.

Purposive sampling

A way of selecting a group or 'sample' of people based on the researcher's own judgement and knowledge about the study.

Qualitative research

Using research techniques such as interviews or focus groups to understand people's experiences.

Self Employment Income Support Scheme (SEISS)

A grant scheme that helps to support self-employed workers who have been affected by COVID-19.

Service design

An approach that helps to improve the way 'services' meet people's needs.

Snowball sampling

Where people taking part in the research help to identify other relevant people for the study that they may know.

Transient work

Work that is typically insecure, including zero-hour, agency and gig economy work, self-employment and temporary employment, which can often be away from an individual's usual base.

Executive summary

This 15-month project was conducted by St Mungo's clients and the research team. This report illustrates the key findings from a qualitative peer research project examining the relationship between **transient work and homelessness**.

The aims of the project were to:

- Understand transient workers' experience of insecure housing or homelessness and how this interacted with their experiences of work
- Identify potential barriers to accessing help and how to overcome them
- Propose recommendations and service design solutions to reduce the risk of homelessness in transient workforces.

The research was conducted by a group of peer researchers, who were trained through a new Open College Network (OCN) Level 2 in Peer Research programme delivered at St Mungo's Recovery College. The peer researchers, who had lived experience of homelessness, helped co-produce the research; including designing research materials, conducting interviews, sampling, analysis and contributing to this report. This research also involved a service designer, who co-designed concepts to respond to one of the strands of the research insights.

During this research, we engaged with 172 people through focus groups, semi-structured interviews and a survey. This included 49 St Mungo's clients, 115 people who are in transient work and 8 senior stakeholders. The experiences of transient work captured in this research were mainly located in three key sectors: construction, hospitality and care work.

We use the term 'transient work' to mean work that is typically insecure, including zero-hour, agency and gig economy work, self-employment and temporary employment, which can often be away from an individual's usual base.¹

We found that people had experience of transient work at all stages of homelessness; leading into homelessness, during homelessness and when moving out of homelessness into secure accommodation. We also identified a risk of homelessness in people who have not had previous experience of being homeless but spoke of housing and employment insecurity. As the country enters a period of severe economic downturn as a result of the COVID-19 pandemic, these risks will be heightened. As such, the recommendations proposed at the end of this report have been prepared with this wider context in mind.

The research findings centre on four key issues:

- 1 Insecure housing, work and the benefits system
- 2 Travel costs as a barrier to work
- 3 Specific challenges for migrant workers
- 4 In-work homelessness.

1. Insecure housing, work and the benefits system

High housing costs, low pay and rising in-work poverty make securing stable accommodation challenging. Key findings include:

- The desire and pressure to find work led many of our research participants into transient work with irregular income and gaps between work.
- Our participants experienced difficulties when they found work and their benefit payments tapered off, including difficulties finding and keeping a home.
- Participants experienced difficulty finding secure housing with written tenancy agreements due to their irregular income and employment status.

2. Travel costs as a barrier to work

Travelling to work was difficult for our research participants. This was often linked to:

- A lack of immediate income to cover travel costs.
- As a result, extreme methods were used by people to get to work, from fare evasion to sleeping rough near sites. These experiences were often linked to fears of being easily and quickly replaced.
- Some participants also lived in poor conditions and/or accommodation that was tied to their workplace.

3. Specific challenges for migrant workers

Our research identified particular challenges for the migrant workforce:

- Some research participants endured homelessness due to a fear of being 'found out', related to their visa agreements or not having the money or support to regularise their immigration status.
- Participants worked unreasonably long hours while sleeping rough, on trains, or sofa surfing.
- Migrant workers with No Recourse to Public Funds were particularly vulnerable to homelessness.

4. In-work homelessness

Many people we spoke to had previous or current experience of being homeless while in work, taking steps to conceal their current situation. This can make providing support difficult:

- Participants working while homeless experienced discrimination or worry about what others think.
- Certain roles enabled people to conceal their homelessness, while others used disguises ranging from their clothing to the address they use on application forms.
- We heard that staff worry about their transient workers' housing security, but often do not know how to support them.

Housing and work during COVID-19

Between June and July 2020, we surveyed a further 96 people in transient work to find out how COVID-19 has affected their housing security during the period of 23 March – 4 July 2020.

- **59%** of survey respondents reported that their housing circumstances changed as a result of COVID-19
- **10%** of people currently experiencing housing insecurity are sleeping rough or sofa surfing
- **75%** of our survey respondents continued to work during the COVID-19 lockdown because they needed money for their housing
- **87%** of people reported losing working hours
- Before COVID-19, **78%** of people reported being able to pay for their accommodation comfortably. This fell to **40%** during the period of 23 March – 4 July 2020.

In-depth case studies were developed with four of our survey respondents, documenting the difficulties experienced by transient workers during COVID-19.

Service design

This project was driven by a collaborative, solutions-focused approach from the outset. We used our research insights as the basis for two service design workshops with the London College of Communication and co-designed a range of possible solutions with peer researchers, clients, St Mungo's staff and key stakeholders. A lead service designer created three concepts which targeted one strand of our research findings and focused on improving the level of support and training provided to employers. These concepts included:

- A new e-learning module on identifying homelessness risks and challenging perceptions of homelessness
- Accessible visual materials detailing support services
- On-site peer support.

Policy recommendations

Employment support programmes and the welfare system need to recognise the challenges that transient workers and people experiencing homelessness face. We have identified a number of key policy recommendations that would help support people in insecure housing or transient work:

- 1 Increase Local Housing Allowance (LHA) rates to cover average rents and lift the Benefit Cap.** Increasing LHA rates to cover average rents (50% of the local market) and lifting the Benefit Cap will help assist tenants who are facing difficulty paying their rent, helping to prevent homelessness and helping those seeking to move on from homelessness.
- 2 Make the increase to the standard allowance of Universal Credit (UC) permanent.** The UC standard allowance was increased during the pandemic by around £80 per month for one year only. We urge the Government to make this increase a permanent one to align better with the cost of living.
- 3 Provide flexible travel grants for people starting new work with low-income.** Our research shows the need for more flexible support for people who are homeless or at risk of homelessness and are on a low income. A travel support grant which is flexible would help support people engaging in work.
- 4 Invest in services that help prevent and end homelessness.** Homelessness services provide specialist one-to-one support to help people find a home and to cope with problems like poor mental health, substance use and domestic abuse. Crucially, they can prevent people from becoming homeless by providing ongoing support to manage a tenancy. The Government should invest an extra £1bn per year in these services to restore the funding cut over the past decade and ensure services are widely available to everyone who needs them, saving costs to other public services in the longer-term.
- 5 Suspend No Recourse to Public Funds conditions for 12 months, allowing people with this requirement on their leave to remain agreements to access welfare and homelessness assistance from local authorities.** This is especially important given that the economic impact of COVID-19 is likely to lead to an increase in homelessness, especially among those who are ineligible for support due to their immigration status.
- 6 Fund specialist employment support programmes tailored to people experiencing homelessness.** Our research recognises that workers who are sleeping rough, experiencing hidden homeless or who are at risk of homelessness have challenges securing and maintaining work. With an increase in unemployment in the aftermath of COVID-19, tailored employment support programmes are urgently needed to help vulnerable groups.
- 7 Ensure people living in supported housing can earn more before their benefits are affected, helping them to experience the positive impact of work without putting their housing at risk.** The Government has recognised the higher cost of providing supported housing, when compared to general needs housing, and agreed that Housing Benefit should be available to cover the rent and eligible service charges. They should now ensure that those living in supported housing, who are ready to work, can earn more before their Housing Benefit claim is affected. This could be achieved by re-introducing a 'work allowance' for everyone living in supported housing.

A photograph of a man in a blue beanie and a brown and tan work jacket in a warehouse. He is holding a handheld device in his right hand and a tablet in his left. In the upper left, a cartoon hand holds a sign that says "INTRODUCTION".

INTRODUCTION

Over the past decade there has been an increase in insecure – or transient – work. This includes work that might be a zero hour contract, temporary, with an agency, or through the ‘gig economy’. While this type of work may bring benefits for some, like offering flexibility, it can also make financial planning tough. For people at risk of homelessness, having an irregular income brings serious challenges. In this section, we outline the context of our research on work and homelessness.

St Mungo's houses over 2,800 people every night and supports thousands more with their health, skills and progression into employment. A fundamental part of our aim is to help people rebuild their lives and offer opportunities to develop a diverse range of skills to support their employability. By developing links with partners across different sectors, our Employment and Training team help clients into meaningful, paid employment. In 2019, 1,417 clients used our skills and employment services, helping 132 into jobs. St Mungo's took on 17 apprentices, nine of whom went into further employment with us or one of our partner organisations.

However, we recognise that being in work is not the total solution to homelessness. The past decade has seen an unprecedented rise in a wide range of insecure work and a growth of in-work poverty. Together with a rapidly changing housing market, a lack of social housing and around 400,000 people recorded as either homeless or at risk of homelessness in England,² transient workers are a particularly vulnerable group that require further investigation and recommendations that can help better support them.

This report describes the findings from our co-produced peer research project examining the relationship between transient work and homelessness. The next section lays out the research context, including the impact of the recent COVID-19 pandemic on work and housing security.

Transient work and homelessness

Transient work includes a range of insecure or atypical work, ranging from zero hour contracts, temporary agency work and even self-employment. The ‘transient’ part is not only the nature of how long someone may be in a job – which typically is for short, irregular bursts or on a temporary contract - but can often be away from an individual's usual base.³ Furthermore, there have been growing concerns about the quality of this kind of work. Insecure work has been heavily criticised for leaving workers vulnerable and underpaid, and is linked to wider issues including in-work poverty, bogus self-employment, irregular income, low productivity and lack of progression for low paid workers.⁴ 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’:



All work in the UK economy should be fair and decent with realistic scope for development and fulfilment.

– Taylor Review⁵





The Review highlighted that flexibility was one of the key strengths of atypical work. For example, in the gig economy where demand is often unpredictable, flexible labour can benefit the employer. Flexibility and choice in some work can also be beneficial for employees, particularly from a work-life balance perspective.⁶ However, the Trades Union Congress criticised some of the suggested reforms, which included giving employees the 'right to request' a more stable contract only after 6 months, without guarantees.⁷ People who take up transient work are still exposed to many challenges and risks, including pay disparities, a lack of holiday pay, union recognition, poorly paid work, and a lack of guarantee around working hours.⁸

Furthermore, there have been calls to tackle bogus self-employment – instances where workers are told to register as self-employed when they are actually working on insecure contracts for the same employer.⁹ These practices undermine workers' rights and offer no security, holiday pay, training or pension.¹⁰

These factors can make securing and maintaining accommodation difficult, especially when combined with a lack of social housing.¹¹ With recent research showing that 56% of people in working families are also in poverty, there are growing concerns on the relationship between all forms of work and people's housing security.¹² The often unpredictable income that transient work provides leaves many unable to plan and budget effectively, with many worrying about how they can maintain secure accommodation in the longer term.¹³

The impact of COVID-19

These issues are likely to be worsened as a result of COVID-19, which has affected both employment and housing security across the UK. To help support workers, the Government announced a range of enhancements, designed to create a safety net for those affected by the economic impact of COVID-19:

Coronavirus Job Retention Scheme (CJRS)

All employers with PAYE can access scheme to claim 80% of monthly salary, up to £2,500, for each employee placed on furlough leave. If employer keeps employee on to January 2021, employer eligible for £1000 bonus.

Enhanced Universal Credit (UC)

Raised UC allowance from £317.82 to £409.89 per month. Minimum income floor relaxed.

New Employment and Support Allowance (ESA)

Eligible workers with a disability or health condition who need to self isolate can claim support from day one rather than day eight.

Enhanced Statutory Sick Pay (SSP)

Extended to cover sick leave from day one rather than day four to support anyone who has fallen ill or caring for others.

Self Employment Income Support Scheme (SEISS)

Allows self employed workers to claim 80% of their average trading profits up to £2,500 per month.

