Centre for the New Midlands

Homes that Work:

The St Basils Ten-Year Live and Work Evaluation



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St Basils
Works with young people

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Foreword



When we posed the question back in 2013, *'How low would a rent have to be for a young apprentice to pay their rent from their earned income without recourse to benefits?'*, the answer came back, no more than £42 a week. The challenge for us then was, how do we develop a housing scheme where the rents are no more than £42 per week.

Conventional methods, costs and partnerships don't quite stack up for this kind of scheme. For young people who can remain safely in a family home, they are more likely to be able to live, work or study and be benefit free. For those with access to family resources, that can enable them to take up apprenticeships and save deposits for rent or purchase. For young people who are not able to draw on such support, their options are more limited, particularly when it comes to work.

Through the amazing support of multiple partners including Sandwell and West Birmingham NHS Trust, Housing Corporation as they then were, Keepmoat and their supply chain and various charitable donors including LandAid, we were able to develop our first Live and Work scheme which was opened in 2015 by Prince William; and the rents (including service charges) were £42 a week. The evaluation at the time, carried out pro bono by The Centre for Community Research, projected significant savings to the public purse.

This was followed by further developments, all impossible but for the collective will, skill and commitment from a range of cross-sector partners including Local Authorities, Homes England, WMCA, NHS Trusts, charitable Donors and our long-standing development partner, Equans.

10 years on, we were keen to learn the lessons from those pathfinder years. We are hugely grateful to the Oak Foundation who have funded this research and to the research team from the Centre for the New Midlands who have delved deeply to discover the impact and value of Live and Work. One of the young people interviewed describes their time in Live and Work, as providing 'the space to breathe'. That kind of sums it up for me.

I want to say a huge thankyou to everyone who has made these opportunities for young people possible and to the young people who have taken those opportunities and who we have learned from. I hope the learning will inspire you to create a Stepping Stone housing offer across the country, which enables all young people to have safe, secure, affordable accommodation which enables them to work and save and plan for their future.

Jean Templeton, Chief Executive, St Basils

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Works with young people

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In particular, we would like to thank Jean Templeton, Chief Executive of St Basils, for her passion, leadership and vision, and for her support and collaboration throughout this evaluation.

We are grateful to all the young people who gave their time to participate in interviews and the participatory elements of this research. Their accounts, experiences and insights are at the heart of this report. We also thank the members of St Basils' Youth Advisory Board, whose perspectives helped to shape the research protocols for this evaluation including the conceptualisation of wellbeing grounded in the lived experience of young people.

Our thanks go to all of the stakeholders and partners who participated in interviews and focus groups, including St Basils Live and Work staff, Sandwell and West Birmingham NHS Trust, University Hospitals Birmingham NHS Foundation Trust, Health Education West Midlands, Equans, West Midlands Probation Service, Sandwell Metropolitan Borough Council, and the West Midlands Combined Authority. Their insights into the Live and Work scheme's context, partnerships, impacts and potential for replication have strengthened our understanding and this report's findings.

We would also like to thank Chris and Anisha Smith at the Centre for the New Midlands for their invaluable behind-the-scenes support throughout the project, from ensuring our safeguarding and compliance obligations for the evaluation were met from the outset, to supporting with the process of ensuring the young people who so generously gave their time to this research were remunerated promptly for their contribution.

We hope this report speaks to the very real value of the Live and Work model – the lives it has changed, the wellbeing it has supported, and the futures it has helped to make possible for the young people, and that it does justice to the experiences of the young people whose stories it shares.

Executive Summary

Ten years ago, Live and Work opened its doors at Apprentice House in Sandwell based on the fundamental premise that housing and employment are not separate issues to be managed in separate systems, but a single, interconnected challenge that demands a joined-up response.

This evaluation, drawing on a decade of service user data, a Social Return on Investment analysis, and the direct testimony of young people, frontline staff, and professional stakeholders, confirms that this premise was correct, and that the Live and Work model has had a profound and far-reaching impact on the lives of the young people it has served.

For every £1 invested, £7.97 of social and economic value has been generated. Over ten years, **236 young people have been housed**, supported into employment, and equipped with the foundations for independent life. Many came to the scheme from outside the homelessness system entirely; as working young people with limited options in the mainstream housing market, and no family support to fall back on. Tenancy durations have grown longer and more stable year on year. A significant proportion of residents have moved on to private tenancies that, without Live and Work, would have been entirely out of reach. The qualitative evidence is equally compelling, with young people describing consistently, and often movingly, what it means to finally have a stable place to live: the reduction in anxiety, the ability to focus, being able to sustain employment and having the space to imagine a future.

'It literally gives me the space to breathe and live and work peacefully.'

Young Person - Live and Work Resident

'I think for me, the big thing – I had eight addresses in five years in Birmingham, so housing hadn't been a stability thing for me. So that was probably the biggest thing to impact my wellbeing and make everything else in my life better'

Young Person - Live and Work Resident

Young Person - Live and Work Resident

Ten Years at a Glance:

236
young people housed at Apprentice House, Sandwell since 2015

£7.97
of social and economic value generated for every £1 invested

£10.40m
total discounted social value generated over ten years

166
Live and Work spaces now operational across the West Midlands

Sections 1 – 2

The Context: A Structural Crisis and System Under Pressure

The backdrop to this evaluation is a deepening structural crisis for young people in the West Midlands. Youth unemployment has risen to a ten-year high: as of March 2026, 16% of 16–24-year-olds nationally are out of work, rising to around 19% in the West Midlands. Concurrently, the private rental market has become increasingly unaffordable for those on entry-level wages with 18–25-year-olds now spending, on average, 50% of their net pay on rent alone. The causes and consequences are well documented. Research highlights that early-career unemployment carries long-term 'scarring effects' on income, housing security, and wellbeing across the life course, whilst inadequate and fragmented policy responses have left many young people without the structure, security, and opportunity needed to progress during the critical transitional years from youth to adulthood.

The result is a self-reinforcing feedback loop: housing instability makes it harder to enter and sustain employment, whilst unemployment makes secure housing less accessible and more precarious. For those in the supported exempt accommodation sector (the default destination for many young people without family support and priced out of the private rented sector) the interaction of earned income, Housing Benefit, Universal Credit, and high supported housing rents creates a powerful disincentive to enter work, often leaving residents materially no better off in employment than out of it. This 'benefits trap' is not a marginal phenomenon: recent research in the West Midlands has confirmed it as a rational, structural barrier, rather than an individual failing.

For those without family support, the situation is acute. Nine in ten young adults living with parents nationally would face costs of close to half their income if they moved out. Social housing waiting lists extend for up to a decade. Just 2.2% of properties in Birmingham are available at the Shared Accommodation Rate to which young Universal Credit claimants are entitled. The private rented market, as one stakeholder put it simply, ***'is just unaffordable'.***

It is within this context that the Live and Work model was conceived, and in which this evaluation takes place. Stepping Stone Accommodation (deflated rent, employment-linked, time-limited housing for working young people) was formally recognised as a distinct tenure type in the Renters Rights Act 2025 and has been designated as a strategic priority by the West Midlands Combined Authority as part of the national Social and Affordable Housing Programme 2026–2036. This evaluation adds to the evidence base for that approach.

Section 3

A Multi-Layered Research Methodology

This evaluation adopted an iterative, mixed-methods research design, integrating quantitative and qualitative approaches so that each strand enriches and substantiates the other. The methods are drawn together in the findings: the qualitative research provides the contextual evidence and human dimension that grounds the financial analysis, whilst the quantitative and SROI work provide the measurable evidence base for the evaluation's conclusions.

Quantitative strands

- Exploratory data analysis of ten years of service user records: 236 completed tenancies at Apprentice House, Sandwell (2015–2025)
- Social Return on Investment (SROI) modelling at Apprentice House, following Social Value International principles and HM Treasury Green Book guidance
- Sensitivity testing across all key SROI parameters (deadweight, attribution, drop-off, costs) at ±10%
- Birmingham Live and Work business model case analysis

Qualitative strands

- Seven semi-structured interviews with young people who were Live and Work residents at the time of the evaluation (Sandwell and Birmingham), December 2025 – January 2026
- Seven semi-structured stakeholder interviews with NHS, local authority, housing, probation, and developer partners
- St Basils Live and Work staff focus group
- Co-design of research protocols with the St Basils Youth Advisory Board

A key commitment of the evaluation was the embedding of co-design principles for the qualitative research. Research protocols were developed in collaboration with the St Basils Youth Advisory Board, ensuring that the conceptualisation of wellbeing and quality of life reflected what young people themselves identified as meaningful, rather than imposing external frameworks. Two in-depth journey-based case studies were also developed with young people who shared their experiences, and a supplementary business model case analysis of the Birmingham Live and Work scheme (which had recently opened at the time of this evaluation) is presented as a forward-looking component of the work.

Section 4

A Decade of Data: Service User Baseline Findings

Section 4 sets out the baseline analysis of the 236 young people who completed tenancies at Apprentice House, Sandwell between 2015 and 2025. This longitudinal dataset provides both the evidential foundation for the SROI analysis and a picture of how the scheme's cohort has evolved across a decade of delivering the Live and Work scheme.

The demographic profile of residents is instructive. The cohort is broadly diverse, but several patterns are notable. Black young people comprise 48% of residents at Apprentice House, a pattern consistent with wider evidence on the disproportionate representation of Black young people among those experiencing housing precarity in the West Midlands, and a finding that underlines Live and Work's role in addressing structural inequality in housing access. Three quarters of residents (76%) arrived with no prior connection to St Basils services, demonstrating that the scheme reaches well beyond existing homelessness pathways into the wider population of young people in housing need.

Tenancy lengths have increased consistently since the scheme opened. In the early years (2016–2018), median tenancy duration was around six to seven months; by 2022–2023 this had risen to eleven to thirteen months. This trajectory is significant: it suggests the Live and Work scheme has become more effective at matching the right young people to the right accommodation, and that residents are increasingly gaining the sustained benefit the model is designed to deliver.

Where residents go next

23% moved to the private rented sector – a destination that, without Live and Work, would for many have been entirely inaccessible

20% moved to family – in many cases a positive, planned transition following a period of stability

13% moved to non-St Basils supported housing, with a further 8% to St Basils supported housing, reflecting the scheme's role within the wider housing pathway

6% moved to council housing or a Registered Provider of social housing

The substantial proportion moving to the private rented sector is particularly significant. It suggests the scheme is achieving one of its central aims: building the income stability, tenancy management skills, and financial resilience that young people need to sustain independent living in the mainstream housing market – a bridge to independence, rather than a safety net.

Income data further contextualises the scheme's model. Of the 104 residents with recorded income data at the end of tenancy, the majority earned between £501 and £1,500 per month: the income range consistent with part-time or full-time minimum wage employment. For a resident earning £1,240 per month (full-time minimum wage in 2024–25), a market-rate room in the Sandwell area at £500–£650 per month would consume 48% of take-home income, well above the standard affordability threshold of 30%. At Live and Work's current rent of £54 per week all-inclusive, housing becomes genuinely affordable. This is the mechanism at the heart of the model: by deflating rent below market levels, it restores the financial incentive to work and removes the structural conditions that create the benefits trap.

Section 5

Breaking the Cycle: Qualitative Evaluation Findings

Section 5 presents the qualitative findings from interviews with seven young people, seven professional stakeholders, and a staff focus group, analysed using systematic thematic analysis.

Across the interviews, young people reported consistent and significant improvements in their wellbeing, sense of stability, hope, and belief in future possibility. Housing stability and affordability were characterised as enabling and reinforcing concepts, from which other positive gains, in mental health, confidence, autonomy, sociability, employment, and leisure, emerged and flourished. Five interconnected themes were identified:

Theme 1 – Filling a Critical Gap: The Absence of Alternatives

Young people's accounts consistently described a housing landscape in which no viable mainstream option exists for those without family support and on entry-level wages. Private renting is unaffordable; social housing queues extend for years with no certainty of outcome or location; and supported exempt accommodation creates its own trap - the benefits trap - making employment financially harmful rather than rewarding. Stakeholders were unequivocal: 'for some young people, there isn't really an alternative.' Live and Work addresses a structural failure in housing provision, rather than filling a niche.

Theme 2 – Stability and Safety

Young people's previous housing situations were overwhelmingly marked by precarity and insecurity, often for extended periods of time. Live and Work presented an opportunity to stabilise and take stock, affording crucial 'breathing space' from unsuitable and often unsafe accommodation and halting repeated cycles of uncertainty.

'[Life before was] just chaos...and now I've got two years to sort of figure out a routine, get myself together, and yeah, look at my next steps'

The feeling of stability engendered by low and certain rents was fundamental to the wellbeing impacts described by residents. Reduced anxiety and the ability to save were cited consistently. Several residents spoke of previous private sector rents constantly and arbitrarily rising, leaving them financially 'all over the place', whilst those previously living in supported housing described the interaction of high rents and complex benefit rules as making work increasingly stressful and unsustainable.

Section 5

Breaking the Cycle: Qualitative Evaluation Findings continued:

Theme 3 – Autonomy and Independence

Young people reflected that Live and Work had enabled a significant shift in their sense of agency – over their lives and futures, and over their physical space. Many felt able to 'progress' in life for the first time, developing practical life skills and independence in a safe environment.
The ability to exert control over one's own space and environment – to choose who to invite in, to work and study without interruption – was described as having profound and tangible effects on wellbeing.

'While here, you can sort of get on with your life, figure out what you want to do, gain that independence, become mature'

Theme 4 – Hope and Psychological Relief

The impact of housing stability on anxiety and mental health was a striking feature of young people's narratives. Constant worry about eviction, re-entering homelessness, or managing unpredictable housing costs had compound effects on mental health, making it difficult to think beyond the immediate. Young people described what one resident called 'clinging on' - a way of living characterised by survival rather than planning. The security of knowing they had good quality accommodation for a fixed period was experienced as giving rise to renewed hope, and, often for the first time in their adult lives, a meaningful sense of home.

'It took me a really long time to unpack my things because it felt like I wasn't going to be there very long, even if I didn't know whether I was going to be there for long or not'

Theme 5 – Social Connection, Employment Progression, and Future Planning

Greater financial and housing stability, combined with control over space and reduced anxiety, served to strengthen social and professional relationships, reduce isolation, and enable longer-term thinking. Young people described the ability to invest in friendships, to take on greater responsibility at work, and to pursue further training or career development that had previously been impossible to contemplate.

'Not having that worry of where I'm going to live has meant that I can be more present in my friendships'

Stakeholders emphasised the significance of the cross-sector partnership model that underpins Live and Work, describing a scheme rooted in a joined-up way of working that breaks up the sectoral silos within which housing and employment are normally managed in isolation. The ability to bring NHS, local authority, housing, and private sector partners around a shared problem, and to sustain that partnership across a decade, was identified as both a distinctive strength and a key ingredient for replication.

Section 6

Social Return on Investment: Headline Findings

**Section 6 presents the Social Return on Investment analysis for the Live and Work scheme at Apprentice House, Sandwell. The SROI translates the outcomes experienced by young people and the wider public system into this common financial measurement model, making it possible to compare the social and economic value the scheme generates against the investment made in it.
This is an evaluative SROI, grounded in ten years of actual programme delivery, and developed in accordance with the five-stage Social Value International Guide to SROI and HM Treasury Green Book guidance.**

SROI Ratio
1 : 7.97

For every £1 invested in Live and Work, £7.97 of social and economic value is generated

Total Discounted Benefits: £10.40m
Total Discounted Investment: £1.30m
Net Present Value: £9.09m

Sensitivity range: 1:7.17 – 1:8.85 | Annual equivalent net return: £1.09m

Over the ten-year period since opening, the Live and Work scheme at Apprentice House generated £10.40 million in discounted social and economic value against an investment of £1.30 million – a net gain of over £9 million to the public. Young people are the primary beneficiaries of this investment, accounting for 88.6% of total benefits, through improved income, wellbeing, and quality of life outcomes. Outcomes include increased disposable income and self-reliance; improvements in wellbeing and mental health; and the long-run lifelong benefit of avoiding sustained NEET status and homelessness - the dominant outcome in the model, reflecting Live and Work's core purpose of transforming individual life trajectories.

The returns extend across the wider public system. Sandwell Council avoids costs related to homelessness prevention and complex needs casework. HM Treasury and DWP benefit from reduced welfare dependency and increased tax and National Insurance receipts.

The NHS avoids health service utilisation linked to housing instability and mental health crises. Criminal justice and probation pathways benefit from reduced risk. Sensitivity analysis (testing each key parameter at ±10%, one at a time) confirms the robustness of the central estimate.

The 2017 Centre for Community Research forecast evaluation projected a ten-year net present value of £8–11 million; the 2026 evaluative SROI delivers a central NPV of £9.09 million, falling within that range. The difference between the 2026 ratio of 1:7.97 and the 2017 whole-life illustrative figure of approximately 1:14 reflects methodological strengthening rather than weaker performance: this evaluation applies a full ten-year horizon, explicitly models capital and in-kind inputs, and applies conservative and consistent deadweight, attribution, and drop-off adjustments throughout.

Sections 7 – 8

Young People's Journeys and the Birmingham Case Study

Section 7 presents two case studies that bring the quantitative and qualitative evidence to life.

The first traces the illustrative SROI outputs for a single resident, mapping nine proxy outcome values onto her narrative journey to show the social value that a single Live and Work tenancy can generate for an individual and for the public system. The second presents a narrative account of a young person's journey through the scheme: from the insecurity and anxiety of life before, through the stabilising effect of Live and Work, to a point of greater independence and forward planning.

Section 8 examines the Birmingham Live and Work scheme, 80 en-suite rooms in a refurbished city-centre building which opened in late 2025, as a business model case study and forward-looking component of the evaluation.

With the scheme too recently opened for full SROI modelling, the analysis instead identifies the essential ingredients and replicable conditions for the Live and Work model, drawing on qualitative interviews with two Birmingham residents and relevant stakeholder perspectives. The conclusions are clear: the Birmingham funding structure, combining Homes England capital grant, Section 106 funding from Birmingham City Council, and St Basils' own charitable reserves is more directly replicable in other local authority contexts than the NHS lease model that underpinned Sandwell Phase 1. The foundational requirement, a debt-free building, remains constant: without it, rents cannot be kept below 30% of minimum wage income, and the model is not viable.

Section 9

What the Evidence Shows: Key Findings

Ten years of evidence drawn from service user data, Social Return on Investment analysis, and direct accounts from young people, frontline staff, and professional stakeholders draws together into eight key findings, that are set out below

1. Housing and employment cannot be solved in silos.

The central premise of Live and Work is borne out by this evaluation. Young people told us that adequate, secure, affordable housing was the foundation from which everything else followed: without it, maintaining employment was harder, progression was limited, and the future felt out of reach. Across local authorities, combined authorities, and crisis services, housing and employment teams continue to operate in silos. Live and Work demonstrates that when these two domains are addressed in tandem, within a single coherent model, the results are transformative.

2. The scheme fills a growing gap in provision.

Our policy context review and qualitative research confirm that the housing and employment options available to young people aged 18–25 in the West Midlands are severely limited. Each mainstream route (remaining at home, accessing the private rented sector, waiting for social housing, or entering supported exempt accommodation) carries significant barriers, while for many young people, none is viable. Live and Work addresses a structural failure in the housing system, providing affordable, stable housing at rents deliberately structured to remain manageable for those in employment.

3. Live and Work performs a dual function: direct access and planned progression.

Analysis of ten years of service user data reveals that 76% of residents arrived directly from outside the St Basils service network - working young people who had never engaged with specialist homelessness services. The remaining 24% transferred from other St Basils supported housing, using Live and Work as a planned stepping-stone toward independence. This dual function reshapes how the model should be understood: it is a prevention model that operates at both targeted and recovery levels, reaching the wider population of young people in housing need, not only those already within the homelessness system.

4. For every £1 invested, nearly £8 of social and economic value is generated.

The SROI ratio of 1:7.97, tested across eight sensitivity scenarios, represents an exceptional return on preventive investment. Over ten years, the scheme has cost £1.30 million and generated £10.40 million in discounted social value – a net gain of over £9 million to the public. Young people account for 88.6% of total benefits. The ratio remains strongly positive under a wide range of assumptions, confirming the headline finding is robust.

5. Tenancy stability has grown consistently over ten years.

Median tenancy durations at Apprentice House have nearly doubled since the scheme's early years- rising from around six to seven months in 2016 to 2018 to eleven to thirteen months by 2022–2023. This trajectory suggests the scheme has become more effective at matching young people to suitable accommodation, and that residents are increasingly gaining the sustained benefit the model is designed to deliver.

6. Live and Work provides a path to the mainstream housing market.

The largest proportion of residents moving on from Apprentice House do so to the private rented sector - a destination that, for young people without family financial support, guarantors, deposit savings, or rental history, would otherwise be entirely out of reach. The affordable rent model is central to this: by keeping housing costs manageable during the period of employment, it enables residents to save, build credit histories, and accumulate the practical and financial foundations that independent living requires.

7. Live and Work improves wellbeing and quality of life in ways that are transformative, wide-ranging, and lasting.

Young people described a reduction in persistent anxiety; space to breathe, to plan, and to imagine a future; control over their own environment; and the ability to focus on work without the noise and instability of overcrowded or unsafe living situations. Housing stability emerged as the foundation from which everything else follows: stronger mental health, greater autonomy, improved performance at work, and the capacity for longer-term thinking. The disproportionate representation of Black young people within the cohort also speaks to the scheme's role in addressing the structural inequalities in housing access that compound disadvantage for those without family support.

8. The Live and Work model is clearly replicable.

The expansion from 32 rooms at Apprentice House to 166 units across two operational sites, with a further 28 in development in Coventry, demonstrates that the model can be scaled. The Birmingham case study identifies the key conditions for replication and the policy levers available to enable it: Homes England grant programmes, Section 106 affordable housing obligations, Combined Authority support, and a cross-sector partnership assembled around a shared problem. Demystifying the model and making its funding structure visible and accessible is key to its continued growth.

Section 10

From Evidence to Action: Recommendations

The following recommendations are directed at three audiences: St Basils, as the organisation responsible for developing and delivering the Live and Work model; housing associations, local authorities, and combined authorities, as the partners most likely to enable replication; and national government and policymakers, as the actors with the power to create the conditions in which models like Live and Work can flourish at scale. These recommendations are grounded in the evidence presented in this evaluation.