March

01

Start of furlough scheme

04

Government announces that they will pay statutory sick pay from day one when self-isolating

16

Government suspends face to face Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) for next 3 months

18

Government announces package of measures to protect renters and landlords affected by coronavirus including a ban on evictions

27

Workers who have not taken all of their statutory annual leave entitlement due to COVID-19 will now be able to carry it over into the next 2 leave years

26

Chancellor gives support to millions of self-employed individuals

21

UK hotels to become homeless shelters under coronavirus plan

21

Government releases initial guidance on the job retention scheme plan

May

04

People who can't work their normal hours because of coronavirus (COVID-19) will still receive their usual tax credits payments

12

Chancellor extends UK furlough scheme until end of October

24

Radical plans to provide thousands of long-term, safe homes for vulnerable rough sleepers taken off the streets during the pandemic

29

Chancellor extends Self Employment Income Support Scheme and confirms furlough next steps

June

24

Councils to get £105m more to stop people returning to streets

18

Some hotels used to house people sleeping rough or at risk of sleeping rough return to business

July

01

Businesses have the flexibility to bring furloughed employees back to work part time

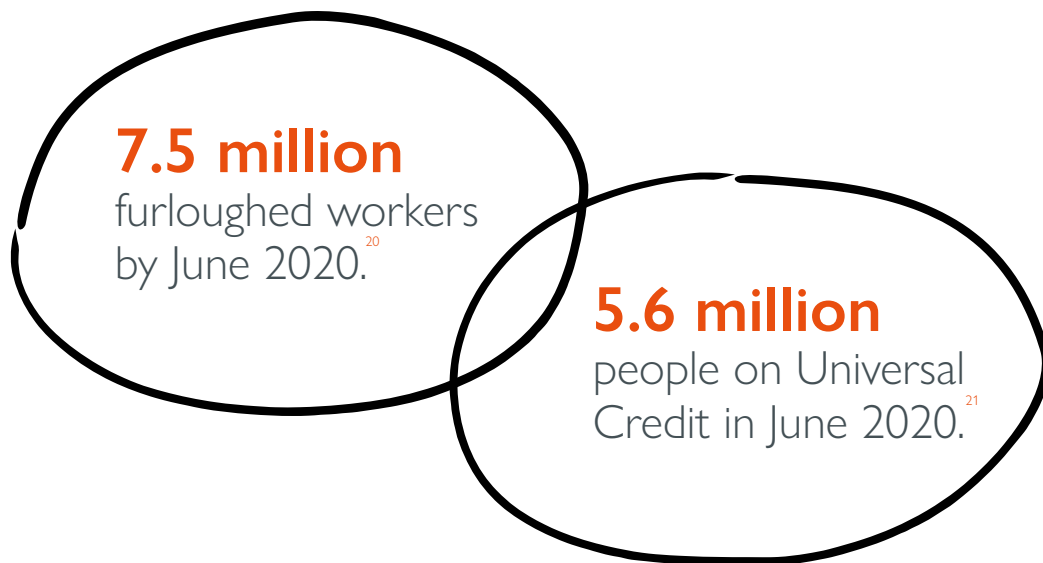
08

Job retention bonus for employers announced

In a low paid, poor quality and insecure job, many people will have no financial resilience to cope with a shock like COVID-19. A recent report by the Resolution Foundation has shown that employees who are in atypical working arrangements are more likely to have been furloughed or lost jobs or hours, with younger workers being particularly affected.¹⁴ The report showed that over two in five people aged 20-39 who were in atypical work have been furloughed, lost their job or have had their hours reduced. The lack of regular income has in turn impacted on housing security, with an estimated 13% of workers behind with their rent payment – an increase of 9% before the pandemic – according to figures from the English Housing survey.¹⁵ For temporary workers with a contract soon to expire, the bleak job market may make it challenging to find new work, with 60% fewer job vacancies in March 2020 compared to the previous year.¹⁶

For many, the steady decline in work opportunities has meant that more people are turning to the Government for urgently needed welfare support. By April 2020, 4.2 million people in the UK were on Universal Credit – a 40% increase.¹⁷

In May 2020, the claimant count recorded a 125.9% increase since March 2020 – 2.8 million claimants for Job Seekers Allowance or Universal Credit.¹⁸ A number of enhancements were announced, including a temporary increase in claims to Universal Credit standard allowance. People in self-employed work, who are temporarily without income due to the Government's 'stay at home' restrictions, became eligible to apply for Universal Credit. This saw a surge in applications; on the 27 March 2020, the day after the Government announced a self-employment support package, 136,000 claims for Universal Credit were made in one day.¹⁹





At St Mungo's, our focus has always been on the safety and welfare of our clients. COVID-19 is a global pandemic that, according to the World Health Organisation, affects vulnerable people disproportionately. This includes people experiencing homelessness or who have complex support needs. As the COVID-19 pandemic unfolded, there has been increased attention on rough sleeping. Unable to self-isolate, rough sleepers were particularly vulnerable to the virus. In March 2020, the MHCLG announced the 'Everyone In' initiative; a £3.2million initial pledge to find accommodation for people sleeping rough, followed up with further funding for local authorities to help them respond to the pandemic. As a result, almost 15,000 of people sleeping rough or at risk of homelessness moved into hotels or temporary accommodation since lockdown.²²

However, this is also in the context of £1 billion a year being cut from homelessness services during the past decade.²³ After significant campaigning from the homelessness sector, the Government injected a further £105million to support people sleeping rough and people at risk of homelessness in June 2020. Between March and July 2020, St Mungo's outreach, emergency hub staff and charity partners have supported around 2,700 vulnerable people off the streets into individual hotel rooms to self-isolate safely.²⁴ Although it is still unclear how many people have faced homelessness as a result of losing work due to COVID-19, frontline workers in St Mungo's outreach teams have seen a rise in people sleeping rough after losing their jobs. Furthermore, statistics from the CHAIN database on rough sleeping in London show a 77% increase in the number of people seen sleeping rough for the first time between April and June 2020, compared to the same period last year.²⁵



METHODOLOGY

Client involvement was an important part of our research design. This peer research project involved a team of people with lived experience of homelessness who were guided through a new, accredited peer research course at St Mungo's Recovery College in Southwark. Carrying out research with people who have experience of the research topic builds trust between the researcher and participant and helps break down some of the power relationships that exist between 'researcher' and 'researched'. Our peer researchers were central to the success of this project.

This research was co-produced by the Research team at St Mungo's and a team of 12 peer researchers between August 2019 and July 2020. It was an exploratory, qualitative investigation into the relationship between **transient work and homelessness**. We used homelessness as a broad term during the research and allowed participants to respond based on their own definitions, understanding and experiences of homelessness. The research was driven by the following questions:

- 1 Why do people in transient work experience homelessness?
- 2 What are the experiences of non-UK nationals in transient work?
- 3 How do patterns of employment impact on workers' housing security?
- 4 Is this issue connected to access to, or levels of welfare support?
- 5 What triggers cause people in transient work to become homeless or experience housing insecurity?
- 6 What other factors create vulnerability in transient workers?

The aim of the research was to have a clearer understanding of how and why transient workers experience insecure housing or homelessness. The research was initially split into two phases. The first phase used a qualitative, narrative approach. Using purposive, snowball sampling to identify clients and people in transient vocations, we conducted 19 in-depth, one-to-one semi-structured interviews and 3 focus groups with St Mungo's clients. We also conducted 20 one-to-one semi-structured interviews with people in agency work and 8 senior staff overseeing agency workers.

For focus group participants who did not speak English comfortably, we used real time video-based google translation tools so that they weren't excluded. For planned one-to-one interviews, we had interviews with non-English speaking clients translated into their preferred language, and had the transcripts translated to English. This part of the research was predominantly completed in London, where most of our services are and where homelessness is particularly concentrated.

Out of our total interview and focus group participants:

- 45% were BAME
- 23% identified as female or transwoman
- 79% of people had experience of rough sleeping or hidden homelessness.

Qualitative analysis was completed in class with the peer researchers suggesting relevant themes. All other analysis was completed by the lead researcher and the findings were shared in classroom discussion.

The second phase of the research used insights gained from the analysis of the interviews and focus groups to develop service design concepts. The service design phase of the research was driven by a set of additional questions:

- 1 Do workers experiencing homelessness seek help? If not, why not?
- 2 What help do workers want?
- 3 What would people use, when and in what way?

The design phase included two creative ideation workshops with the London College of Communication, led by a service designer. These sessions involved faced-paced, fun activities that helped to identify:

- **Pains** – difficulties that someone in transient work may face when starting a new role.
- **Needs** – what things could be done to help solve a particular problem.

During the creation of the service design ideas, four additional interviews were conducted with key stakeholders and previous research participants to gain feedback and input. More detail on the evidence-based service design concepts can be found on page 44-49 of this report.

Doing research during COVID-19

In May 2020, the project was extended by a further three months to allow us to capture additional data over a third phase in response to the COVID-19 pandemic. Over this period, we co-designed a survey with our peer researchers and Project Advisory Group so we could look carefully at any relationships between work and homelessness before and after the government lockdown.²⁶ The survey was disseminated through two channels; an agency with a large sample of low paid workers in a broad range of sectors and a construction company, who shared it with their national workforce. We had a total of 96 responses from agency, temporary, self-employed and zero-hour contract workers who are currently or have recently been in transient work. Out of those who provided demographic information:

- 43% of respondents were from BAME backgrounds.
- 15% identified as female or transwoman.
- 73% were male or transman.
- 2% identified as non-binary
- 4% preferred to self-describe.
- 10% preferred not to say.²⁷

Through asking specific questions linked to our research insights from phase one, the survey helped us purposively sample and identify respondents who are currently experiencing homelessness to build case studies. Our peer research team conducted telephone interviews with four transient workers about their experience of homelessness as a result of COVID-19. Extending the project also allowed us to be responsive to the rapidly changing policy and employment landscape, and ensure our recommendations remain relevant.

In order to capture the broad range of experiences, we ensured that our sample of clients was spread across different services. This also allowed us to collect data on clients at the sharpest edge of homelessness, either rough sleeping or in our No Second Night Out hubs,²⁸ clients in supported housing, and clients in other forms of temporary accommodation. The research team worked with St Mungo's services to identify clients who are currently, recently or have previous experience of transient work. Our interviews with agency workers allowed us to gain a deeper insight into the housing situations of workers who are on a temporary contract.²⁹ We also worked with external stakeholders to identify people in transient work to understand their experience of work and housing and look for any concurrent themes or patterns.

The term 'transient work'

This research uses the term 'transient' to describe employment arrangements that were insecure or involved working away from their usual base. We identified three key transient vocations to focus on: the construction industry, hospitality and care work. However, we found that many of St Mungo's clients had experience of other transient work, including factory work, delivery work, or in the informal economy. This was reflected in some of our agency workers, too, and suggested that many people who have taken on transient work are likely to have had other experiences of similar work before. During interviews, we avoided the use of the word 'transient', 'precarious' or 'insecure' in our interviews, as these words can often be confusing or difficult to explain. Instead, we asked participants to discuss what kind of work they had and asked specific questions on the number of hours they worked, whether they had a contract, and if this was permanent or temporary. Many participants did not recognise that they had in fact been in transient work, and some did not view their work as temporary at all, despite being on a fixed term contract.

Peer research

This research was completed using a peer research approach, which engaged people with lived experience of homelessness to co-produce the project across its lifespan. Each peer researcher was enrolled on a course designed by the Senior Research Officer for the new Open College Network (OCN) Level 2 award in Peer Research. The next section outlines this approach, including a reflection of their personal experience of taking part in the project, written by one of the peer researchers.

Doing peer research

(written by Yousif)

Peer research involves working with people with lived experience of the topic studied by the research. In this research project, many of the 12 peer researchers have lived experience of homelessness, and some even have experience of homelessness and of doing transient work. The project is usually led by a small professional research team, some of whom may also have lived experience of the topic.

A peer research approach can bring many benefits, including creating more open and honest conversations between interviewer and interviewee. In turn, these conversations can provide high quality data.³⁰ However, these benefits are not just related to data collection. Through empowering the peer researchers, the project provides a platform to people who are affected by the topic to share their experiences, build confidence and acquire new skills. Peer researchers can be real assets to any project that engages meaningfully with lived experience.

From August through to December 2019, the peer researchers attended weekly training sessions. This included practical and theoretical classwork guided by individual assessment workbook. The preliminary sessions of the research consisted of training sessions designed to prepare the researchers for the practical stages which included interviews, focus groups and collaborative sessions. Peer researchers can assist in identifying important questions, designing the research and providing informed perspective on research data. Sessions emphasised the importance of ethics, confidentiality and the role of consent forms before carrying out interviews. Researchers were advised to structure questions as open questions and to bear in mind how the interviewee will perceive the question, preparing the questions in a way where it is easily comprehended. This enabled the interviewee to provide an honest answer to the question. Peer researchers also were trained in safeguarding, boundaries, ethics and risks, to ensure everyone involved in the research are safe.

In this research project, the peer researchers helped co-design the interview questions, the consent forms, ensured the demographic monitoring forms were inclusive, conducted interviews or focus groups,

read through and analysed transcripts, and helped identify themes. These activities were all guided by the St Mungo's researchers, but were discussed in class time with the peer researchers. In catch up sessions at the end of each week, the peer researchers discussed the research and reflected on what could be changed next time or improved on.

Yousif's personal reflection

Many of the interviews reminded me of myself. I have been homeless for seven years and I have experienced many of the struggles a homeless person may have; from having to work after sleeping on a park bench, to using drugs and alcohol and breaking the law. But I refused to be just a number. I have always reminded myself that homelessness is a state and does not define who you are.

Being part of the research group has greatly helped in terms of motivation, especially on days when you will wake up having to fight on many fronts whilst lacking any motivation and questioning your own sense of purpose. The experience of some of the peer researchers assisted in creating very good questions, the harmony between lead researcher, facilitator and peer researchers made the particular interview I conducted very candid, fluent and informative. We also learnt ways to facilitate a focus group, and even took part in one ourselves to see what it was like from the other side.

St Mungo's have helped me beyond any words can express during the past seven years. I was picked up by outreach workers near Angel station after I had lost everything, or so I thought at the time. And where I am today despite all the hardships and losses was certainly unforeseeable to me. The research has benefited me greatly in many different ways. The peer research sessions worked great as a therapy and provided me with moments of solitude and reflection which I needed. For the past two years or so I hardly had any time to reflect on my struggle or to evaluate any progress. The collaborative sessions with students from the London College of Communication in particular motivated me at times when it was very difficult to gather.

On a professional level, taking part in the research has encouraged me to do well at university. Taking part in the research has made me aspire to become a researcher or take part in more research activities in the future.