For St Basils

1. Develop a long-term monitoring and outcomes framework.

Ten years of service user data have been invaluable to this evaluation, but the picture would be significantly strengthened by systematic tracking of residents after they leave the scheme. This could include developing a longitudinal follow-up framework capturing outcomes in employment, housing, and wellbeing over time. This would strengthen future evaluations, guide service improvement, and continue to build the evidence base for replication and advocacy.

2. Continue to work with young people to simplify the referral and application process.

St Basils' existing youth engagement structures, including the Youth Advisory Board, provide an excellent foundation for this. The referral and application pathway should be reviewed regularly with young people to ensure that perceived barriers to entry do not inadvertently exclude those the scheme is best placed to help.

3. Commission a full SROI evaluation of the Birmingham scheme.

Once the scheme has been operational for at least three years and has a sufficient completed-tenancy dataset. This will also strengthen the case for further replication.

For Housing Associations, Local Authorities and Combined Authorities

4. Recognise and respond to the gap in provision.

The provision of affordable, employment-linked housing for working young people without family support sits in a gap that neither the mainstream affordable housing sector nor supported housing currently fills. Housing associations should consider designating a proportion of stock for this purpose; local authorities and combined authorities should reflect this need explicitly in their housing strategies and Local Growth Plans.

5. Use existing planning and funding levers to support replication.

The financial model for replicating Live and Work already exists in many areas: Homes England grant programmes, Section 106 affordable housing obligations, and Combined Authority devolution settlements can all support new schemes. Local planning authorities, housing authorities, and homelessness, skills, and employment teams should work together, along with potential employer partners, to identify opportunities to embed the model in new developments and regeneration programmes.

For National Government and Policymakers

6. Build cross-sectoral partnerships from the outset.

The evidence from both the Sandwell and Birmingham schemes shows the model works best when anchor organisations, employers, local government, housing providers, and homelessness services

7. Protect and strengthen the policy framework for Stepping Stone accommodation.

The Renters' Rights Act 2025 explicitly recognises and protects Stepping Stone models of housing for young people. The benefits trap remains a live and damaging policy problem; Live and Work demonstrates that it can be addressed, but doing so requires deliberate policy design and support, including consideration of appropriate, affordable space standards that will often lie outside the Nationally Described Space Standard (NDSS).

8. Embed employment-linked Stepping Stone accommodation within national and regional housing grant programmes.

Homes England, MHCLG, and the Department for Work and Pensions should consider how existing programmes can be adapted or ringfenced to support this model and should actively promote awareness of Live and Work among housing and planning professionals who are best placed to replicate it.

9. Invest in the evidence base for preventive housing and employment models.

This evaluation demonstrates the exceptional value for money of early, preventive investment. The long-run cost savings from preventing entrenched housing instability, benefit dependency, and poor health outcomes dwarf the upfront capital costs of schemes like Live and Work. National government should ensure that appraisal frameworks (including the Green Book) give appropriate weight to long-term, whole-life outcomes when assessing the value of preventive interventions.

The consequences of failing young people at the point of transition into adulthood are neither abstract nor short-term. They are measurable, compounding, and distributed across the whole public system in NHS appointments, benefit claims, homelessness services, and the long-run costs of lives constrained by instability. This evaluation demonstrates, with ten years of data and a rigorous financial model, that early preventive investment in stable housing linked to employment generates nearly eight times as much social and economic value as it costs.

Live and Work has achieved this by treating housing and employment not as separate responsibilities to be managed in parallel, but as a single, interdependent challenge requiring a joined-up response. In doing so, it has brought together housing, employment, health, and government partners around a shared problem and demonstrated, with committed partners, that the results more than justify the investment.

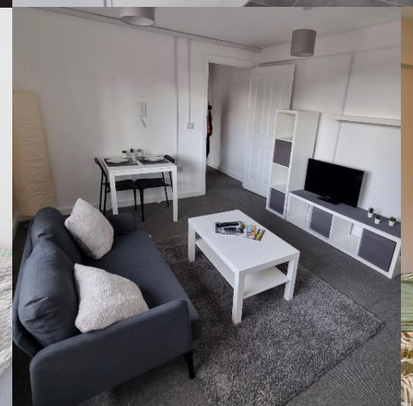
The evidence is substantial and convincing. What is needed is greater awareness of the model among those best placed to replicate it, a clearer understanding of how the necessary partnerships can be assembled, and a policy environment that recognises employment-linked Stepping Stone accommodation as a legitimate and necessary component of the affordable housing offer for young people. The recommendations in this evaluation are intended to contribute to that agenda.













Glossary of Key Terms and Abbreviations

The following terms are used throughout this report. A more detailed glossary of all key terms and abbreviations, including technical SROI and research methodology terms, is provided in Appendix A4.

Benefits Trap

The situation where the interaction between Housing Benefit, Universal Credit, earned income, and high supported housing rents means residents feel little or no financial improvement by moving into employment. Acts as a strong disincentive to enter paid work.

Education, Employment or Training (EET)

A classification for young people who are in paid work, an apprenticeship, further education or training.

Exempt Accommodation

Non-commissioned supported housing outside standard local authority commissioning frameworks, often associated with poor regulation and quality. Young people who cannot access the private rented sector or remain in the family home often end up in this sector.

Feedback Loop (Housing and Employment)

The mutually reinforcing relationship between housing instability and unemployment – each making the other more likely. Live and Work is designed to disrupt this cycle.

Local Housing Allowance (LHA)

The rate used to calculate Housing Benefit or the housing element of Universal Credit for private renters. Repeated freezes have significantly reduced its coverage. Those under 35 are limited to the lower Shared Accommodation Rate.

Shared Accommodation Rate (SAR)

The lower rate of Local Housing Allowance that applies to single people under 35 without children, limiting their benefit entitlement to the cost of a room in shared accommodation only.

Stepping Stone Accommodation

Sub-market, time-limited affordable housing for working young people, requiring tenants to be in paid work or an apprenticeship and to move on after a fixed period. Formally recognised as a distinct tenure type in the Renters Rights Act 2025.

Supported Housing

Housing providing care, support or supervision for those who need it to live independently. Distinct from the Live and Work model – see Supportive Housing below.

'Supportive' Housing

St Basils' term for housing designed for young people already assessed as capable of independent living, taking a facilitative rather than enabling role. Distinguished from supported housing by its ethos, funding model and regulatory status.

Universal Credit (UC)

The main working-age welfare benefit in the UK. Its interaction with earned income and housing costs is central to the benefits trap experienced by young people in transitional housing.

Social Return on Investment (SROI)

A methodology for measuring and reporting on the social, environmental and economic value created by an organisation or activity. The SROI ratio is expressed as the total discounted social value generated per pound invested. Section 6 of this report presents a full SROI evaluation of the Sandwell Live and Work scheme. The following terms are central to understanding how the analysis works.

Financial Proxy Value

A monetary equivalent assigned to a non-financial outcome, enabling social value to be compared against financial investment. All proxy values in this evaluation are drawn from published, independently verifiable sources.

Impact Map

A structured framework mapping the relationship between inputs, activities, outputs and outcomes for each stakeholder group. It documents all parameters applied to each outcome in the SROI analysis.

Deadweight

The proportion of an outcome that would have occurred anyway, even without the Live and Work scheme – for example, some improvement in health or employment that might have taken place regardless of the intervention.

Attribution

The proportion of an outcome that can reasonably be credited to the Live and Work scheme specifically, rather than to other services or factors in a young person's life. Applied conservatively throughout this evaluation.

Drop-off

The rate at which a benefit diminishes over time following the initial intervention, acknowledging that not all positive outcomes persist indefinitely after a resident leaves the scheme.

Present Value (PV)

The current value of a future benefit, calculated by applying a discount rate. In this evaluation, all future outcome values are discounted to present value using a 3.5% annual rate, in line with HM Treasury Green Book guidance.

Sensitivity Analysis

A method used to test how robust the headline SROI ratio is to changes in key assumptions. In this evaluation, each key parameter was varied by +/- 10% to assess the range of plausible outcomes.



1. Introduction: The Evaluation of St Basils' Live and Work Accommodation

"As a country we should accept that young people are our future. They are this country's future. And if you don't invest in them, then what do you think is going to happen going forwards?" - **Stakeholder Interview**

Youth unemployment is at a 10-year high. As of March 2026, unemployment among 16–24-year-olds has risen to 16%, meaning almost one in six young people are unable to find work[1]. Structural inequality, deepened by the impacts of the pandemic, the cost-of-living crisis, and systemic labour market barriers, has left young people in the region at risk. The scale of unemployment for young people in the West Midlands, where around 19% of young people are unemployed, is significantly above the national average[2]. Research highlights that early-career unemployment carries long-term "scarring effects" on income, housing security, and wellbeing[3].

Concurrently, the private housing market has become increasingly unaffordable for young people[4]. 18–25-year-olds now spend, on average, 50% of their net pay on private rental costs alone[5]. As rents continue to outpace wages, many young people are finding themselves effectively priced out of the private rental sector, trapped in insecure living arrangements or relying indefinitely on family support. In many cases, this can limit their ability to work and compound an intractable cycle. Never has it been more important for young people to have the opportunity to live, work and earn.

The 'benefits trap':

The complex interaction between Housing Benefit, Universal Credit, earned income, and high supported housing rents. This often results in a situation where people living and working in supported housing do not feel materially any 'better off' in employment than they would have done had they remained entirely on out-of-work benefits. This serves as a strong financial disincentive to enter employment. For those that do enter employment, there is a risk of rent arrears, financial instability and, in some cases, a return to homelessness.

The Stepping Stone Model

The Stepping Stone model of accommodation, such as St Basils Live and Work schemes and the youth homelessness charity Centrepoint's Independent Living scheme[6], enables those young people who would otherwise struggle to gain long-term independent housing to access genuinely affordable accommodation. Stepping Stone Accommodation enables tenants to enter or sustain employment, move away from benefits and pay rent through their earned income, effectively breaking the housing and employment 'feedback loop'.

Housing and employment feedback loop:

The disadvantages young people face within housing and employment systems are interdependent, and often mutually reinforcing. Young people experiencing unemployment are much more likely to experience housing instability and unaffordability. In turn, housing instability and unaffordability can decrease the ability to enter or maintain employment.

Rental levels for Stepping Stone Accommodation are sub-market, deflated below Local Housing Allowance or social rent levels, and as a condition of their tenancies, tenants must be in paid work or an apprenticeship.

Stepping Stone Accommodation tenancies are limited to 3 years. This enables tenants to work and pay rent through their earned income, save and plan for the future, gain financial planning skills and eventually move on to secure, independent accommodation in the mainstream housing market without being trapped on artificially deflated rents for protracted periods of time[7].

The features of Stepping Stone Accommodation can vary by locality and by organisation, but are all governed by the general principles outlined above. Stepping Stone Accommodation has been recognised as a unique tenure type within the Renters Rights Act 2025[8] and has been designated as a strategic priority by the West Midlands Combined Authority as part of the national Social and Affordable Housing Programme 2026 - 2036[9].

Supportive Housing

It is important to distinguish between supported housing and the Stepping Stone model of supportive housing. Supported housing is designed to cater for those who require support to live independently, particularly in more short-term transitional models of supported housing, with the ultimate aim of moving residents towards independent living in the mainstream housing market. Supported housing provides care, support or supervision to its residents. It can take many forms, from short-term, transitional spaces such as homeless hostels or domestic abuse refuges to long-term, specialist models such as for those experiencing enduring mental or physical health difficulties.

St Basils describe Supportive housing as designed for those who are already assessed as capable of independent living and allows these individuals to enter and sustain employment and pay their rent from earned income, with the ultimate aim of accessing independent accommodation in the mainstream housing market.

Stepping Stone Accommodation supports its tenants financially, adopting more of a facilitative role, whereas supported housing has more of an enabling role, supporting residents to gain independent living skills. The accommodation utilises a housing management model comparable to 'general needs' social tenancies; aiding tenancy sustainment but falling vastly short of the threshold for supported housing: in ethos, in revenue funding and in legislation[10].

[4] 'Young people' are typically considered in a policy context as those as between ages 16-24, however for St Basils Live and Work scheme, young people who are tenants and service users are those between the ages of 18 and 24

[6] It's important to note that there are key differences between Centrepoint's Reuben House Independent Living project and the St Basils Live and Work model. Independent Living rents are set at one third of a tenant's annual salary, whereas Sandwell phase 1 and 2 Live and Work rents are set below Local Housing Allowance or social rent levels

[8] The Renter Rights Act 2025 will be 'phased in' from 1st May 2026.

[10] Renters Rights Act definition of supported housing, Housing Benefit threshold for supported housing

SECTION **1:** Introduction: The Evaluation of St Basils' Live and Work Accommodation

St Basils: Live and Work

Live and Work is an innovative housing scheme within the Stepping Stone model. Originally launched in 2015, it offers high quality, low-cost accommodation to young people aged 18-25, who are in work or an apprenticeship, for up to two years.[11] It functions as supportive housing, with housing management staff on site to assist with basic tenancy sustainment support. Young people must possess sufficient life and independent living skills prior to entry and demonstrably be able to afford their rent and living costs. There are currently 166 Live and Work accommodation spaces in the West Midlands, with another 28 in progress.



Live and Work provides young people with the opportunity to live, work, earn and learn, and be benefit-free, and is therefore positioned at the intersection of housing and employment. Live and Work aims to:

1. Allow young people working and earning lower wages to access high-quality affordable accommodation.[12]
2. Address the disadvantage faced by those young people who are unable to remain in the family home or are without financial assistance from family or friends.
3. Provide a stepping stone to fully independent living, allowing young people the vital opportunity to save, plan for the future, and progress with their goals.
4. Disrupt two key impediments within housing and employment contexts: the housing and employment 'feedback loop' and the supported housing 'benefits trap'.
5. Provides a safe, supportive housing option for those young people in the West Midlands who would otherwise be forced into non-commissioned exempt accommodation; often then precluded from working and without opportunities to progress.

Despite St Basils' established reputation as a leading youth homelessness charity, Live and Work is not a 'homelessness service'. It is designed to cater for those who have experienced or are at risk of homelessness, but it is also designed for any young person with a relevant housing need who fits the access criteria.

[11] *Those who enter accommodation aged 25 or older are able to stay for up to two years or until the day before their 27th birthday.*

[12] *Below Local Housing Allowance or social rents*



Sandwell: Apprentice House (Phase 1)

The Sandwell scheme, Apprentice House, is the original Live and Work site, the primary focus of this project, and the subject of the SROI evaluation in this report. It launched in 2015, developed in partnership with Sandwell and West Birmingham NHS Trust (SWBNHST) and Keepmoat Regeneration (now Equans). The scheme was originally built around an NHS apprenticeship model, offering young people employment alongside their tenancy; giving the scheme its name.

The scheme provides 32 rooms of affordable shared accommodation in Sandwell across 8 flats. Each flat houses 4 young people sharing a kitchen, dining room, and bathroom, with individual bedrooms. It is located a 10-minute bus ride from West Bromwich centre and 40 minutes from central Birmingham. The scheme sets its rents well below market rate, making housing affordable for young people on starting salaries. At the time of the evaluation rents were currently £54 per week inclusive of all bills.



Sandwell: All Saints House, Boothroyd House, Hallam House (Phase 2)

Phase 2 of the Sandwell scheme opened in 2024, adding three further buildings at Hallam Close: All Saints House, Boothroyd House, and Hallam House. Together they deliver 54 self-contained one-bedroom studio apartments, offering independent living, with each resident having their own front door, kitchen, and bathroom. All three buildings were previously vacant NHS staff accommodation, brought back into productive use through a refurbishment partnership with SWBNHST, Sandwell Metropolitan Borough Council, Homes England and Equans. Rents are £75 per week for tenants of these apartments.



SECTION **1:** Introduction: The Evaluation of St Basils' Live and Work Accommodation

Birmingham Scheme

The Birmingham Live and Work scheme opened in late 2025. Comprised of 80 en-suite rooms within a refurbished building in Birmingham city centre, a short walk from Snow Hill Station. The scheme, formerly a Foyer, was purchased by St Basils from Midland Heart, supported by Birmingham City Council and Homes England and developed in partnership with Equans. Each young person has their own furnished bedroom and bathroom, sharing a kitchen and dining room with a small number of flatmates, alongside a bookable communal workspace, laundry and social space on the ground floor. Tenants pay £78.61 in rent plus a service charge of £22.92, totalling £99.53 per week covering all bills including energy costs.

The Birmingham scheme had only recently opened at the time of this evaluation and so was not included as a primary focus. This report instead later presents a business model case analysis for the Birmingham Live and Work scheme, which also draws on qualitative interviews with two Birmingham residents and relevant stakeholder perspectives.



Coventry

A Coventry Live and Work scheme is currently in progress, utilising former Coventry University student halls, and just a short walk from the city centre. Funding was confirmed in December 2025, and 28 fully refurbished units of self-contained accommodation will be available at this site. The project has been developed in partnership with Homes England and Equans, with a £1 million donation from The Coventry Building Society.

A Decade of Evidence: The St Basils Live and Work Evaluation

Ten years after the first Sandwell Live and Work premises opened at Apprentice House, the Centre for the New Midlands has been commissioned to evaluate the St Basils Live and Work Accommodation Scheme.

Our evaluation has adopted a mixed-methods design combining quantitative and qualitative approaches comprising of: a quantitative analysis of a decade of tenant data at Apprentice House, modelling the social and financial return on investment (SROI) at Apprentice House , co-designing qualitative research protocols with the St Basils Youth Advisory Board, conducting qualitative interviews with young people who are current tenants in Sandwell and Birmingham as well as professional stakeholders in Sandwell and Birmingham, and conducting a St Basils Live and Work staff focus group.

The objectives for this evaluation were to:

1. Assess the effectiveness of the Live and Work model in improving the wellbeing and quality of life for young people who have been homeless or at risk of homelessness.
2. Evaluate the economic benefits to young people, stakeholders, the public purse and broader society
3. Demystify the Live and Work model and identify strengths and areas for improvement within the model to enable replication across the UK.
4. Provide evidence-based recommendations for housing providers, other stakeholders, policymakers, and potential funders.



This report is structured as follows:

Section 2 sets the Live and Work model in its wider context, examining the housing affordability and employment landscape facing young people in the West Midlands and the policy environment in which the scheme operates.

Section 3 sets out our research methods, describing the mixed-methods evaluation design combining quantitative and qualitative approaches, and explaining the parameters and steps of the SROI evaluation.

Section 4 presents the service user baseline findings, drawing on ten years of tenancy data for 236 residents at Apprentice House, Sandwell.

Section 5 presents the qualitative findings from interviews with young people, staff and partners, exploring the impacts of Live and Work.

Section 6 contains the SROI evaluation for Apprentice House, Sandwell including the analytical framework, proxy values, headline findings, sensitivity analysis and comparison with the 2017 forecast.

Section 7 situates and interprets the SROI outcome and what the final ratio means.

Section 8 presents two young people's journeys through the scheme as case studies, bringing the quantitative and qualitative evidence to life.

Section 9 examines the new Birmingham Live and Work scheme and presents it as a business model case study considering essential ingredients for replicability.

Section 10 draws together the findings across all strands of this evaluation and sets out our conclusions and recommendations. Supporting technical material, including proxy value derivations, the impact map, the SROI model and the full tenant data analysis, is contained in the Appendices.

SECTION **2:**

A System Under Pressure: Housing, Work, and Young People in the West Midlands

This section details the key issues that form the broader sectoral, structural, policy, and systemic contexts surrounding the Live and Work scheme. Young people occupy an increasingly marginalised position within social, economic, and political structures; poorly understood and inadequately served by a long legacy of 'intergenerationally unfair' policy decisions. Young people are often paid less for employment and receive less in welfare benefits payments than their older counterparts. At 24%, they have the highest poverty rate of all working-age adults[13], experiencing a so-called 'young people's premium' that leaves them paying almost double the national average on essential spending[14].

The combined and lasting impact of the 2008 global recession; austerity; the Covid-19 pandemic and the continuing 'cost of living crisis' have given rise to sharp and prolonged youth inequalities in, particularly, **employment, welfare, housing, health**, and **education**[15]. The efficacy and range of social policy responses to these inequalities have themselves been limited in part by the persistent effects of an ongoing social and economic 'crisis'.

Inadequate and fragmented responses have left many young people without the structure, security and opportunity needed to progress during the critical transitional years from youth to adulthood. In particular, young people's ability to secure employment and housing are often shaped by precarity, which can fracture and lengthen youth transitions to adulthood[16]. All of this has served to limit **choice**, increase **vulnerability**, and entrench **inequality**, characterising the youth experience as one of worsening crisis, with lower living standards and lower disposable incomes contributing to what has been termed 'generational social harm'[17].



Photo for illustration purposes only – not actual residents of St Basils.

2.1 Employment

Young people are inherently and persistently disadvantaged within the UK labour market and are much more likely to be in lower paid, more precarious, less regulated and less protected employment sectors[18]. They are also significantly more likely to be unemployed than those in older age cohorts[19].

The causes of youth unemployment are complex and multivariate, but the core drivers have remained largely consistent. Such 'longstanding drivers' include skills gaps and shortages, employee discrimination, lack of access to careers advice, the further education system, support for disadvantaged groups, a rise in retirement age, and co-ordination between government departments[20].

Currently, rising costs for employers - including successive National Minimum and National Living wage rises and recent increases to employer National Insurance contributions; an unprecedented 'youth mental health crisis', and the advent of AI within workplaces are all viewed as potentially negatively impacting youth employment levels[21,22].

The current government has focused on young people not in work or learning (NEET) as a key target for employment policy reform[23]. It has introduced a wide range of initiatives, employer incentives and active labour market policies through the Youth Guarantee and is currently undertaking[24,25] into youth unemployment.

2.1.1 Effects of unemployment

Large-scale youth unemployment can hinder economic growth and lower public finances through lost tax revenue and elevated welfare benefit spending. Reducing youth unemployment and economic inactivity could boost UK GDP by up to £26 billion per year[26].
On an individual level, the 'scarring' effects of youth unemployment can be profound and far-reaching. This includes the 'wage scar' of reduced earnings potential across the life course, a significantly higher likelihood of future spells of unemployment, and markedly reduced life chances[27]. The experience of youth unemployment, particularly if prolonged, has negative effects on physical and mental health[28]. This can have cyclical and reinforcing impacts, with poor mental and physical health increasingly cited as barriers to, particularly young people entering the workplace[29].