Ethics

We decided to interview clients of St Mungo's, and drew on service managers' and staff knowledge of individual clients to help identify participants. Being based at St Mungo's meant that we knew that they had access to appropriate support afterwards and that they had a St Mungo's contact throughout the research. For agency workers, we ensured that participants had access to a list of various support lines and services, and that the participants were aware any safeguarding concerns would be raised to the senior member of staff who was our point of contact. In our survey, we ensured we included these support services, together with links and phone numbers where applicable. We reiterated these services to the people we spoke to for our case studies through a follow up text message. Our peer researchers and research team had regular debrief sessions after interviews, which allowed us to ensure that any wellbeing concerns were raised with keyworkers, or to guide peer researchers and staff to support services if they needed help.

With participants permission, and for the purposes of accuracy, all of the research interviews and focus groups were recorded with a PIN-protected and encrypted recording device and stored in a secure folder on the lead researcher's computer. All the transcripts were anonymised for confidentiality and quotations used in this report have been anonymised.

Obtaining consent was very important in ensuring we could conduct the research, record their responses, and raise any safeguarding concerns. We read out and gave each participant an information sheet to clearly describe the research before proceeding. All participants were given the option to remove their involvement at any time before the report is published.

Ethical decisions also guided our engagement with the peer research team over the pandemic. Before lockdown, the peer researchers and St Mungo's research team would regularly meet at the Recovery College, often to use computers to access the internet or read course material. Others would visit their local library to use computers. Due to lockdown and social distancing measures, following government advice, the Recovery College building needed to close. With libraries also shutting down and many of the peer researchers shielding without readily available internet access in their accommodation, many found lockdown significantly challenging.

Our responsibility was to focus on their wellbeing, including regular calls and texts they could opt in and out of; updating them on the research once the initial period of anxiety began to settle for them individually; and adjusting the research to allow them to still take part. This meant delivering teaching over a small group telephone call, giving them opportunities to analyse survey data and craft possible follow-up questions, and co-conducting interviews over the telephone.

Limitations

The scope of this research was not to capture a national picture of transient work and homelessness; instead, its aim was to focus on the qualitative narratives of our clients and transient workers, their experiences and any challenges. Given that many of our research participants had experience of construction work, our service design models were built from these insights as we had a lot of data on these workers.

According to our client database, only 9.64% of St Mungo's clients are currently in paid work, and the details of their contract types are unknown.³¹ In order to mitigate this, we opened out our sample to include people who had previous experience of transient work, and sought to understand more about their journey in and out of accommodation during periods of work. Some clients may have secured work since stating they were 'seeking work' (17.3%), and many could be engaging in irregular, informal work which can be difficult to accurately record. The research participants who had engaged in cash in hand work were anxious about discussing the details, and we ensured that they only shared what they were comfortable with sharing.

In the early stages of our data collection, many of the clients we interviewed identified as male. This was particularly prominent in our focus groups at No Second Night Out hubs. Many of the clients that were recommended for interview had a background in construction; an industry where only 15% of employees are women.³² After consultation with the peer researchers, we approached three of St Mungo's women-only services to better understand their experiences of transient work and homelessness.

As this report was written during COVID-19 lockdown, it wasn't possible to have every peer researcher involved in the writing of this report as we initially planned. The lead researcher was responsible for drafting this report, with copies sent to peer researchers who were willing and able to read and feedback on drafts. We also recognised that a large, written report is often inaccessible to some people. To supplement this, we created a one page illustrated report which tells the story of this research in a visual way.



KEY FINDINGS

Our research uncovered new evidence about the challenges, barriers and risks that transient workers face, and the impact this has on their housing security. In this section, we set out our key findings, drawn from a range of analysis sessions completed by the peer researchers and the research team. These findings were organised into four key areas, guided by our research questions, and the patterns that we spotted in our data. This section outlines the following four key themes:

- 1 Insecure housing, work and the benefits system
- 2 Travel costs as a barrier to work
- 3 Specific challenges for migrant workers
- 4 In-work homelessness

Insecure housing, work and the benefits system

Transient work can be a quick and immediate way of obtaining an income. However, transient work can be poorly paid, poor quality and provides an irregular income. Our research uncovered barriers that prevent people moving from homelessness into work and which make sustaining work difficult.

Some of the participants we spoke to were unemployed for a number of months before taking on transient work to support their living costs. For many, movement into low-quality work resulted from a need to meet the requirements of their work coach at the Jobcentre. Many then felt trapped in poor quality jobs, unable to fall back on the social security system. This was particularly evident in transient roles.

One agency worker described the pressure she experienced after securing a job as a courier after a period of unemployment:

“If I walk away from this job, the DWP’s going to stop my money because they said I made myself intentionally unemployed.”

– Fran, agency worker³³

In line with previous research, people who have experienced homelessness want to engage in work.³⁴ However, engaging in work after a period of welfare support proved challenging. Research participants spoke about being determined to earn their own incomes and

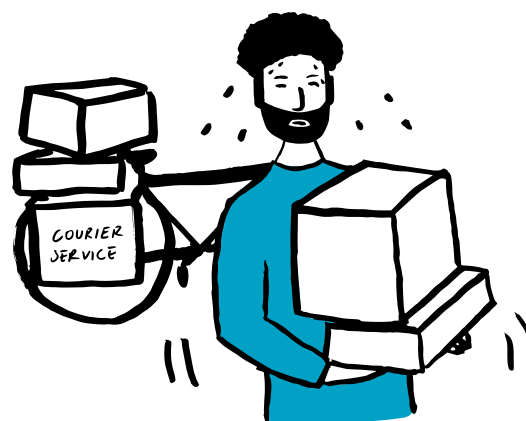
not wanting to be dependent on Universal Credit or housing benefit. Many of our participants discussed how and why they prioritised work alongside a reluctance to engage with the welfare system:

“I could have stayed for years and years of not working and on benefits, but it’s not me... that’s not a good example for my daughter, for my family.”

– Rose, St Mungo’s client

“Back then [during a period of unemployment], I was never on benefits, and I didn’t want to be. That’s why I always wanted to work, no matter what it was.”

– John, agency worker



“I’ll tell you what I did, when I was homeless, I wasn’t on benefits, so I would advertise in Tesco and Sainsbury’s for housekeeping work...all the time when I was homeless.”

– Jane, St Mungo’s client

With such motivation to engage in the labour market, there needs to be greater support and opportunities for progression for people experiencing homelessness. The roles that our respondents typically took on were in low-paid and transient work, in diverse sectors including hospitality, construction, care work, delivery work and cleaning. These roles have also been proven to be an essential part of keeping the country going during the COVID-19 pandemic; underlining just how important many of the so-called ‘low-skilled’ roles are today. However, these jobs are often transient in nature. For many of our participants, this often meant having long gaps between jobs where they were not in receipt of an earned income. This became particularly difficult for high risk individuals with experience of homelessness or at risk of homelessness due to debt.

The consequences of finding work and securing housing come with additional pressures of paying back any arrears. For some of the people we spoke to, having rent arrears meant that they lost their homes. This is additionally challenging, as this may be considered by local authorities as making themselves intentionally homeless, which means rehousing them was difficult, or not possible. Clients and agency workers both described the pressures they faced trying to start work:

“They [agency] promise you employment, they promise you a job but then there’s no job after a week. So, you’re off benefits, you end up paying for council tax and then what are you doing? Back homeless you know?”

– Joe, St Mungo’s client

“I was paying two council taxes in one year...they missed [one] when I wasn’t working, because you know when you’re not working you don’t pay your council tax, and then they kept sending these letters. They turned around and said, ‘You owe us £2,000 to £3,000 in owed council tax.’ So, since I started working, that’s when the pressure came.”

– Donna, agency worker

“It’s just that I’m stuck about the work. I got a letter just last week, telling me on 29th I have to pay the council tax £120 from the Universal Credit. So, I’m thinking, you know, how much money do I get? £270 a month. I have to pay the place here for the month’s rent, as well. How much do I have to last me for the whole month, for my eating and my travelling for my job interviews?”

– Jean, St Mungo’s client

We heard participants describe how the high cost of the private rental sector, the long waiting lists for social housing and having dependents made them struggle to get by. This was particularly evident in self-employed workers specialising in construction, where their work is transient by nature; often subcontracting work out for short term, specific roles often away from their usual base. For some, there is a trade-off between taking on the job and hoping that they get the hours they’re promised, or not taking it in the hope something more long term comes up. For one self-employed worker, this meant calculating whether the job could fulfil his basic needs when offered a job:

“The electric is £60, £80 a month, electric and gas and if you work you have to pay for the council tax, then food, then your travel. Then, it’s, like, you have to do a budget. If someone promises you a job, you see it advertised, oh, we need labour, or we need plumbers. You start calculating how much money you make. In two days, your job is finished.”

– Amarjit, agency worker

These factors can make transient workers particularly vulnerable to housing insecurity and homelessness. Some respondents discussed the difficulties they faced securing accommodation without the correct documentation to prove they are in work. One agency worker, who was sofa surfing, had been asked for proof of work by his Local Council: However, as someone going through significant hardship, he was unable to go to work to do his shift that day, and was afraid he would lose both his job and his new accommodation:

“I told her [the manager] I went to the Council and they told me that I need to get a contract in order to get accommodation. I told her that I need my contract because I am homeless, I am not in the best situation right now because I didn’t come to work, but I need that contract. I was actually begging her... I missed a day of work... she could just fire me.”

– Sam, St Mungo’s client

For some employees, the temporary nature of transient work can create stress and pressure while people try to find regular accommodation. One client shared how the patterns and nature of his transient work impacted on his ability to secure accommodation, and kept him on the streets:

“I had no money, at all, because I didn’t have a job for a month or so. In my third shift, I actually worked during night shifts, twelve hours a day, and my third shift I couldn’t go through, because I was basically homeless and it was fine if you go to sleep during the day, maybe in a park or so, but it was easier to sleep during the night... I asked them to give me a copy of the contract, because I needed an account to get [housing benefit] because they required the contract, in order to give me accommodation... they never gave me the contract.”

– Ahmed, St Mungo’s client

Without evidence of work, income or ID, many participants were unable to secure accommodation. One agency worker was living in a rented property with only a verbal agreement as he could not prove he was receiving a regular income. This was not the first time he had lived somewhere without a written agreement. This puts people at significant risk of eviction if they were unable to keep up on payments:

“Due to the contract I was on at work I was unable to get a written tenancy agreement... If the landlord was to evict me, I would have nothing to back me up.”

– Sarri, agency worker

The erratic patterns of transient work, combined with wider hidden factors such as rent arrears, tapering off of welfare support, or previous experiences of homelessness, impacted on our research participants housing security over time. Despite repeatedly hearing of clients’ motivation to work, the system to help people on welfare support re-engage with the labour market caused issues. When people are in work, their Universal Credit or Housing Benefit will taper off depending on how much they earn. Consequently, they will have to start paying their housing costs from their earned income rather than through benefits.

This discourages many from working, and can be made worse by high rents and service charges in some hostels; particularly in supported housing, which typically is more expensive than other social housing due to the specialist nature of the accommodation. One client discussed in detail how his experience of being in temporary accommodation and starting transient hospitality work was made more challenging due to high costs of housing and the trade-offs between work and support from the benefits system:

“One of my first jobs... was a zero-hour contract. You had to go to the Jobcentre and do a massive interview, and some people got selected, but it was only a zero-hour contract and I was living in a hostel at that time. So, then I was doing, like, loads of hours, but when I used to get quite a lot of money, my benefits would stop and then I would have to pay more money when I was in a hostel. And then I’d get in a bit of debt so then the hostel was on the verge of making me leave, even though it’s a hostel and you’re supposed to be safe... ”

[The youth hostel] wanted me to stop working at all and just claim benefits, but I don’t want to do that, I wanted to work. While I was racking up arrears in my hostel, they were trying to look for accommodation for me to live in, but because I was under the age of eighteen, it was quite hard for landlords to, like, trust me. And because I was on a zero-hour contract, the set money is not permanent. I could be making good money one week, and then the next week I could make next to nothing money. It wasn’t really good... If you live in hostels, it’s cheaper, literally, just to be on, like, the dole.”

– Nate, St Mungo’s client

Taper rates set the amount of benefits a claimant loses for each pound they earn. Faced with high costs and a tapering off of benefits, trying to navigate work and transition out of temporary housing was a common experience for other participants in our study. One described how her transient work was so insufficient she could not afford her privately rented apartment, even with support from the benefits system:

“I can’t afford my accommodation. I can’t afford, and even if I get the housing benefit, I can’t afford anything. That is wrong. So, that means that the minimum salary should be either higher or you drop the accommodation [cost].”

– **Chloe, St Mungo’s client**

Furthermore, low paid transient work can cause other issues for people emerging out of homelessness into private accommodation. Two agency workers described similar situations, explaining how the tapering of benefits meant that they felt unable to take on overtime to pay off accumulated debt or pay for living expenses:

“So, then you start to think, if I work overtime, it does top my money, but then if the opportunity comes for me to get that money and then I don’t take it, I’m just stuck on that one level... So, then you start working overtime and you’re thinking, ‘No, I don’t want them to find out that I’m working this late.’”

– **Debra, agency worker**

“Then you start to think in your head, ‘Oh, if I’m working x amount of hours, I’m going to lose this from my income support.’ Where’s the extra money going to come from? Because the bills are still the same, the rent is still the same, the food is still the same, the extra expenses are still the same.”