Photo for illustration purposes only – not actual residents of St Basils.

2.2 Housing

The structural position of young people within UK housing systems is increasingly characterised by a limited ability to exercise sufficient control over levels of affordability, suitability, quality, and security.

Young people are disproportionately affected by the UK 'housing crisis' - the cumulative impact of a series of affordability and supply challenges that can both preclude access to, and contribute to the loss of, settled accommodation. As such, young people's pathways to independent housing are increasingly marked by delays, uncertainties, and fractures.[30]

Young people are far less likely than previous generations to own their own home and are much more likely to be housed in the private rented sector than other age cohorts[31]. They are also the cohort most likely to enter 'forced sharing' and less formal housing arrangements[32]. Stalled homeownership aspirations alongside precarious renting and sharing arrangements have led young people to be deemed part of 'Generation Rent' or 'Generation Share'[33].

2.2.1 Access

Crucially, young people are subject to severely constrained choices, often competing in housing markets with relatively little economic and social capital compared to older age cohorts. This is seen most sharply within the private rented sector, where young people are generally unable to compete with older age cohorts on affordability grounds, and are often subject to discriminatory assumptions around their likely 'suitability' as a tenant[34]. As a consequence, they are more likely to be confined to the poorest quality, least suitable accommodation[35].

Although the scarcity of social housing has rendered the sector an increasingly unobtainable option for all but those working-age people in the most straightened of circumstances, eligible young people are increasingly reporting similarly stringent affordability and suitability tests[36].

2.2.2 Affordability

Although there is no standard measure of 'affordability' in the UK, the most widely accepted definition is that housing costs (inclusive of council tax) should total no more than 30% of an individual's gross income[37]. However, young people are much more likely to experience housing affordability problems under this definition, with the significantly higher likelihood of lower incomes and insecure employment arrangements rendering them less able to absorb increasingly high housing costs[38].

High housing costs can undermine opportunity, stability, financial resilience, wellbeing, and mental health[39]. The lack of genuinely affordable housing is also a longstanding cause, and factor in the prolongment of, youth homelessness[40].

2.2.3 A Key Affordability Challenge: Local Housing Allowance Rates

Those in receipt of benefits, or those whose income is low enough to have some or all of their housing costs covered by Universal Credit, are limited by private sector Local Housing Allowance (LHA) Rates. These rates were originally intended to cover the lowest 30% of rents in a given area. However, repeated 'freezes' to the rate mean that around 2.7% of private rented properties listed in the UK are now available at the LHA rate, with households being forced to find, on average, an additional £337 a month for a one-bed property,[41] (Crisis, 2025). Recent research in the West Midlands Combined Authority area revealed that, as a maximum estimate, just 4% of properties are priced at or below the LHA rate [42].

For young people, this situation is compounded by the fact they are only entitled to the Shared Accommodation Rate (SAR) of Local Housing Allowance. The SAR is set at even lower rates, entitling any Universal Credit claimant under 35 who is single and without children[43] only to a room in a flat or house of multiple occupation (HMO). At the end of 2025 around 2.2% of properties were available at the SAR in Birmingham and around 10% in the Black Country[44].

[43]Care leavers are exempt from the SAR, and those over 25 who have spent time in a homeless hostel or similar are also exempted.

2.3 The Challenge of Supported Exempt Accommodation

Within the West Midlands in particular, young people, particularly those who are unemployed, locked out of the private rented sector and unable to reside with family are often forced into the non-commissioned supported 'exempt' accommodation sector. This sector is replete with challenges around regulation, legitimacy, affordability, safety, quality and value for money[45]. As a result, young people who may otherwise be capable of living independently in the private rented sector are forced into high cost, insecure and often unsuitable accommodation, where they can subsequently become trapped, unable to work and unable to 'move on', halting progression and growth[46].



2.4 Housing and Employment: The 'Feedback Loop'

The disadvantages young people face within housing and employment systems are interdependent, and often mutually reinforcing. Young people experiencing unemployment are much more likely to experience housing instability and unaffordability. In turn, housing instability and unaffordability can decrease the ability to enter or maintain employment[47]. Additionally, in the case of high cost 'exempt' supported housing, entering employment can increase unaffordability and serve to destabilise current and future housing[48,49].

What has varyingly been termed the 'employment trap', or 'benefits trap' of living in supported housing is considered a perennial issue[50]. In particular, the complex interaction between Universal Credit, Housing Benefit, earned income, and high supported housing rents can often leave residents feeling little 'better off' after moving into employment[51]. Recent research in the West Midlands has revealed that this 'trap', set within a complex and opaque benefits system, provides a strong, and rational, disincentive to young people in supported housing entering employment. Employment often leads to significant affordability constraints and debt, which in turn can have detrimental effects on wellbeing and the ability to plan, save, and move on to independent living[52].

In a wider sense, in the mainstream housing market, high housing costs can prevent workers from relocating to take up high-productivity jobs, or force them to leave expensive cities, creating long and costly commutes and negatively affecting worker retention[53].

2.5 The presumption of familial support

Young people currently inhabit a system underpinned by the assumption that they can fall back on family support - perhaps most clearly realised in the lower Universal Credit rates for under 25s, which are significantly below the destitution threshold[54]. This leaves those without this support disproportionately and more deeply affected by structural precarity, poverty, and exclusion.

The rising cost of living, housing affordability and access issues, and an increasingly challenging labour market has led many young people to delay leaving the family home, with the proportion of young adults in their 20s and 30s co-residing with their parents rising by over a third over the last two decades[55]. This is often precipitated by necessity due to unemployment or insecure employment or viewed as a strategic decision, enabling a more comfortable standard of living and the ability to save for the future[56]. Living with family, then, can serve as a 'buffer' against labour and housing market insecurities, or serve as a 'launching pad' for transitions to employment stability and independent living[57]. Staying in the family home gives young people time to establish a career, take more risks and plan for future security[58]. However, it is important to note that remaining in the family home can have a potentially detrimental impact on employment prospects for those living in areas of low prosperity or with low labour market demand[59].

Starkly, recent analysis has suggested that nine out of ten young adults living with parents in the UK would face costs of nearly half their income if they moved out[60] whilst The Resolution Foundation's most recent Intergenerational Audit estimates that if all young adults living with parents moved to the private rented sector, their combined rental costs would add up around £3 billion a month[61].

Family support can also unlock housing access. For the last decade, over half of first-time buyers have received financial help from parents to fund a deposit; whilst many more are able to save for a deposit due to low or no housing costs within the family home[62]. Among young renters, many receive some form of family financial assistance in the form of deposits, guarantorship or help with rent payments[63].

This contextual review has revealed how family support has increasing economic and social significance for young people; both on an individual and a systemic level. Family support can provide a buffer against the sharpest effects of the economic, labour market, and housing insecurities that currently characterise the youth experience. Increasingly interdependent housing and labour market outcomes are often reliant on this support, providing as it does stability, security, and financial and social capital. However, for those young people who do not have any, or sufficient, family support, this reliance is deeply exclusionary and intensifies structural, economic, housing, and social disadvantage. It is within this context that the Live and Work scheme has been evaluated.

SECTION **3:**

A Multi-Layered Research Methodology

3.1 Mixed Methods Design

This evaluation adopts an iterative, mixed-methods research methodology, including quantitative service user data analysis, Social Return on Investment (SROI) modelling, and qualitative fieldwork conducted with young people, professional stakeholders and St Basils Live and Work accommodation staff. The methods are integrated, with the qualitative research providing contextual evidence that grounds the financial analysis, while the quantitative and SROI analysis provide the measurable and comparable evidence base for the evaluation. Qualitative research protocols were codesigned with St Basils Youth Advisory Board.

The baseline service user analysis and SROI evaluation covers the Sandwell Live and Work scheme at Apprentice House as its primary site. Part of the evaluation design involved reviewing the 2017 Centre for Community Research evaluation, adjusting and applying current methodological standards, particularly in relation to SROI practice, and drawing on the past 10 years of service user data. Two in depth case studies are also developed with the young people who shared their journeys, and a supplementary business model case analysis of the Birmingham Live and Work scheme, which had recently opened at the time of this evaluation, is also included in this evaluation.



3.2 SROI Evaluation: Impact Mapping and Proxy Value Methodology

The Social Return on Investment (SROI) analysis follows the principles established by Social Value International and is grounded in HM Treasury Green Book guidance on appraisal and evaluation. The SROI was developed in four stages: stakeholder identification and outcome mapping; selection and justification of financial proxy values; application of adjustments for deadweight, attribution and drop-off; and discounted present value calculation over a ten-year scheme horizon.

A more detailed overview of the SROI methodology is provided in section 6 of this report.

3.2.1 Impact Map and Stakeholder Scope

The impact map identifies the full range of stakeholders who experience material change as a result of the Live and Work scheme, and the outcomes attributable to that change. Stakeholders modelled in the 2026 evaluation include: young people (residents at Apprentice House); Sandwell Metropolitan Borough Council, HM Treasury and DWP; the NHS and Integrated Care Board; DLUHC / MHCLG and Homes England; SWBNHST and Equans as partners; and the wider West Midlands public purse through probation and criminal justice pathways.

3.2.2 Proxy Values and Precedents

Financial proxy values assign a monetary equivalent to non-market outcomes, enabling social value to be compared against financial investment. All proxy values used in this evaluation are drawn from published, independently verifiable sources, including the HACT UK Social Value Bank (Version 6, 2023), NHS England Reference Costs 2023-24, NICE costing guidance, MHCLG statutory homelessness unit costs, and HMPPS published unit costs. Where a HACT Social Value Bank proxy is used, this is grounded in the Wellbeing Valuation methodology endorsed within the HM Treasury Green Book.

The rationale for each proxy value, including the source, the outcome it captures and its relationship to the qualitative evidence from this evaluation, is set out in full in Appendix A1.

3.2 SROI Evaluation: Impact Mapping and Proxy Value Methodology continued:

3.2.3 Deadweight, Attribution, Drop-off and Duration

Each outcome in the model is adjusted for three standard SROI factors. Deadweight reflects the proportion of the outcome that would have occurred in the absence of the scheme, that is, what would have happened anyway. Attribution reflects the proportion of the outcome that can reasonably be credited to Live and Work specifically, rather than to other services or factors in the young person's life. Annual drop-off reflects the rate at which the benefit diminishes over time after the initial intervention, acknowledging that not all outcomes persist indefinitely.

These adjustments are applied conservatively throughout, in line with the principle that an SROI analysis designed for scrutiny by policymakers and commissioners should err on the side of understatement rather than overstatement. The model is subject to one-at-a-time sensitivity testing of plus or minus ten percent on each key variable (deadweight, attribution, drop-off and costs), generating a low and high range for the headline ratio. The parameters applied to each outcome, and the rationale for each, are documented in the model Appendix A3.

3.3 Service User Quantitative Analysis

This evaluation draws on ten years of service user records for the Sandwell scheme, covering 236 unique individuals from 2015 to December 2025. The dataset, provided by St Basils, includes tenancy start and end dates, scheme identifier, move-on destination, employment and education status at entry and exit, age, gender, ethnicity, care status and mental health or disability needs.

The analysis examines trends across the full cohort in relation to tenancy duration and progression over time; demographic profile of residents and move-on destinations. This service user baseline provides both the evidential foundation for the SROI model, and a longitudinal picture of how the cohort has changed over the scheme's ten-year lifespan and what the trends tell us about the impact of Live and Work.

3.4 Participatory Research

A key priority for this evaluation was the embedding of co-design principles throughout the qualitative strand. Rather than treating young people solely as research subjects, the evaluation team worked with the St Basils Youth Advisory Board (YAB) to shape the research questions, refine the conceptual framing of wellbeing, and develop the topic guides used in the young person interviews. Since "quality of life" is a subjective and multidimensional concept, young people's input was essential to shaping its definition within this study. This combined established frameworks (e.g. ONS wellbeing domains) with young people's perspectives to ensure our measures echo what matters most to them. This approach reflects both good practice in participatory research and a commitment to ensuring that the voices and priorities of the young people most affected by the scheme are central to the evaluation's findings.

The Youth Advisory Board was introduced to the evaluation at an initial session in November 2025, at which the research team explained the aims and purpose of the evaluation and invited the YAB's involvement in shaping the approach. A planned Zoom focus group for December 2025 was adapted when the majority of YAB members indicated a preference for engagement via WhatsApp. A broadcast message was sent to YAB members in late November 2025 asking them to share, via voice note and written comments, what 'wellbeing' and 'quality of life' meant to them and what mattered most in their daily lives.

The responses received were transcribed by the evaluation team and incorporated into the analytical coding framework under the theme 'defining wellbeing.' The language, concepts and priorities expressed by YAB members directly informed the topic guides used in the semi-structured interviews with current and former residents, ensuring that the interview questions reflected what young people themselves identified as meaningful, rather than imposing external frameworks and conceptualisations of wellbeing and quality of life.

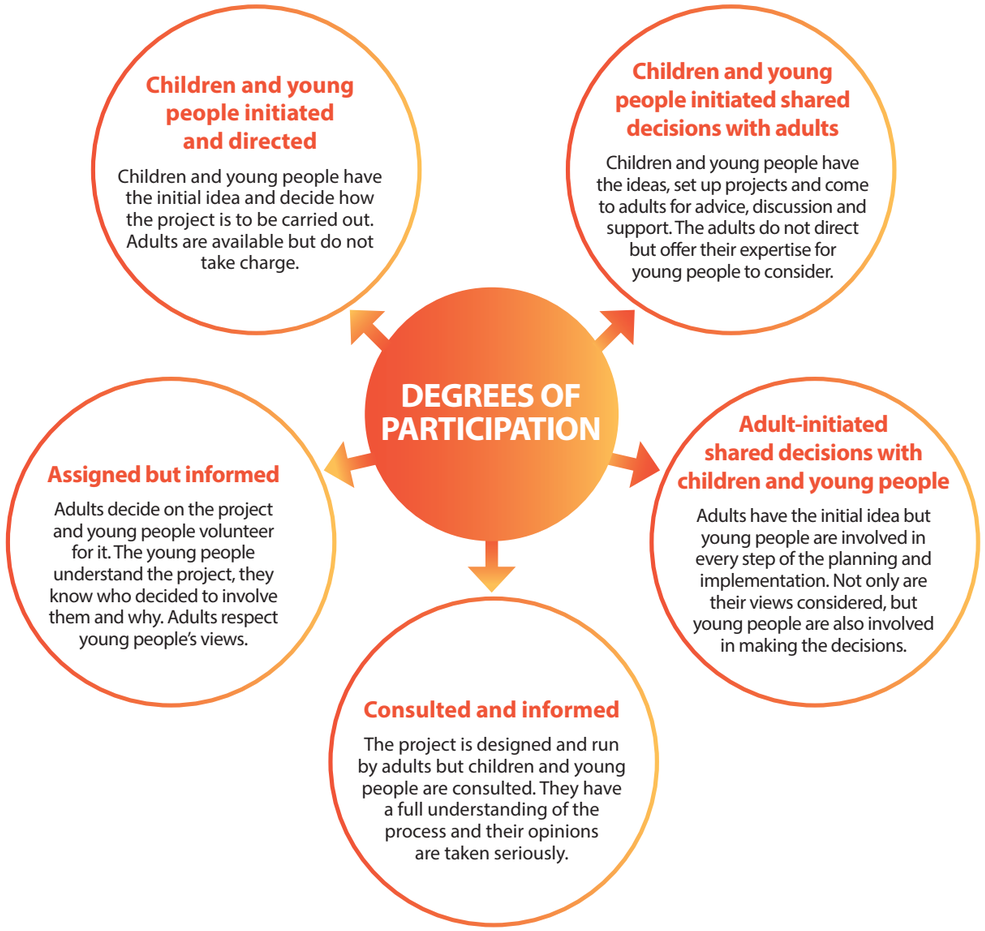
While a key existing forum within St Basils, the YAB only had a few members who had or were currently in Live and Work Accommodation so as to ensure co-design was extended to the young people being interviewed, the initial questions in those interviews involved exploring what wellbeing and quality of life meant to them to create a shared perspective and lived experience understanding of these concepts which informed and supported the interview conversations. A further engagement with the YAB around emerging findings and draft recommendations was also planned before the report was finalised.

3.4 Participatory Research continued:

We were mindful of the project's timeframe and realistic about the extent of co-production possible. Full iterative co-production is not feasible within a 6-month evaluation instead, our approach is best described as "assigned but informed" (NPC, 2019 – see Figure 2) a recognised domain within co-design practice. This means young people's participation was clearly framed, their input transparently integrated, and they were informed about how their contributions shape the evaluation. The Wheel of Participation (Office of the Children's Commissioner, 2013) sets out a continuum of youth engagement, from minimal involvement (e.g. informing or consulting) through to shared decision-making and self-advocacy.

By referencing the Wheel, as depicted in Figure 1's 'Degrees of Participation', we were aware of both the opportunities and the limits of participation within the evaluation's timeframe, situating our approach within a recognised ethical framework for children and young people's involvement.

Ultimately the aim of this approach is to acknowledge and address power dynamics, avoid tokenism, and demonstrate reciprocity by ensuring young people see the value of their involvement.



Source: Adapted from 'Wheel of participation' in Participation Strategy. Ensuring the voice of children and young people in the work of the Office of the Children's Commissioner (Office of the Children's Commissioner, 2013)

3.5 Qualitative Data Collection

The qualitative fieldwork comprised three components: 7 semi-structured interviews with professional stakeholders; 7 semi-structured interviews with young people who were Live and Work residents at the time of the evaluation, and a frontline staff focus group. All interviews were conducted by members of the evaluation team between November 2025 and January 2026 and were analysed thematically.

Professional Stakeholder Interviews

Seven professional external stakeholder interviews were conducted with individuals and organisations with direct knowledge of, or strategic interest in, the Live and Work scheme. Interviewees were drawn from across the scheme's partners and funders, including housing, employment, health and local government perspectives. The interviews explored stakeholders' understanding of the Live and Work scheme's purpose and value, its unique positioning within the wider housing and employment landscape for young people, and their views on its future sustainability and replicability. A focus group was also conducted with St Basils Live and Work scheme staff exploring staff perspectives on the scheme's model, day-to-day delivery, the profile and needs of young people residents, and how the scheme has developed and evolved over time.



Organisation	Role / Connection to L&W	Relevance to Evaluation	Date
1. Homes England	Affordable Housing Team	Championing the Live and Work concept within Homes England; involved in the grants process for the scheme. Specialist housing and supported housing perspective to the replicability and investment case for the model.	Dec 2025
2. Sandwell Metropolitan Borough Council	Housing Strategy	Led development of the business case for the new Sandwell Live and Work accommodation. Local authority perspective on Live and Work scheme's role within Sandwell's housing strategy and the commissioning context.	Dec 2025
3. Sandwell NHS / ICB	NHS; Founding Partner of Original Scheme	Set up the original Live and Work scheme in partnership with St Basils. Direct insight into the scheme's origins, impact on young people and staff, and the systemic barriers to scaling the model.	Dec 2025
4. West Midlands Combined Authority (WMCA)	Policy and Programmes	Supports promotion and development of Live and Work across the West Midlands region. The scheme features within the WMCA's trailblazer deeper devolution deal and social and affordable homes programme.	Nov 2025
5. Equans	Regeneration and Build Partner	Has worked with St Basils for over 20 years on refurbishment and refit projects, including the Sandwell, Birmingham and Coventry Live and Work schemes. Provides contractor and build-partner perspective on scheme development and delivery.	Dec 2025
6. Birmingham City Council	Housing Strategy	Led on Birmingham City Council's housing strategy, which includes a commitment to prioritise housing opportunities for working young people. Worked with St Basils, Homes England and other partners to bring Live and Work to Birmingham.	Dec 2025
7. West Midlands Probation Service	Criminal Justice / Probation Perspective	Interviewed specifically to explore the criminal justice dimensions of the SROI analysis and the scheme's relevance to young people with probation involvement. No direct operational role in Live and Work delivery.	Dec 2025
8. St Basils Live and Work Staff Focus Group	Frontline Delivery Staff	Three St Basils staff working on frontline delivery of the Live and Work scheme, including staff from the Birmingham scheme which was not yet officially open at the time of interview. Combined backgrounds in young people's support and housing.	Nov 2025

Table 1: Professional Stakeholder Interviews

SECTION 3: A Multi-Layered Research Methodology

Young Person Interviews

Seven semi-structured interviews were conducted with young person residents of the Live and Work scheme between December 2025 and January 2026. Participants were drawn from both the Sandwell and Birmingham schemes. Interviews were conducted by members of the evaluation team and explored participants' experiences of Live and Work, the difference the scheme had made to their housing stability, employment, wellbeing and sense of future possibility, and the barriers they had faced before moving into St Basil's Live and Work accommodation.

Interview participants were recruited with the support of St Basils scheme staff. Informed consent was obtained from all participants, and two participants agreed to the use of their anonymised stories as journey map case studies within the report. (All identifying information has been removed from quotations and case study material.)

Code	Site	Background (anonymised)	Date
YP1	**Sandwell**	Young person with refugee background. Previously in a St Basils 24-hour supported scheme in Birmingham, then moved to a lower-support St Basils scheme in Birmingham. Moved over to the newer Sandwell Live and Work scheme (Phase 2) when it opened in early 2025.	19 Dec 2025
YP2	**Sandwell / Birmingham**	Left family home as unsafe to remain and moved into St Basils supported accommodation in Birmingham. Completed A Levels while in supported accommodation and gained a university place to study to be a vet. Unable to remain in supported accommodation as a student due to housing benefit ineligibility. Live and Work provided an affordable, stable housing option that made university study possible.	22 Dec 2025
YP3	**Sandwell**	Moved to Birmingham for their first job after university. Experienced a series of private rented house shares and lodging arrangements, including an intergenerational home-share, before joining Live and Work. Described repeated difficulties with affordability, living conditions and landlord conduct.	23 Dec 2025
YP4	**Sandwell**	Relocated to the West Midlands for work after studying in another city. Experienced difficulties finding affordable and suitable accommodation in the private rented sector due to high rental costs. Live and Work provided a stable and affordable alternative at a critical point of transition.	23 Dec 2025
YP5	**Sandwell**	Was sofa-surfing with a family member before presenting as homeless to Birmingham City Council. Referred to Live and Work through statutory homelessness pathway.	9 Jan 2026
YP6	**Birmingham**	Was living with family until a bereavement made the situation untenable. Moved into a house in multiple occupation (HMO) but experienced difficulties with violent housemates.	19 Jan 2026
YP7	**Birmingham**	Was living in supported accommodation but found the environment difficult. Moved to Live and Work as a stepping-stone to greater independence and a more settled living arrangement.	30 Jan 2026

Table 2: Young People Live and Work Resident Interviews

3.6 Thematic Analysis

All qualitative data (professional stakeholder interviews, young person interviews, staff focus group) were analysed using a systematic thematic analysis approach. An initial coding framework was developed by the evaluation team drawing on the research questions, the literature review and the co-design themes identified through the YAB engagement. Data was coded independently by two members of the evaluation team and themes refined iteratively through discussion.