– **Fran, agency worker**

These experiences demonstrate the challenges that people face when in transient work. However, these issues were exacerbated when engaging with work that is away from their usual base, which was a common experience across our client sample. The next section explores this issue further.



Travel costs as a barrier to work

In addition to the barriers faced by people engaging in transient work, our research revealed a range of wider challenges for workers who were assigned jobs away from their usual base. We found links between people who had experienced housing insecurity and the transient, mobile nature of their job. The demands of needing to be available to work at sites away from their usual base often resulted in rough sleeping, sofa surfing, sleeping in vans, trains or buses.

Our research also found that many of people who are currently or previously were in transient work faced barriers in the early stages of employment. This made them vulnerable in not only their housing and financial security, but their wellbeing and ability to perform their jobs well. Finding work and seeking independence is one challenge, but for many, they simply didn't have the means to get there. In our research, we heard of the many difficult and creative journeys that someone experiencing homelessness or housing insecurity take in order to get to work. These experiences cause stress, pressure and fatigue which can make maintaining work difficult.

Our research demonstrates that working away from someone's usual base on a low income made them more vulnerable to homelessness. Although this was particularly evident in our client interviews – many of whom were experiencing in-work homelessness – some agency workers with previous lived experience of homelessness who shared similar stories. Many of our respondents told us of how the only way they could afford to get to work was to walk over long distances:

“At first, when I started working, I didn't have money to pay from transport so I would have to walk.”

– Paulo, St Mungo's client

“It's not easy. Sometimes you have to walk to go there... Sometimes I walk from Streatham to Battersea to go to work.”

– Gary, St Mungo's client

For journeys that were too long to get to by foot, some looked at other means to get to work, including using 'Routemaster' buses that allow passengers to board in the middle and rear of a bus, away from the driver:

“Most of the time, I never had the resources to get to work so I would be lacking the travel fare and stuff like that, and then having to use the Routemaster to get there.”

– Bradley, St Mungo's client

The risk of transient, zero-hour work being altered at the last-minute poses additional issues for those who travel long distances to reach their work location. One client spoke of travelling a long distance to get on site for a job, only to be given less work than they signed up for:

“I used to go from Crystal Palace, go to Essex and just go always there. Then they say, 'We need you between 9:00 and 5:00.' Sometimes they keep you two hours, and the two hours they make you move all the bricks from first floor to the third floor. After you finish, they say, 'Sorry, that's it for today.' So, you go back to your agency.”

– Gus, St Mungo's client

Many of our participants spoke of holding down jobs with long hours, waking up very early to start work and then coming home late. With a long journey, sometimes by foot, these factors impacted on workers' ability to perform well. Furthermore, transient vocations like construction can often be physically tough, while others such as hospitality can often involve staying on your feet all day. However, being able to rest and recover was difficult particularly with long, tiring hours and the pressure of being easily replaced. One worker, who reported having 250 interviews in the hospitality and retail sector because she was “so desperate to get a job” spoke of her frustration of the low paid roles common in hospitality:

“One of them was in Leeds and the other one was in Glasgow, and I'm not moving there for a waitressing job because I can't guarantee I'd get the money back from what it would cost to get the train up there.”

– Chloe, St Mungo's client

In addition to walking long distances to get to work, many resorted to risking travelling without fares in order to get to their job. This is not just down to a lack of hours or low paid work, but, as we showed in the previous section, a range of other events that can contribute and impact on someone's experience of – or risk of – homelessness. For one client, who owed people money from gambling, it meant that although he got a job, he was still unable to pay for travel:

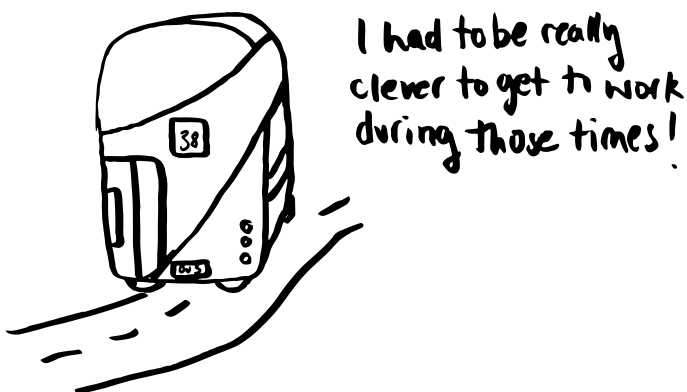
“I never had the fares for the train because of a serious gambling addiction, so I was hopping trains and forcing my way through the gates in a train station just to get back to work from those places. I had to be very clever to get to work during those homeless times.”

– Bradley, St Mungo's client

Another client, who obtained a zero-hour care work job while she was homeless, told us about the difficulties she had with the nature of transient work and the daily journeys she had to make:

“They made me go from one side of London to the other side, which wasn't easy with my transport and money.”

– Sarah, St. Mungo's client



The limited access to support structures to help travel fares has caused problems to some of the transient workers we spoke to. For people who are currently unemployed claiming Jobseekers Allowance or Universal Credit, the Job Centre Plus offer a 50% travel discount. This is provided for 3-9 months (18-24 year olds) or 3-12 months (over 25s). Other benefit recipients may receive a Jobcentre Plus Travel Discount Card from 3 months of their claim and if they are actively engaged with a Jobcentre Plus adviser.

However, for people who have recently obtained work or travelling to an interview, they can only access a discretionary flexible support fund. Only one respondent reported being given a travelcard to get to work, which was offered as a loan from a colleague at work. In our research, we heard about some homelessness services offering support with travel costs, as well as problems accessing travel support from the Jobcentre:

“[The Jobcentre] can sometimes be a bit awkward as well because you've got to prove that you're going somewhere, you've got to have, like, bus tickers or appointment slips, phone numbers where they can check up that you are actually there.”

– Gus, St Mungo's client

Along with the risk of being turned away from jobs or given fewer hours than anticipated, there are other transport challenges and barriers that make workers particularly vulnerable to financial and housing insecurity:

“I went for a job and I remember I didn't have any transport at the time, it was a little bit of a bad phase that I was going through, but it was a job through the Jobcentre. I had to go by bus ... When I got to the job, I was about half an hour late. When I got there, I asked for the guy. He came in and he had a right go at me and told me to f*** off down the road and that. I was really put out.”

– Andy, St Mungo's client

For jobs where travelling to sites was not possible due to cost or distance, we heard from people who discussed their attitudes towards transient work, experiences of temporary accommodation and the challenges that come with it. Some of these temporary living arrangements included sofa surfing with friends, staying in bed and breakfasts or, for longer periods of time, sharing a rented room with colleagues and splitting the fees to save costs. Some of the participants we spoke to who did not have lived experience of homelessness reported having sofa surfed in order to be close to work, but often did not view it as homelessness as they could return to their family home:

“I wasn’t homeless [while I was in work] but I was staying with friends just because their house was closer to my workplace.”

– Adam, agency worker

However, not everyone had these options. For example, one participant with lived experience of homelessness used to sleep in a van close to his work, and at that time lacked a support network around him. He spoke about getting a lift into work from a friend who works in a similar area, but described how challenging it would be if his friend did not happen to work nearby:

“I would go on the bus, but I wouldn’t be able to get here for the times that they’d want me here. It’d be difficult, it’ll be a struggle, but again, it’s either that or still be homeless...in your contract that you sign, you go to where the work is, regardless of whether you’re three days in Leeds, four days in Sheffield. You just have to go to where it is.”

– Philip, agency worker

The anxieties around travelling to work are not restricted to construction workers. One client, who had seasonal work in hospitality, told us how being unable to live on her zero-hour contract work made her homeless. She described the challenges she faced working long hours with a high-end employer:

“I lived in Notting Hill and to get to Wembley from there, you have to get there at 6:00am, so you have to leave at 4:00am. So, you have to get the bus, and at that time, night buses weren’t two for one, so you had to pay for two buses at night. It was more expensive than the Tube.”

– Chloe, St Mungo’s client

For many of the participants who did not have family or friends near to work, this becomes complicated; many reporting only being able to take on work in their immediate area, which was unpredictable, and others resorting to long journeys, rough sleeping or turning down the job. However, even if temporary accommodation was obtained for people experiencing housing insecurity, some respondents had other challenges that impacted on their work. One agency worker we interviewed who moved into temporary accommodation was experiencing some problems with other residents, and chose to sleep rough in a tent close to work instead:

“I heard some weird stories that there were people having their stuff stolen so I opted to go hard and buy myself a tent, £29.99, and that’s what I’ve been doing the last couple of months, just staying in a tent.”

– Craig, agency worker

“I used to have to travel to different places to get to work. Sometimes I was posted in London to get to work and I used to commute on a daily basis to get to work and to come back. I’ve stayed in fields, vans, or a train station, we did that one time.”

– Aaron, St Mungo’s client



Being late for a job which was far away created additional pressures. The mix of having to work in a job which sends employees away from their usual base, and the anxiety of work being withdrawn at the last minute was difficult for many. One participant described how they would arrive early to work and sleep outside, so he could be the first one there:

“Yes, it’s a lot of pressure because if you get there late, they don’t want you anymore. So, sometimes I used to go there, like, two hours early and just sleep outside. Take a nap a little bit and then just turn up there and start work.”

– Gus, St Mungo’s client

However, some employers do provide accommodation for their transient workforce. For some interviewees, this was either given in the form of accommodation support, like hotels or bed and breakfasts, which is paid for in full or in part by the employer. For others, workers were provided with ‘tied’ accommodation, which is deducted from their wages. Tied accommodation can also be in the form of ‘digs’, common in the construction industry, which involves sharing accommodation with people in similar work.

The erratic nature of some transient work changing at the last minute can cause issues for people who have organised their own accommodation in digs or hotels. Often, digs can be poor quality and overcrowded:

“There were several guys, to [stay] in a house was not good, expensive, and very crowded.”

– Luke, agency worker

Although most of our participants did not have access to these supportive structures that helped them access job sites, we recognised that not all agency workers or clients were poorly supported with their travel or accommodation. Larger or more established employers tended to provide clearer guidance and support, giving staff travel expenses or accommodation on work sites. One agency worker, who was accepted onto an employment support programme, was guided to affordable transport options through his manager, who he described as ‘like family’:

“I rang this company up and explained to them that I’m in a hostel and needed transport and they were like ‘fair enough’ and gave me a moped.”

– Bryan, agency worker

Specific challenges for migrant workers

Non-UK migrant workers have brought significant value to the UK's economic, cultural and social life, and have accounted for two-thirds of the increase in employment since 2008.³⁵ In early 2020, leading up to and during the COVID-19 pandemic, migrant workers have been celebrated thanks to their enormous contribution to healthcare. For example, the visibility of migrant NHS workers prompted the Home Office to extend the visas of all healthcare workers by an extra year. For the migrant workers in some low-paid work, including cleaning, care work and food delivery, their important role over the government lockdown has demonstrated how crucial this workforce is in keeping the country going.

However, migrant workers are disproportionately represented in transient and low paid work.³⁶ Many face challenges such as language barriers, lack of support networks and limited access to welfare support. The access some migrant workers have to public funds is often restricted as a condition of their visa. For the estimated 1.4million people in the UK with No Recourse to Public Funds (NRPF), research has found that these groups are particularly vulnerable to exploitation,³⁷ as are the estimated 674,000 undocumented migrants who may be in work.³⁸

We found that already vulnerable migrant workers engaged in transient vocations were affected by housing insecurity and homelessness. One participant from outside the UK found work on a construction site for a small employer but struggled to secure housing. This resulted in him sleeping rough close to the job after staying on a night bus in the evening:

“We couldn't get on benefits because Romania and Bulgaria were the last ones to join the EU, so you had to wait for all this time. I didn't have benefits, so I used to live on the street.”

– Andrej, St Mungo's client

Without access to welfare support, the workers with NRPF in our research would go to extremes to engage in high volumes of easily accessible cash-in hand work. With some jobs paying poorly, it was common to hear from non-UK migrant workers who experienced homelessness while in work:

“It was hard... some guy told me, “go there [a construction site] and you will find work. Because I have work and I have money”. So I was there... I'm painting in the daytime and at night-time I will [be] welding. To take £100. And I was working one month, day and night, and I was sleeping in a shed, you know? It was hard on the floor. But it is what it is. I know about the homeless...I put myself there.”

– Navid, agency worker



Working long hours while sleeping rough were particularly common in our analysis on non-UK migrant workers. For one of our participants, a combination of double shifts, lengthy journeys and transient work left him sleeping in a laundry room:

“I asked him [employer] to give me double shifts to make more money, and he said to work 8am to 4pm and from 5pm to 11pm. I was travelling to Aylesford and the trains [were] closed...I need to take a bus from Aylesford to Piccadilly, I leave for home a 4am and at six I have to wake up to get back. I was sleeping in the laundry room for one month.”

– Dominik, agency worker

Using informal networks and economies to work long hours and for low pay, many participants found it challenging to secure accommodation. Some of the transient workers we spoke to in this research experienced repeat homelessness.

One agency worker was homeless in his native Romania and has had periods of insecure accommodation since arriving in the UK. As a construction worker, his jobs have been transient in nature, taking work in different parts of the country over the period of a year, spending one or two months at a time in places like Bournemouth, Slough and Leeds for different employers. Currently, he is working on a project which includes tied hotel accommodation, paid for by the agency and includes reasonable travel, providing he has receipts. He is getting to and from work by a ‘van company’, which is pick up and drop off service arranged for by the employer or employees to get a group of people together to a work site. However, like many of the other non-UK workers in our research, his homelessness and lack of ID documents put him at high risk and worried about earning money:

“I was like ‘I’m homeless at the moment, you know, I don’t have a document’. I don’t have nothing to go to work. I can’t go to work. I need to sleep good. I need to dress good, you know. You can’t go [to work] smell[ing]. And who gives this opportunity? No-one. Because if you are homeless, doesn’t matter...It’s hard to get a start...in this country you need to pay rent, deposit, transport and everything.”

– Pawel, agency worker

Another agency worker found work when arriving in the UK as a labourer with smaller construction company. However, making a start was difficult, needing tools and equipment:

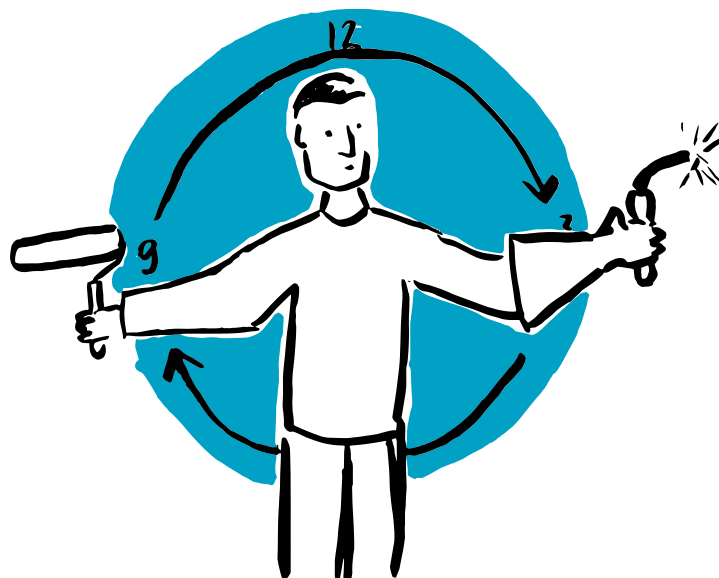
“If you have 10p, where do you go? You go to construction, you need boots, you need helmet, you need everything. Because the start is very hard, you know, it’s hard to start.”

– Navid, agency worker

We heard stories of other migrants with NRPf struggling to make a start in work. They shared the difficult experiences they had engaging with temporary, low paid work, often in the informal economy:

“It was very hard where I was. When I was eighteen years old, I don’t have document. I was waiting two years for a National Insurance number... [So] I go to work in a car wash. I was working twelve hours for £20. After, I found one friend, and was working in Earl’s Court, on the washing, in the kitchen. I was working ten hours for £35.”

– Rumman, St Mungo’s client



In cases where migrant workers had family in the UK that they could stay with, these forms of hidden homelessness created additional anxiety:

“My cousin came here with the kids...he got some support from benefits and all these things. But you know, after he say, ‘you can’t stay anymore’ because if they check me or something like that, he [landlord] will find out you stay here, and it’s not good.”

– Ugo, St Mungo’s client



From sleeping in sheds, laundry rooms, sofa surfing and in hotels, the non-UK workers we spoke to in this research described their fears, anxieties and struggles connected to informal and transient work with no welfare support. One client seeking asylum in the UK described his motivation to work, but ended up needing to work two jobs:

“I used to live here, since 2007, and I went back to Sudan to help, you know, the community. Since I arrived [back in the UK], I started being a delivery driver, I had to leave my wife... My kids are very young, so I just took the job of delivery driver, but I have to pay for everything... when I signed the contract, he said ‘you should be self-employed.’”

– Abu, St Mungo’s client

Although self-employment practices are most common in the construction sector, with 60% of the manual construction sector self-employed, there are an increasing number of delivery drivers, on-demand cab services and warehouse workers who are self-employed. This form of employment also enables employers to evade the minimum wage, with self-employment often not stipulating working hours. Migrant workers with little or no English, are especially vulnerable to exploitative practices like bogus self-employment. Unfair practices like this were observed by non-migrant workers, many of whom would help their colleagues check payslips for any wrongdoing:

“The thing is there are lots of immigrants that are working there, like Romanians, that don’t speak English. I feel that they are like tricked I don’t know, a scam, something like that. I helped them check their payslips. They had, like, 30 hours of work instead of 44.”

– Rory, St Mungo’s client

In addition to cases of underpayment, many of the non-UK migrant workers we spoke to described experiencing discrimination at work. They often worked with different groups of people, or different sites. This made getting to know people difficult and was even more challenging for those with no or limited grasp of the English language. For many, this created hostility and accusations of theft:

“That’s why I work hard...and go away. We are in your country...‘he’s Romanian’ [they say]. They don’t care about us...You don’t care that we are people, you know?”

– Pawel, agency worker

“I come here to work. I don’t want to rob people or something like that, you know?”

– Andrej, St Mungo’s client



In-work homelessness: hidden in plain sight



I was working the same time, so, like, they had no idea I was homeless.

– Sarah, St Mungo's client



One of the aims of the benefits system is to help people into work. However, as this research has demonstrated in the previous sections, many people are still homeless while working, or require support from the benefits system to help them cover their basic living costs. For many people we spoke to who have had experience of in-work homelessness, we heard examples of how they attempted to hide their homelessness from their employer. This made getting the right support difficult. Other research has shown that there are still high levels of stigma around integrating people who are experiencing homelessness into the workplace.⁴⁰ With employers worried about the negative impact of hiring someone with lived experience of homelessness into the workplace, many people resort to covering up any obvious signs so that they aren't treated differently. This was particularly evident in client interviews, who told us about how they felt working while homeless:

“When you look nasty, they don't help you. They don't want to relate to you. But when you present yourself in the best way you can, then they want to listen to you.”

– Rich, St Mungo's client

Not being listened to or helped when in work was a recurring theme in our research. In order to be treated fairly, many spoke of concealing or hiding visible signs of homelessness. Fears of being quickly replaced may also impact on their willingness to speak to an employer about accessing help. These hidden experiences of homelessness were therefore particularly common in transient workers. One client described how what he thought others might say if he told his manager:

“No, you can't tell them. They treat you different, you been looking other way, like, they take all the tools away from you, they think you're stealing and everything, so you have to keep your mouth shut.”

– Solomon, St Mungo's client

Some types of work seemed to allow people to easily conceal their lack of access to cleaning facilities or a change of clothes. This was particularly evident in the construction sector where labouring was often dirty work:

“I was always in my uniform at the time so they would understand if my clothes were dirty. They understood that it's construction work. It wouldn't be suitable for me to go into a bar, maybe a betting shop to put a bet on. They wouldn't say no to someone with muddy boots and a hard hat.”

– Bradley, St Mungo's client

However, workers in the hospitality sector, where a smart and clean presentation is seen as part of their job, face particular challenges:

“I was working at the time that I ran out of money, and I had to stop because I couldn't present myself well while I was not showering enough. You run out of money for toiletries, and stuff. So, I could only rinse myself, basically, because I was squatting, so I still had a shower, just not soap... I tried to cover it up, but there's only so much you can do when you can't wash, or you can only rinse yourself. That's not going to clean you properly.”

– Chloe, St Mungo's

Without an inclusive and supportive working environment, people who are in work while homeless miss opportunities to be signposted by concerned co-workers to appropriate support. Many people described reasons why they did not share their situations, which tended to be around embarrassment or shame:

“I wouldn’t tell anyone, because it’s embarrassing, to me it was. Now, I wouldn’t care to tell anyone, but back then I would be embarrassed.”

– Nate, St Mungo’s client

Creating a safe working environment, where homelessness is discussed and people are well informed, could benefit those hiding their homelessness. This was evident in many people’s responses to questions around what employers could do to better support them. One participant described how it could be risky to be open if the working culture is not inclusive:

“Just try to understand the situation, the background you’ve come from. Then again, there are employers that if they knew your background, they wouldn’t have given you the job in the first place.”

– Solomon, St Mungo’s client

A lack of inclusive recruitment systems also provided structural barriers to people applying for work. One client, who has been on a zero-hour contract care role without any work for several weeks, spoke of the worries she had with putting a St Mungo’s address on her CV:

“I had to say to them, ‘I’m in St Mungo’s,’ so possibly they looked into St Mungo’s, ‘Oh, homeless.’ A homeless woman working, it does say on the card where is your address, and everything, so that is a little bit of a-, they look at me different, anyway. I think that’s why the other job didn’t go through, as well.”

– Jean, St Mungo’s client



‘oh homeless’
that’s why I didn’t
get the job!

Many people explored applying to apprenticeship schemes, which can help people with lived experience of homelessness or a recovery services get into work. However, some clients spoke of how these schemes may have affected them getting jobs later down the line:

“You do an apprenticeship and they know where you come from. You can tell how they look at you. Oh, he’s an alcoholic. He’s a crackhead. Oh, you know, we’re not going to hire him.”

– Simeon, St Mungo’s client

Some of our interviews and discussions with senior staff indicated that there is a ‘sense’ that workers may not have a secure living arrangement, but they do not know how to approach them or help. This was particularly acute in the construction sector. Whilst there is an increasing amount of mental health support, such as appointed mental health first aiders and ‘toolbox talks’ for staff, there is still more work to do. According to the most recent data provided by the Office for National Statistics (ONS), more than 1,400 construction workers in the UK took their own lives between 2011-2015⁴¹. Many senior members of staff recognised homelessness risks in other members of staff but weren’t always clear on what they could do:

“On site, nobody shows any real emotions, you know. You’re all sat in the canteen, you’re having a laugh and a joke, you know. You could walk out of here and, you know, you could be sleeping in the car. It’s always very hard to tell because our environment is... you don’t show emotions when you’re talking to your friends or colleagues on site. You don’t give that information away, really.”

– Oscar, senior manager, construction

“You see people and you do wonder...they go home on a night in their car. I don’t know if they’re sleeping in their car, it’s difficult to tell... you’ll go home at dinner time and you’ll see people, all the time, sleep in the van or the car.”

– Andy, senior manager, construction



One senior site manager described his suspicions that a colleague was struggling with inadequate accommodation, however he only acted after he 'disappeared':

"He obviously was in some sort of very poor accommodation. We got him through an agency, but it was obvious that he doesn't live at home. He moves about to where the job is and again, I think that's because he's from abroad and sends money back there and goes where he needs to go and sleeps wherever he needs to sleep. The guy's no longer with us here but again, when we got a bit of feedback and there was no substantiation necessary around it all but that wasn't very good. He was in accommodation but I got the impression it wasn't very nice accommodation...I got the impression that he was purely looking at somewhere cheap that wasn't going to cost him much... He only had a very short period with us and he seemed to just disappear."

– Simon, senior manager, construction

When asked how employers of transient work can support their staff more, one agency worker who has lived experience of homelessness and is now on a full time, temporary contract, told us that support could follow the same premise they use for mental health support:

"I think possibly working in this industry, I think the main thing it'd be, knowing that it's perhaps becoming more-, people are a bit more aware of it. You can actually come and discuss it with somebody. On induction, if they know there's someone specifically they can go to. If they're out on site and they're seeing people with the mental health trained stickers on and things like that, they know they're not going to be either hushed into a corner, or, kind of, trapped in a negative way because of it. I think that is one of the main things, is becoming a lot more aware of things like that. Being able to deal with it."

– Chris, agency worker

The lack of understanding around how to support their workers was a recurring theme in our research. However, members of senior management in a transient vocation demonstrated motivation to engage with wider homelessness support in the workplace:

"It's something we need to be discussing, especially with the broader workforce we are approaching now...in the industry that we are in... I think the biggest thing I see on site is that the workers probably don't approach their line manager, you know, if they've got an issue, they bury their head in the sand and then it becomes a problem and sometimes by then it's too late."

– David, senior manager, construction

In order to help support workers, employers must create inclusive employment opportunities. More needs to be done by employers to create inclusive cultures that support people who may be vulnerable to homelessness. This involves tackling prejudices, creating clear support pathways and addressing the structural barriers that many people may face. The findings drawn from analysis were used to begin building service design ideas to tackle some of these challenges, which can be found in pages 44-49 of this report.

A woman wearing a yellow hijab and a grey sweater is sitting at a white round table, working on a laptop. A white mug is on the table next to her. In the background, there is a white shelf with a woven basket and a mug that says "EAT DRINK & BE MERRY". A hand from a black sleeve is holding a white sign with black text that reads "TRANSIENT WORK DURING COVID-19".

**TRANSIENT WORK
DURING COVID-19**

The world of work has been profoundly affected by COVID-19. For people in insecure work, this has been a particularly difficult time. With many people facing job loss or reduced hours, there are growing concerns that more people are at risk of homelessness.

People left behind

We recognised that transient workers were some of the worst affected by COVID-19. While the safety net that the Government has put in place to support people during the pandemic has offered a lifeline to the working population, not everyone has had the help they need:

- People with No Recourse to Public Funds (NRPF) are not eligible for support from the welfare system if they lose work
- Access to the Coronavirus Job Retention Scheme (CJRS) is dependent on employers' participation
- Research shows that over 750,000 self-employed people could miss out on Government support, particularly sole traders who have recently started up⁴²
- Many informal economy workers are not eligible for enhanced Statutory Sick Pay (SSP) or enhanced Employment and Support Allowance (ESA)⁴³
- Workers who have recently switched jobs (after February 28th 2020) are unable to be furloughed.⁴⁴

The charity Focus on Labour Exploitation (FLEX) found that many of the government schemes designed to support workers during COVID-19 do not cover everyone. Without access to the suite of government support on offer, the holes in the safety net could force people into work despite safety concerns. Data shows that BAME and women workers are disproportionately represented in low-paid and precarious sectors. In addition to this, these workers are more likely to have to go into work in order to make a living, despite the restrictions.⁴⁵ This poses the additional risk of people continuing to work being exposed to the virus.