The key themes emerging from the analysis are presented in Section 5. Where appropriate, anonymised quotations from participants are used to illustrate themes and ground the analysis in the direct experience of young people and those who work with them.

3.7 Young Person Journey Maps

Two in-depth journey maps were developed from the young person interview data, with the consent and active involvement of the participants. The journey maps trace each young person's route into Live and Work, including their housing situation and experiences before joining the scheme, and their trajectory during and after their tenancy. They are presented in Section 5 illustrating the human experience behind the financial figures and demonstrating the transformational change the Live and Work scheme can make possible. The case studies were shaped with young people, and they were given autonomy to choose what was included or removed, where there are real life choices and circumstances that are accurately described, they are at the request of the two young people to have those included. They had final sign off on the case studies and choose their own pseudonyms.

One of the case studies (Ann's) uses nine proxy outcomes values relevant to Ann's narrative to show how the interviews with young people informed the SROI, and to 'bring to life' the complex and technical SROI methods. This is not intended to present a 'full' SROI calculated for one person but is indicative, illustrating what SROI outputs can mean in the context of a young person's life.

For consistency, the proxy values for Ann have been calculated using the same formulae for the SROI as a whole.

3.8 Birmingham Live and Work Business Case

Section 8 of this report presents a supplementary analysis of the Birmingham Live and Work scheme, which had just opened at the time of this evaluation. Rather than a full SROI evaluation (for this newer scheme has limited programme data available) this is presented as a business model case analysis.

Two of the seven young person interviews were conducted with Birmingham residents, providing qualitative evidence on the experience of the Birmingham scheme and enabling limited comparative analysis. The Birmingham analysis draws on the same stakeholder interview data, including the perspectives of Birmingham City Council and Equans.



SECTION 3: A Multi-Layered Research Methodology

3.9 Ethical Approach and Limitations

Ethics and Consent

All participants were provided with information about the evaluation's purpose, how their data would be used, and their right to withdraw at any time. Written or verbal informed consent was obtained from all interviewees. Young person participants were supported through the consent process by St Basils scheme staff where appropriate. All data has been anonymised and stored securely.

Sampling and Limitations

The evaluation team notes several limitations around sampling. The qualitative sample of seven young person interviews, while providing rich thematic insights, was not large enough to be statistically representative of the full cohort of 236 individuals who have passed through the Sandwell scheme. The sample is weighted towards more recent residents. Live and Work staff assisted with recruitment for interviews; approaching current residents to take part in the research. In addition, a flyer inviting current and past residents to take part in the research was posted on St Basils' social media pages and displayed in the current Sandwell Live and Work schemes. No young people put themselves forward for participation, with all interview participants directly approached by Live and Work staff. As such, the sample does not claim to be representative of all young people's experiences.



While the SROI analysis is evaluative, in relation to some outcomes it projects forward from the service user programme data rather than being able to track specific outcomes longitudinally for those young people who have moved on from the Live and Work scheme, as St Basils does not remain in contact with them. The sensitivity analysis provides a measure of the SROI model's robustness but cannot substitute for primary longitudinal outcome data over time. The Birmingham Live and Work case study analysis is illustrative rather than evaluative, due to the newness of the scheme and limited service user data available at the time this evaluation was conducted.

SECTION 4:

A Decade of Young People at Sandwell Apprentice House: Service User and Programme Findings

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This section presents a baseline analysis of the young people who have lived at Apprentice House, Sandwell, since the scheme opened in 2015. Drawing on ten years of service user data, it describes who the scheme has served, how long they have stayed, where they have moved on to, and what their employment and income status looked like at the end of their tenancy. Together, these findings provide the evidential foundation for the SROI analysis in Section 6 and offer a longitudinal picture of how the scheme's cohort has evolved over time.

The dataset covers 236 completed tenancy records for residents at Apprentice House between 2015 and 2025. A small number of records with data quality issues (including age anomalies linked to missing tenancy end dates) were cleaned prior to analysis. Where data fields were blank or unknown, these have been recorded as 'Undisclosed' rather than imputed, to avoid making unwarranted assumptions.

4.1 Who Has the Scheme Served?

Over the ten-year period, 236 young people completed tenancies at Apprentice House. The scheme has served a predominantly young cohort, with the average age at the start of tenancy being 20.7 years, and all residents aged between 17 and 24. This targets the group for whom the housing and labour market is most structurally challenging: too old for many statutory support services, too young to have built up the rental history, savings or guarantors that private landlords typically require.

Many young people enter Live and Work around 18–20 and then age in place. The rise in 22–25 year olds, especially 25, is consistent with the longer median tenancy durations and the high share of positive move on destinations into PRS or back into living with families. The age shift from late teens to early and mid-twenties across the same 236 tenants is strong empirical evidence of Live and Work providing stable accommodation that supports young people working. The high proportion of residents (76%) being new to St Basils demonstrates that the accommodation scheme provides a wider housing offer than move on accommodation for young people who were living in St Basils supported housing.



Total residents (2015–2025)

236

Completed tenancy records

Average age at start

20.7 years

Range: 17–24 years

New to St Basils

76%

180 of 236 arrived from outside St Basils services

Photo for illustration purposes only – not actual residents of St Basils.

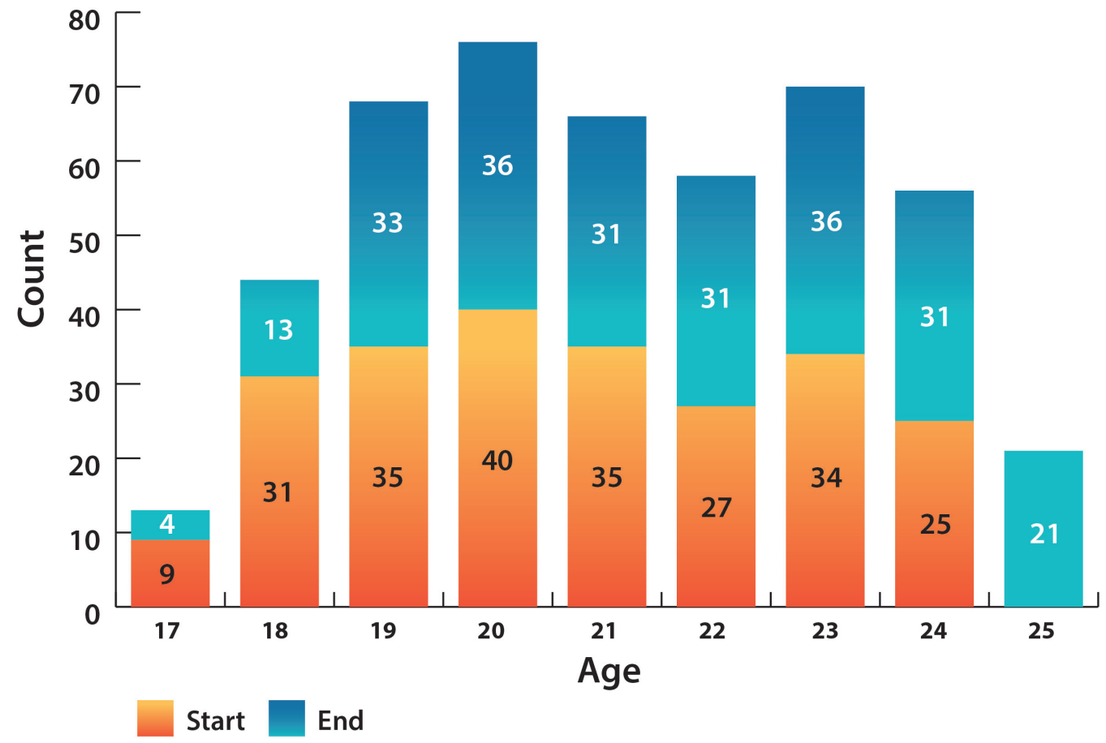


Figure 2: Apprentice House Residents Age Profile

SECTION 4:

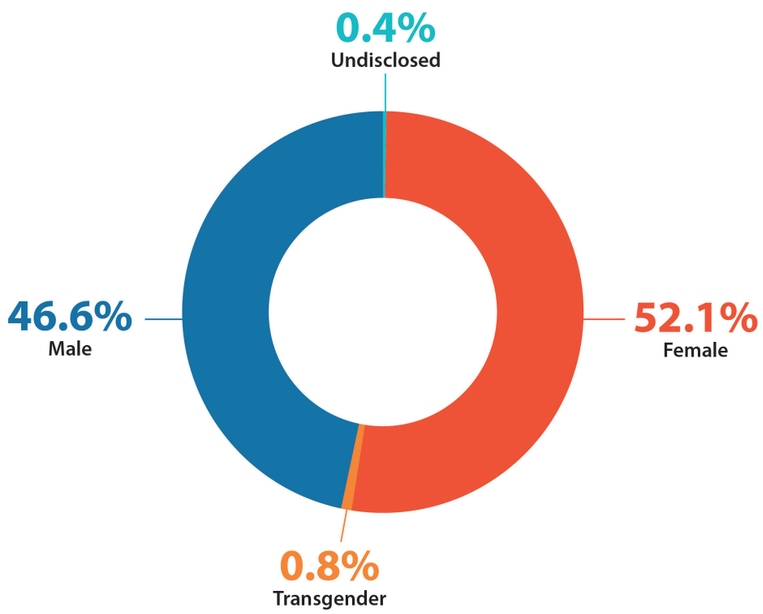
A Decade of Young People at Sandwell Apprentice House: Service User and Programme Findings

Gender

The scheme has served a broadly balanced cohort by gender, with 123 female residents (52%), 110 male (47%), two transgender residents and one record undisclosed. This gender balance is notable given that young women are often less visible in homelessness statistics, more likely to sofa-surf or remain in unsafe situations rather than present as homeless, suggesting Live and Work is reaching a broader range of young people in housing need than statutory services alone[64].

It is worth noting that St Basils' own data from its Birmingham Youth Hub model (2017–2025) suggests a gender profile more closely aligned with the balanced cohort seen at Sandwell over time, indicating that as referral pathways from Youth Hubs into Live and Work develop, a more even gender balance is likely to emerge. The relationship between the Youth Hub and Live and Work models (and the role of the former as a pipeline into Stepping Stone accommodation) is a strand of St Basils' wider Positive Pathway model and would be interesting to explore in an evaluation in its own right.