Along with some support for workers, in March 2020 Housing Secretary Robert Jenrick announced emergency legislation to ban social or private renters being evicted, and subsequently extended the ban until 23 August 2020. During this time, banks agreed with the Chancellor that they would offer mortgage 'payment holidays' allowing people to take a temporary break from payments. This holiday was not reflected for renters, many of whom may be facing eviction after the ban lifts if they have accumulated rent arrears due to reduced hours or losing work. Homelessness charities fear that without further steps to protect renters from COVID-19 evictions, lifting the ban will cause a new surge in evictions and homelessness.⁴⁶

We drew out insights from 96 survey responses to find out more about how transient workers had been impacted by COVID-19, understanding their housing security, and what they would like to see improved.

We asked about people's experiences during the period between 23 March and 4 July 2020:

- **59%** of survey respondents reported that their housing circumstances changed as a result of COVID-19's impact on their work.
- **75%** of our survey respondents continued to work during COVID-19 citing that they needed money for their housing.
- **87%** also reported losing hours due to COVID-19.
- **57%** of survey respondents are currently living in a form of insecure accommodation or homeless; **10%** of these said they are currently sleeping rough or sofa surfing.
- During the period of 23 March – 4 July 2020, **50%** of renters reported that they could not comfortably cover their rent.
- **53%** have applied for – or are planning to apply for – Universal Credit.
- Before COVID-19, **78%** of people reported being able to pay for their accommodation comfortably, this fell to **40%** during COVID-19.
- **80%** reported being able to pay for travel to work comfortably before COVID-19, dropping to **64%** during COVID-19.
- **53%** of people were receiving benefits during work before COVID-19, rising to **63%** for during COVID-19
- **65%** of people who were in insecure accommodation reported that their work either moderately or greatly impacted their housing situation.
- Around half of participants (**52%**) were from outside of the UK and were worried about continuing to work here. **41%** of people said that COVID-19 was impacting their application for settled immigration status.



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41%

of people said that COVID-19 was impacting their application for settled immigration status.



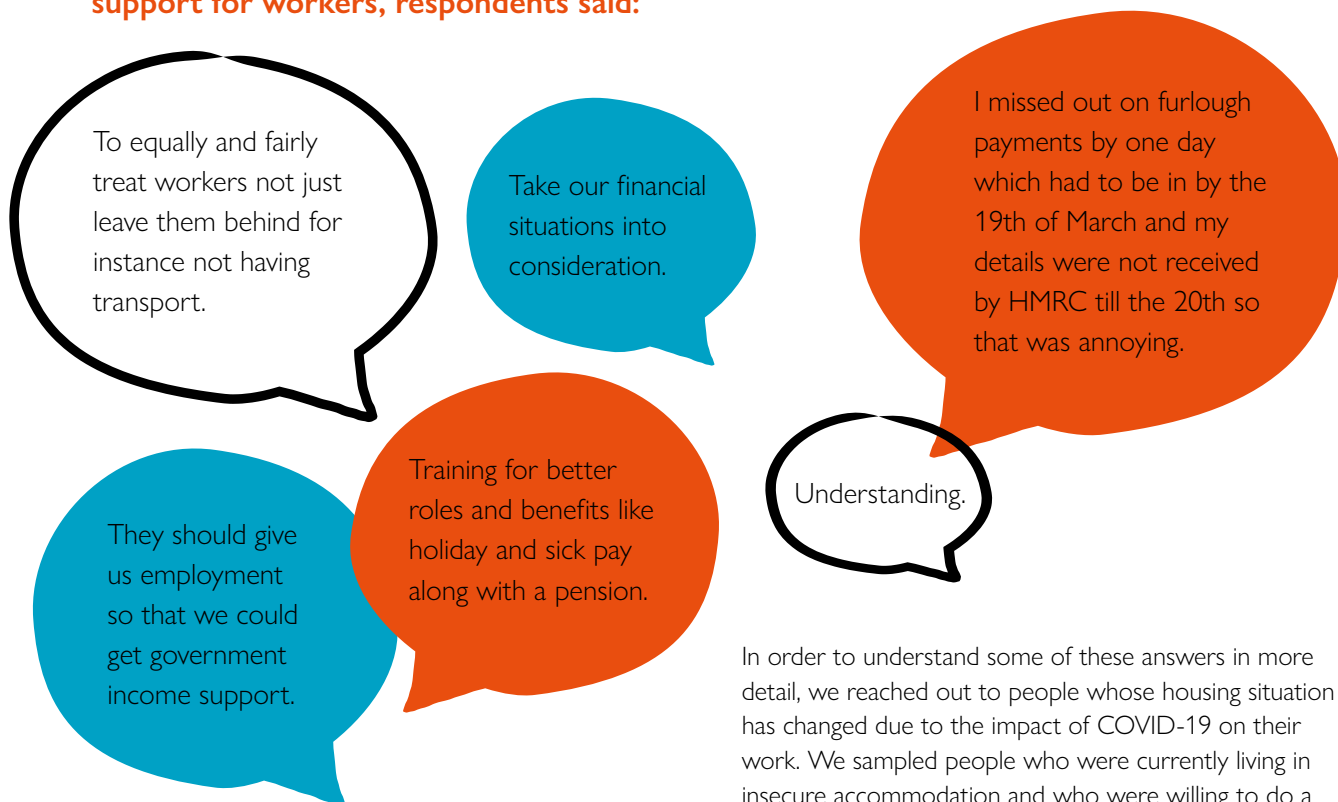
75%

of our survey respondents continued to work during COVID-19 citing that they needed money for their housing.

When asked how COVID-19 has affected their work overall, some of our survey respondents said:



When asked one thing an employer can do to improve their support for workers, respondents said:



In order to understand some of these answers in more detail, we reached out to people whose housing situation has changed due to the impact of COVID-19 on their work. We sampled people who were currently living in insecure accommodation and who were willing to do a follow up interview. The following case studies document their individual experiences of the COVID-19 pandemic in relation to their work and housing security.

Case study 1

Jay

Jay was made homeless just before lockdown, after he was laid off by his previous job. He currently lives in a van with his partner, unable to afford the costs of private rental in his local area and is still on the social housing waitlist. Just before lockdown, he had been applying for jobs in social care, as a teaching assistant and in construction. However, finding a role that would allow safe social distancing was challenging, and meant many of the jobs Jay applied for were taken back. He registered as self-employed around February 2020, in order to earn some money as a gardener and a 'handyman'. Work began to slow down for Jay in March as people abided by government social distancing rules preventing people outside a household entering their homes. Furthermore, he was worried about the risk of infection and had to isolate carefully. As he is living in van, he needs to drive to his sister's house to shower and wash his clothes. His sister has health issues that meant she was extremely vulnerable to the infection, and his priority was not to put her at risk.

In July 2020 business has been slow and he is struggling to earn a decent living, with just two customers so far. He's not prepared to do work inside houses just yet and worries about his risk of infection. Jay describes himself as 'lucky' and says that he knows many others have it much worse.

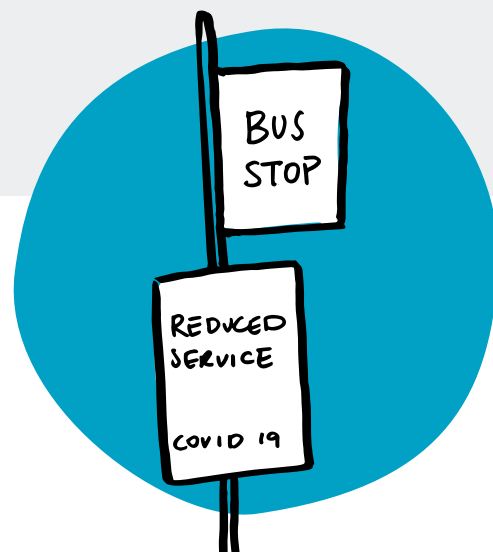


Case study 2

Dillon

Dillon was a groundworker for a few months working 50 hours a week. He was happy in his job and was earning "the best money I ever earned in my life". Due to social isolation, he wasn't able to get his usual lift into work in a car share, so he had to take a lengthy bus journey. However, the bus services in his area were drastically reduced as staff shielded at home. He arrived into work at 9.15am when he was due to clock in at 7am. After arriving late, the manager told him not to come back and he was quickly replaced. He currently relying on Universal Credit, earning the same money in a month that he used to be earning a week. He is currently alone living in a caravan.

He was applying for jobs in 'everything', but all of the sites are too far for him to travel and he still can't car share. Since losing his job, he has been struggling with insomnia. He has a previous history of alcohol and drug use and has started drinking heavily again to help him sleep.



Case study 3

Rupak

When Rupak first arrived in the UK, he had NRPF. He became homeless as he couldn't work, staying in over 18 different temporary shelters or hostels across the UK. It took nearly 9 years to resolve his settlement status to have Indefinite Leave to Remain. This was extremely challenging, having no family or friends to sign his ID documentation. In March 2020 he was offered a short-term job as a painter. But when the job finished close to the time of the government lockdown, he couldn't get any more work and became homeless. While he was sleeping rough, Rupak would use the local Temple to get food, but when religious sites closed he would often walk 2-3 hours to find somewhere offering food. He couldn't sleep from the hunger so would share sleeping tablets with a friend at his hostel. Since the relaxation of lockdown, he has found a job that fluctuates between 8-16 hours a week, and no longer wants to depend on Universal Credit. He has found a private rental room that he would like to move into once he has saved up enough, but the cheapest he could find is £130 a week.



Case study 4

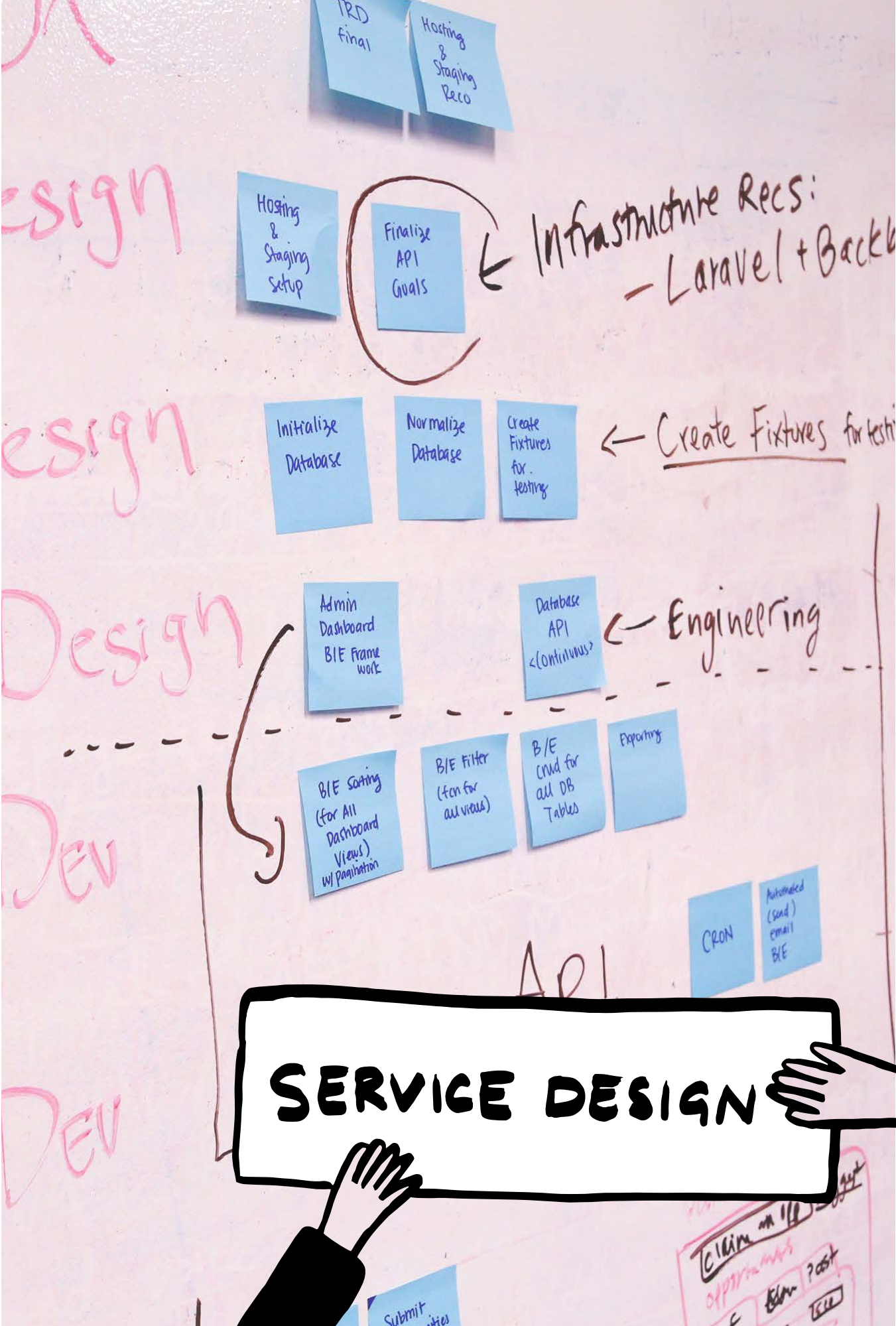
Gary

When the COVID-19 pandemic started, Gary described how the construction companies would minimise the amount of people they had on site to comply with social distancing. This really limited the amount of work available. When Gary was working and on site, he tried to keep a safe distance from his colleagues but this was sometimes difficult when they had breaks and were in small buildings.

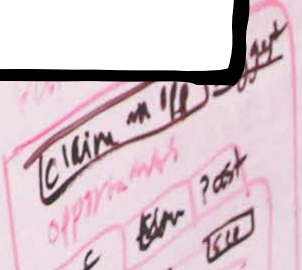
Before lockdown, Gary was working a standard 5-day week, Monday to Friday and working on average 42 hours a week. Gary could expect to earn £400-500 a week during this time but once lockdown was announced Gary's hours were significantly reduced to one day a week and he was earning less than £100 a week. Gary supplemented his pay with Universal Credit because there were times when he had no work.

Since lockdown started he couldn't afford to pay rent in a private flatshare he was living in. There was no contract; only a casual agreement with his friend. Gary is now living at his girlfriend's family's house because of his reduced income. He would like to eventually have his own place but he would now wait until he could get a permanent contract especially with the current risk of another lockdown happening.





SERVICE DESIGN



The aim of the service design stream of this research was to draw on our findings and propose some service design ideas that could be used within the construction industry. We focused on the construction industry as we had the most data on this area of work. These concepts were designed to support workers who are at risk of homelessness or currently experiencing homelessness. For this section, we worked with the service designer, Alison Blake.



Peer researcher:
If you had a really good employer, what would that person or that company look like?

St Mungo's client:
They will care more about you.

Service design is all about making the services we use easy and desirable. By services we mean some of the big things we may use every day, such as using an Oyster card to get on a bus, to the way we use our phones to keep connected with each other. Each service is made up of parts – known as 'touchpoints' – that we encounter. For job seekers, this might be meeting the job coach, filling out an online application, or attending an interview. Service design is about how we better create these 'touchpoints', or the things that we interact with and use, so that we create a service that helps people in some way.

To generate potential ideas and concepts, we ran two workshops at St Mungo's Recovery College and the London College of Communication between January and February 2020. These workshops engaged peer researchers, clients, key stakeholders and 14 postgraduate service design students who facilitated each session.



The workshops used fast-paced activities to create ideas and rough concepts that built on the research insights. During the first workshop we used service design tools, including Personas – which help us to empathise and understand more about who we were designing for - as well as fun and engaging group activities like Crazy 8s - which involves sketching 8 quick ideas in 8 minutes. After these co-design sessions, we focused our service design ideas on an area of the research that we felt would have the most impact on employment practice: in-work homelessness.

The workshop at London College of Communication built on the rough concepts generated with the peer researchers. We were able to use the expertise of key stakeholders and St Mungo's clients to map out potential service touchpoints and key actors. At the end of the session each team shared their concepts with the rest of the group, who gave feedback and suggestions for further development.

Out of the two workshops, three potential directions were highlighted: providing training for staff, creating on-site peer support, and producing visual material, such as posters, to signpost workers to find advice and support. To expand on these ideas we set up on-to-one sessions with 4 key stakeholders. During these feedback sessions, there was a clear sense that more needs to be done in the workplace to support employees at risk of homelessness:

"I think line managers or supervisors need to be more encouraged, they need to be able to spot the signs [of homelessness] before it becomes a problem."

– Andy, senior site manager

"Mental Health first aiders – people who are trained to look for signs within staff, offer supportive advice – worked really well for us, and something similar for homelessness I think would work really well from my own experience."

– Oscar, senior site manager

"There also needs to be a focus on a good relationship with a line manager 'this is the process – if you've got an issue or if you've got a problem, anything that you want to talk about, I'm approachable."

– Luca, senior site manager

The COVID-19 and work survey responses further demonstrated the need for greater support. Over half (55%) of people reported that they did not know who to talk to if they became homeless or at risk of homelessness during work. However, 77% of people said they would be comfortable talking to a colleague if they approached them to say they were homeless or at risk of homelessness. Despite the increase in insecure housing and a decrease or complete loss of work, our survey showed that there was no change in people's understanding of what support services they could use to help them if they were at risk of – or currently experiencing - homelessness.⁴⁸

We also recognised that our service design concepts could provide practical examples for some of the suggestions made in the Business in the Community toolkit 'Designing out Homelessness'.⁴⁹ This includes:

- Talking about homelessness in the workplace, raising awareness to combat stigma around **poverty, debt and financial exclusion**.
- **Equipping your employees** with the knowledge and resources to understand homelessness and know how best to respond e.g. signposting to StreetLink and local services.
- Knowing how to spot signs of **domestic abuse** and how to support employees who are affected.

Concept One

Raising awareness of homelessness within the construction industry



What it does

The E-learning module educates workers about the risks of homelessness within construction and what to do if they or their colleagues are at risk of homelessness.

How it does it

The E-learning module on homelessness is added to company E-learning catalogue.

- E-learning module should be available in multiple languages.
- The module will be concise and should take no longer than 15 minutes to complete.
- The module should be available for all construction staff and be mandatory for staff, regardless of contract length.

1 Video introduction:

- Video testimonial of someone who has experienced homelessness in work.

2 What support is available on site:

- This is the peer support available on site. This could be called a 'Secure Home First Aider' or a 'Homelessness First Aider'.⁵⁰
- This is what you can expect if you go to your 'Secure Home First Aider'.
- This could involve an illustrated step by step process.

3 Support available off site:

- If you don't want to approach the 'Secure Home First Aider', you can call X or go to Y.

4 Call to action:

- Look out for yourself.
- Look out for your colleagues.

Extra sections for management

5 Looking out for the signs if a worker may be struggling:

- Has a worker's performance changed?
- Are they often late to work, are they missing work?
- Are they integrating with immediate work colleagues?
- How do they respond when you ask them questions around where they are staying, if they like it, where 'home' is?
- Do they arrive to work looking tired or down?

If you suspect that one of your workers might be at risk of homelessness you can:

- Ask them if they are ok?
- Inform the on-site 'Secure Home First Aider'.

6 If a new worker has started on site who you are aware has lived experience of homelessness:

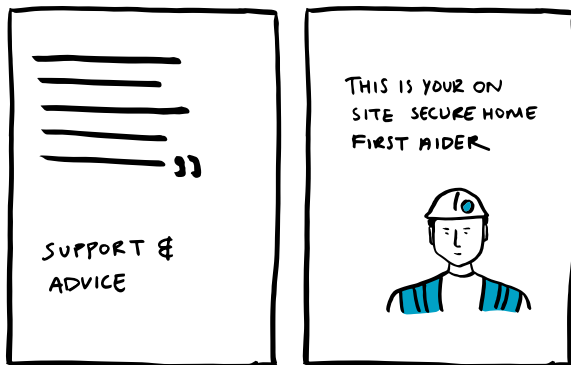
- It's important to make sure workers feel part of the workforce because of their own merit.
- Help workers identify progression opportunities with their line-manager.

Who is it for

- Staff working in construction.

Concept Two

Awareness Posters



What it does

Posters around worksites were identified in our research as a way of providing information in a passive way to workers. This means people who might not be ready to speak to someone about any housing insecurity can access immediate information, which is consistent with the content in the e-learning module. The key aim of the poster is to signpost employees to available support on and off site and reinforce the e-learning messages.

How it does it

Posters visible in the workplace (for example in locker rooms, by smoking areas, near gates, or toilets).

Posters could include:

Good news stories:

Good news stories from other construction workers who have experienced homelessness, through community engagement programmes like 'Building Futures' or St Mungo's services.

Asking the right questions:

Are you experiencing any trouble with your housing which is impacting on your work?

Signposting:

- If you don't want to talk to your employee you can call this helpline.
- This is the 'Secure Home First Aider' on site.

Clear and accessible content

Posters will be tested to ensure they are sensitively written and designed, and do not blend in too much with other larger poster sets in construction sites – like health and safety information.

Awareness of the 'Secure Home First Aider' role

The poster would provide a great opportunity for workers to volunteer to be secure home first aiders. This may encourage people with lived experience of homelessness to provide peer support to other colleagues. A line at the bottom of the poster will direct them to a site where they can sign up to be part of this scheme.

Who is it for

Site workers.

Concept Three

Secure Home First Aider



What it does

A 'Secure Home First Aider' is a peer that provides support and guidance for construction workers.

How it does it

'Secure Home First Aider' is trained to support site workers at risk of homelessness or currently experiencing homelessness. This role could be added to the role of the 'Mental Health First Aider'.

1 Finding the right person for the job

'Secure Home First Aider' attributes:

- Team player.
- Open minded.
- Empathic.
- Caring.
- A listener.
- A peer who may have had lived experience of homelessness.

2 Training new 'Secure Home First Aider's'

Training of 'Secure Home First Aider's' might include:

- The importance of getting to know your workers.
- Identifying the signs that someone might be at risk of homelessness.
- How to approach a worker they might suspect is at risk of homelessness.
- How to have a discussion about homelessness with workers.
- How to handle a challenging situation.
- Clear guidelines on what support that is available both internal and external.
- What to do in a situation if 'Secure Home First Aider' is unsure of what to do?

3 Support for 'Secure Home First Aiders'

- 1 Private communication channel (e.g. Slack) could be used to share new information, list what has worked well, and discuss any challenges and how to overcome them.
- 2 Helpline links from wider homelessness charities or Citizens Advice. If the "Secure Home First Aider's is experiencing any issues, they can call the helpline to receive specialised information.

Who is it for

Site workers.

Service design next steps

Developing solutions in a collaborative manner, service design outputs respond to the real life challenges of its users. In this research, it takes on the challenge of in-work homelessness, and provides ways that employers can help support their staff better.

To implement these design solutions in the construction industry, further development, design and testing needs to be completed for each concept. This would involve co-design workshops with construction workers to develop the content, structure and language. We hope to be able to do this in early 2021.

CONCLUSION & RECOMMENDATIONS



Our report has shown how vulnerable transient workers are to homelessness. Some of the issues we identified require a change in culture and practice by employers and Jobcentres; other issues are structural or systemic problems, relating to the limitations of the benefits system, and the housing and employment market. Importantly, our findings demonstrate the link between insecure work and homelessness, but also show that improvements made by both government and employers can help prevent homelessness for people seeking, or in, work.

The research uncovered a large number of policy issues related to transient and insecure work. This report is not an attempt to provide solutions to all of the issues raised, but we hope it will add to the evidence base on and much-needed debates on workers' rights, the future of employment and how to make the benefits system fit for purpose.

For now, we have focused on seven specific recommendations that would help tackle the issue of transient work and homelessness more immediately:

1 Increase Local Housing Allowance (LHA) rates to cover average rents and lift the Benefit Cap.

Increasing LHA rates to cover average rents (50% of the local market) and lifting the Benefit Cap will help assist tenants who are facing difficulty paying their rent, helping to prevent homelessness and helping those seeking to move on from homelessness.

2 Make the increase to standard allowance of Universal Credit (UC) permanent.

The UC standard allowance was increased during the pandemic by around £80 per month for one year only. We urge the Government to make this increase a permanent one to align better with the cost of living.

3 Provide flexible travel grants for people starting new work with low-income.

Our research shows the need for more flexible support for people who are homeless or at risk of homelessness and are on a low income. A travel support grant which is flexible would help support people engaging in work.

4 Invest in services that help prevent and end homelessness. Homelessness services provide specialist one-to-one support to help people find a home and to cope with problems like poor mental health, substance use and domestic abuse. Crucially, they can prevent people from becoming homeless by providing ongoing support to manage a tenancy. The Government should invest an extra £1bn per year in these services to restore the funding cut over the past decade and ensure services are widely available to everyone who needs them, saving costs to other public services in the longer-term.

5 Suspend No Recourse to Public Funds conditions for 12 months, allowing people with this requirement on their leave to remain agreements to access welfare and homelessness assistance from local authorities. This is especially important given that the economic impact COVID-19 is likely to lead to an increase in homelessness, especially among those who are ineligible for support due to their immigration status.

6 Fund specialist employment support programmes tailored to people experiencing homelessness. Our research recognises that workers sleeping rough, experiencing hidden homeless or who are at risk of homelessness have challenges securing and maintaining work. In the aftermath of COVID-19 and an increase in unemployment, tailored employment support programmes are urgently needed to help vulnerable groups.

7 Ensure people living in supported housing can earn more before their benefits are affected, helping them to experience the positive impact of work without putting their housing at risk. The Government has recognised the higher cost of providing supported housing, when compared to general needs housing, and agreed that Housing Benefit should be available to cover the rent and eligible service charges. They should now ensure that those living in supported housing, who are ready to work, can earn more before their Housing Benefit claim is affected. This could be achieved by re-introducing a 'work allowance' for everyone living in supported housing.

Recommendations for employers

We also recognised that having good employment practices is key. Our service design concepts offer interventions that can be taken up by employers to help support workers who may be at risk of homelessness. These concepts offer practical examples inspired from some of the suggestions in the BITC 'Designing out Homelessness' toolkit. However, the toolkit in its entirety provides a range of powerful examples of how to prevent workers falling into homelessness. We urge employers to consult the toolkit fully and consider homelessness in the workplace more seriously. This could include:

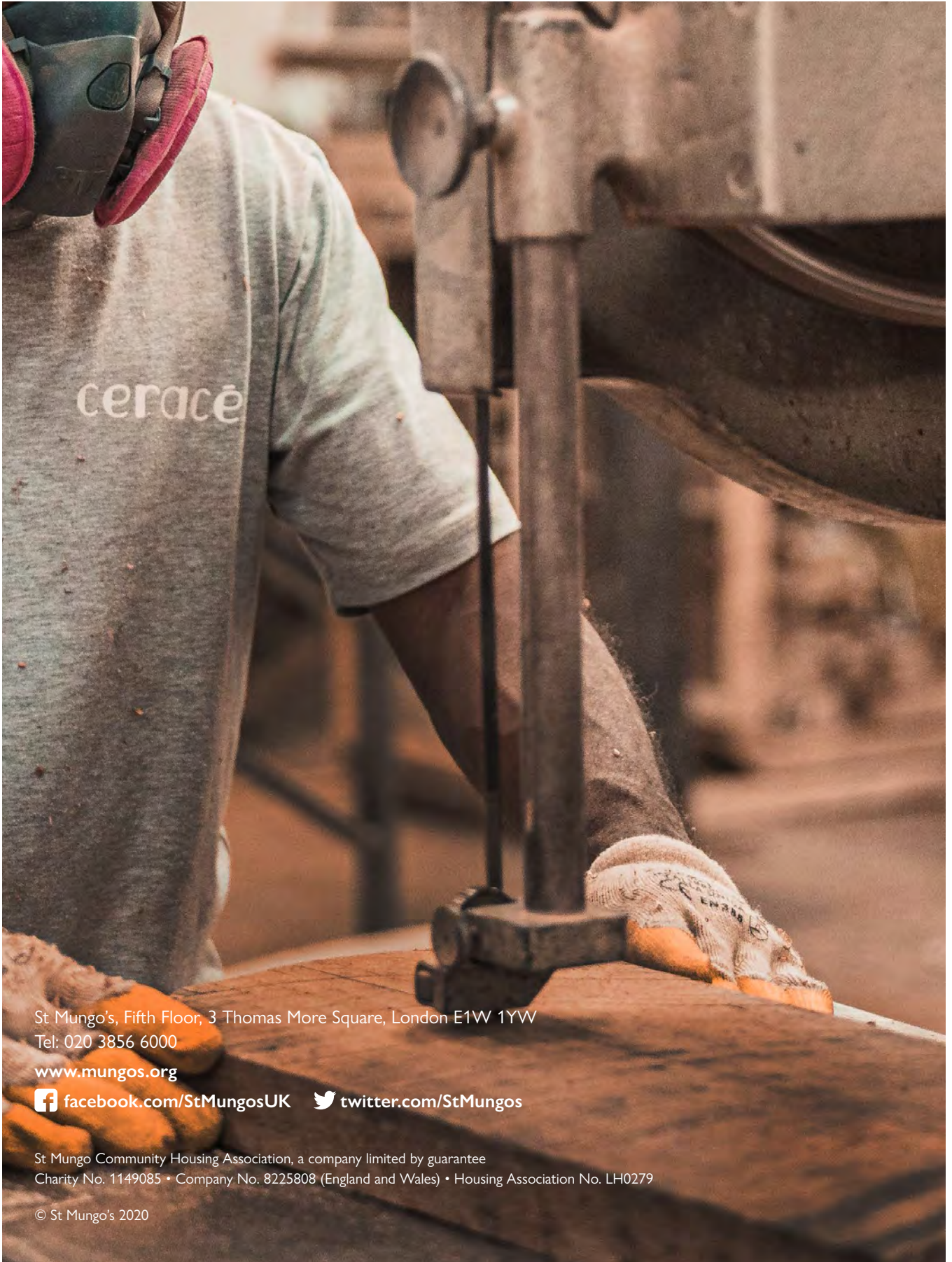
- Providing good work for all by ensuring job security, rights and a fair income
- Offer mental health support through workplace initiatives and employee assistance programmes
- Remove barriers in recruitment processes, such as asking about criminal convictions in the first stage of the process, requiring unnecessary qualifications, using jargon-filled job descriptions and requesting comprehensive address histories
- Ensure jobs offer fair pay and in-work benefits that would be of most use to people rebuilding their lives
- Assess people's needs to help them transition into employment from a period of homelessness and provide the necessary support to help them sustain work which could include advance on wages, travel loans or work clothing.

The full BITC toolkit can be accessed for free [here](#).

Notes

- 1 Since 2008, around two thirds of the growth in employment has been in atypical roles. See The Resolution Foundation (2019) Setting the Record Straight: How record employment has changed the UK <https://www.resolutionfoundation.org/app/uploads/2019/01/Setting-the-record-straight-full-employment-report.pdf>
- 2 A review of government data by Shelter revealed that 280,000 people were recorded as homeless and a further 220,000 people in England were threatened with homelessness in 2019. See https://england.shelter.org.uk/media/press_releases/articles/280,000_people_in_england_are_homeless,_with_thousands_more_at_risk
- 3 Since 2008, around two thirds of the growth in employment has been in atypical roles. See The Resolution Foundation (2019) "Setting the Record Straight: How record employment has changed the UK"
- 4 The Resolution Foundation (2017) Atypical Day at the Office: Tackling the problem of atypical work. https://www.resolutionfoundation.org/app/uploads/2017/07/Chapter_five_precarious_work-WEBSITE.pdf
- 5 Taylor, M (2017) Good Work: The Taylor Review of Modern Working Practices, Department for Business, Energy, and Industrial Strategy. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/627671/good-work-taylor-review-modern-working-practices-rg.pdf
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- 7 Trades Union Congress (2018) Stuck on a zero-hour contract? The government thinks you can ask for a better deal. <https://www.tuc.org.uk/blogs/stuck-zero-hours-contract-government-thinks-you-can-ask-your-boss-better-deal>
- 8 Trades Union Congress (2020) Insecure work: Why decent work needs to be at the heart of the UK's recovery from coronavirus. https://www.tuc.org.uk/sites/default/files/2020-08/Insecurework%20report%202020_0.pdf
- 9 Harvey, M. (2020) Coronavirus exposes Britain's bogus self-employment problem. The Conversation. May 14th 2020. <https://theconversation.com/coronavirus-exposes-britains-bogus-self-employment-problem-138459>
- 10 One St Mungo's client reported not taking a holiday or day off sick for 18 years.
- 11 St Mungo's (2020) Home for Good: The role of social housing in ending rough sleeping. https://www.mungos.org/app/uploads/2020/06/NFitD_Summary_Report_0520.pdf
- 12 Joseph Rowntree Foundation (2020) UK Poverty 2019/20: Work. <https://www.jrf.org.uk/report/uk-poverty-2019-20-work>
- 13 See Ball, M, Hampton, C, Kamerade, D and Richardson, H (2017) Agency workers and zero hours - the story of hidden exploitation. Project Report. Derbyshire Unemployed Workers Centres
- 14 One third of people aged 18-24 have lost work due to furloughing or job loss. See The Resolution Foundation (2020), Young workers in the Coronavirus Crisis. <https://www.resolutionfoundation.org/publications/young-workers-in-the-coronavirus-crisis/>
- 15 The Resolution Foundation (2020) Coping with housing costs during the coronavirus crisis <https://www.resolutionfoundation.org/publications/coping-with-housing-costs-during-the-coronavirus-crisis/>
- 16 Office for National Statistics (2020) <https://www.gov.uk/government/publications/universal-credit-29-april-2013-to-9-april-2020/universal-credit-29-april-2013-to-9-april-2020>
- 17 Ibid.
- 18 Ibid.
- 19 Ibid.
- 20 Office for National Statistics (2020) Labour market overview, UK: August 2020. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/uklabourmarket/august2020>
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- 22 Ministry of Housing, Communities and Local Government (2020) Press Release: £105 million to keep rough sleepers off the streets during the coronavirus pandemic. <https://www.gov.uk/government/news/105-million-to-keep-rough-sleepers-safe-and-off-the-streets-during-coronavirus-pandemic>
- 23 WPI Economics (2019) Local authority spending on homelessness. Understanding recent trends and their impact <https://www.mungos.org/wp-content/uploads/2019/04/Local-authority-spending-on-homelessness.pdf>
- 24 On 17 March, the Ministry of Housing, Communities and Local Government (MHCLG) announced £3.2million to help rough sleepers self-isolate. Later in March, MHCLG announced its 'Everyone In' programme to house people sleeping rough.
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- 26 The survey was analysed by the lead researcher using the statistical package SPSS and included tests that allowed us look for relationships in the data or compare responses before and during COVID-19, including the McNemar and Pearson's Chi-squared tests.
- 27 52 out of the 96 respondents to the survey provided this optional data.

- 28 'No Second Night Out' is a service delivered by St Mungo's in partnership with the Greater London Authority. It focuses on helping people who have found themselves sleeping on the streets for the first time.
- 29 The median temporary contract length for agency worker participants was 12 months.
- 30 Weinstein, M and Bowpitt, G (2012) Service users as peer researchers. Presentation to the Alternative Futures Conference. <https://studylib.net/doc/5237452/service-users-as-peer-research-interviewer>
- 31 St Mungo's Client Employment Statistics (2019)
- 32 Devine, B. F and Foley, N. (2020) Women and the Economy: House of Commons Library briefing paper. <https://researchbriefings.files.parliament.uk/documents/SN06838/SN06838.pdf>
- 33 All participant names have been changed to protect their identity.
- 34 In a 2016 survey conducted by Crisis, 88% of survey respondents experiencing or at risk of homelessness said they wanted a job either now or in the future. See Batty, E., Beatty, C., Casey, R., Foden, M., McCarthy, L. & Reeve, K. (2015) Homeless people's experiences of welfare conditionality and benefit sanctions. London: Crisis <https://shura.shu.ac.uk/14613/1/homeless-experiences-welfare-conditionality-benefit-sanctions.pdf>
- 35 The Resolution Foundation (2019) Setting the Record Straight: How record employment has changed the UK. <https://www.resolutionfoundation.org/app/uploads/2019/01/Setting-the-record-straight-full-employment-report.pdf>
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- 37 European Union Agency for Fundamental Rights (2018) Protecting migrant workers from exploitation in the EU: Boosting workplace inspections.
- 38 Institute for Community Research and Development at the University of Wolverhampton (2020) London's Children and Young People Who Are Not British Citizens: A Profile.
- 39 Department for Business, Energy and Industrial Strategy (2018) The characteristics of those in the gig economy. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/687553/The_characteristics_of_those_in_the_gig_economy.pdf
- 40 Business in the Community (2020) 40% of employers unaware it is legal to hire someone who is homeless. Feb 18 2020 <https://www.bitc.org.uk/news/40-of-employers-unaware-it-is-legal-to-hire-someone-who-is-homeless/>
- 41 Office for National Statistics (2017) Suicide by occupation England: 2011-2015. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/articles/suicidebyoccupation/england2011to2015>
- 42 Enterprise Research Centre (2020) 750,00 self-employed miss out on UK coronavirus support – study <https://www.enterpriseresearch.ac.uk/750000-self-employed-miss-out-on-uk-coronavirus-support-study/>
- 43 Focus on Labour Exploitation (2020) 'No Worker Left Behind: Protecting vulnerable workers from exploitation during and after the coronavirus pandemic'. <https://www.labourexploitation.org/publications/no-worker-left-behind-protecting-vulnerable-workers-exploitation-during-and-after-covid>
- 44 HMRC announced that employers can re-hire recent ex-employees or those made redundant in order for them to access the CJRS, but is under the employers own discretion. See <https://www.gov.uk/guidance/check-if-you-could-be-covered-by-the-coronavirus-job-retention-scheme>
- 45 Focus on Labour Exploitation (2020) 'No Worker Left Behind: Protecting vulnerable workers from exploitation during and after the coronavirus pandemic'. <https://www.labourexploitation.org/publications/no-worker-left-behind-protecting-vulnerable-workers-exploitation-during-and-after-covid>
- 46 Duffy, N. (2020) Coronavirus: Ban on evictions for renters extended into August amid fears of 'tidal wave of homelessness'. <https://inews.co.uk/news/uk/coronavirus-ban-evictions-renters-extended-august-tidal-wave-homelessness-434657>
- 47 'Transient work' was coded as individuals who did not have permanent, full time work. 'Insecure accommodation' was coded to responses that included any of the following: rough sleeping, sofa surfing, temporarily living with friends or family, lodging with non-friends or family, or hostel.
- 48 Responses before COVID-19 to the question 'I was aware of what support services to go to if I had difficulty paying for my accommodation' were 51% agree, and 57% agree during COVID-19. The p-value (0.71) indicated it that the 6% increase was not statistically significant.
- 49 Business in the Community (2019) Designing out Homelessness: Practical steps for business. <https://www.bitc.org.uk/wp-content/uploads/2019/11/bitc-employment-toolkit-DesigningOutHomelessness-Nov19.pdf>
- 50 In all service design, the name of your service needs to be the most appropriate and easiest to understand for users. These two examples give two different names of what the on-site person offering peer support might look like. We appreciate that the final name of the service would need more testing before being confirmed.



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