Figure 3: Apprentice House Residents Gender Profile



Gender	Number	Share
Female	123	52%
Male	110	47%
Transgender	2	1%
Undisclosed	1	<1%

Table 3: Apprentice House Gender profile

Ethnicity

The scheme serves a diverse cohort. Of those who disclosed their ethnicity (206 of 236), the largest group identified as Black (98 residents, 48% of those disclosing), followed by White (56 residents, 27%), Mixed heritage (29 residents, 14%), Asian (12 residents, 6%) and Other (11 residents, 5%).

The high proportion of Black residents is consistent with wider evidence that Black young people are disproportionately represented among those experiencing housing precarity and homelessness in the West Midlands, a pattern linked to structural inequalities in housing access, employment and the benefit system[65].

Additionally, the presence of sizeable Mixed, Asian and "Other" groups, plus 30 "Undisclosed", indicates that Live & Work serves a highly diverse cohort, many from communities known to face structural barriers in housing and labour markets. Black and Mixed ethnicity people are 3–4 times more likely to experience homelessness or statutory homelessness than White people, and Black led households make up a much larger share of those in temporary accommodation than of the general population[66].

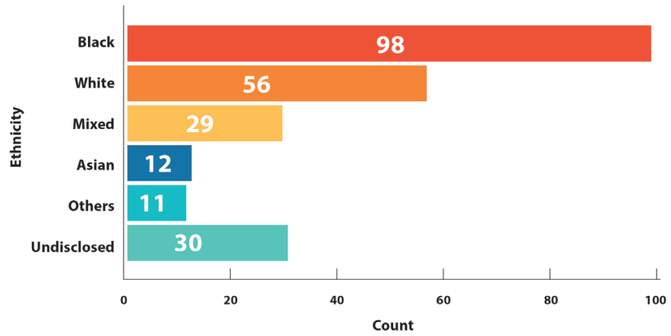


Figure 4: Apprentice House Residents Ethnicity Profile

Ethnicity	Number	Share (of those disclosing)
Black	98	48%
White	56	27%
Mixed heritage	29	14%
Asian	12	6%
Other	11	5%
Undisclosed	30	–

Table 4: Apprentice House Residents Ethnicity Profile

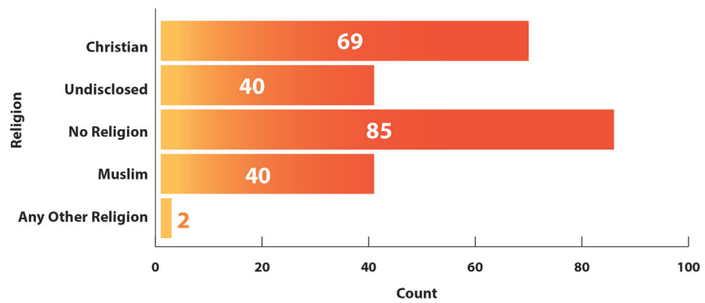


Figure 5: Distribution of religious affiliation among tenants

This profile shows a religiously mixed cohort with sizeable Christian and Muslim groups alongside many with no stated religion or undisclosed, which reinforces that Live and Work is serving a diverse population.

SECTION 4:

A Decade of Young People at Sandwell Apprentice House: Service User and Programme Findings

Entry Routes

Three quarters of residents (180 of 236) arrived at Apprentice House directly from outside the St Basils service network, from the private rented sector, family breakdown, sofa-surfing or other routes into housing need. The remaining 56 (24%) transferred from other St Basils supported housing projects, reflecting Live and Work's role within the St Basils pathway as a stepping-stone toward greater independence for young people ready to move on from supported housing. (Notwithstanding this significant proportion of young people coming to Live and Work at Apprentice House from St Basils supported housing, it is worth noting that St Basils do not have commissioned supported services in Sandwell.

This may therefore represent less of a direct pathway compared to in Birmingham where St Basil's does have commissioned supported services.)

This pattern evidences Live and Work's dual function: both as a direct route in for young people presenting from outside the homelessness system, and as a planned progression option within it.

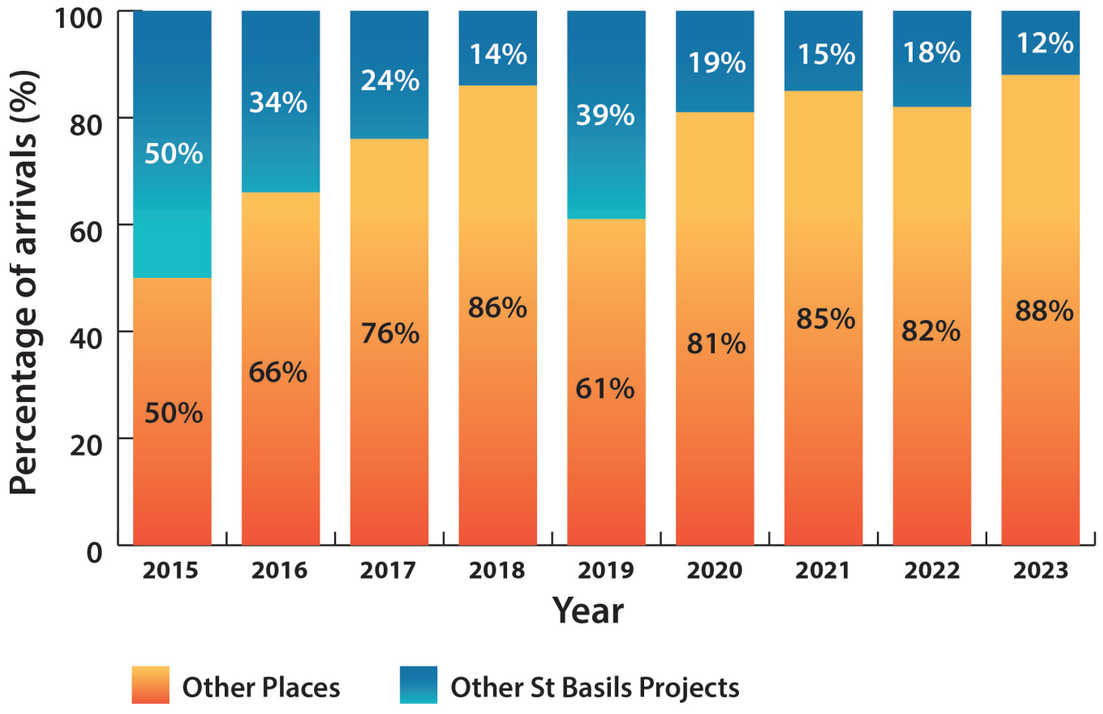


Figure 6: Entry route (St Basils vs other)

Health, Mental Health and Care Experience

The cohort has a meaningful level of disclosed health and support needs, although there is a high rate of undisclosed information. Of the 236 residents, 42 disclosed a mental health or learning disability condition, the most common being anxiety and depression (23 residents), followed by ADHD/ADD (4), dyslexia (3), autistic spectrum (2) and suicidal thoughts or attempts (2). A further 120 records were undisclosed, and 74 recorded as 'none'.

Twenty-five residents had a recorded care experience or previously child in need: 15 were care-experienced (looked after children or care leavers) and 10 were former children in need. As with health data, the high rate of undisclosed care status (204) means these figures represent a lower bound.

Live and Work is not a supported scheme, and it is important not to over-characterise residents as a 'high needs' group. The scheme's eligibility criteria require young people to be in employment and able to pay rent, have basic living skills and be assessed to be able to live independently. What the data shows is that a meaningful minority of residents carry additional vulnerabilities that the scheme's combination of affordable housing and light-touch tenancy sustainment support helps to manage, preventing escalation to more intensive and costly services.

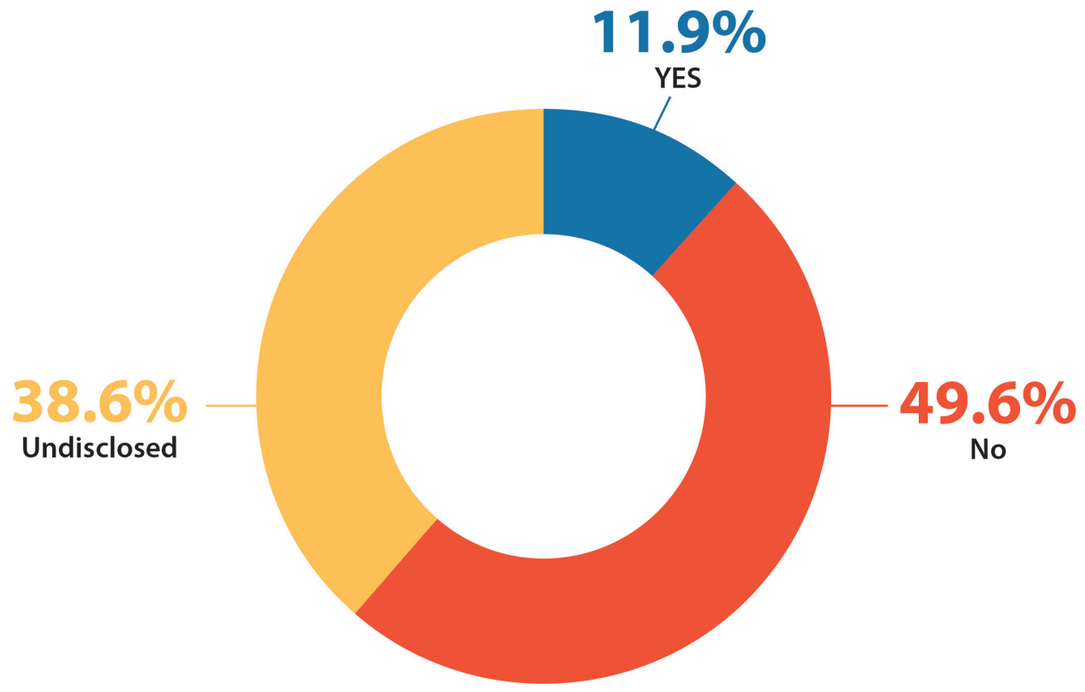


Figure 7: Residents known to social services

4.2 Tenancy Duration: A Decade of Growing Stability

One of the most striking findings from the ten-year dataset is the consistent increase in tenancy length over time. In the scheme's early years (2016 - 2018), the median tenancy lasted around six to seven months. By 2022 and 2023, the median had risen to eleven to thirteen months, nearly double. This is not simply a function of longer tenancies still being open at the point of data collection; the trend is consistent across completed tenancies and reflects a genuine shift toward greater stability.

Summary Statistics of Tenancy Duration, Apprentice House (2015–2023)

Year	Residents	Median tenancy (months)	Shortest (months)	Longest (months)
2015	8	13.0	2	28
2016	32	7.0	0	27
2017	38	6.0	0	21
2018	28	7.0	1	26
2019	28	8.0	0	29
2020	27	7.0	1	28
2021	27	9.0	0	29
2022	22	12.0	1	31
2023	16	13.0	3	23
Overall	**236**	**7.0**	**0**	**31**

(2024 data is partial and excluded from trend analysis.
Orange cells highlight the shift to longer median tenancies in later years.)

Figure 8 below illustrates this trend visually, showing both the rise in median tenancy length and the increasing spread of durations over time, with more long-staying residents appearing from 2019 onwards.

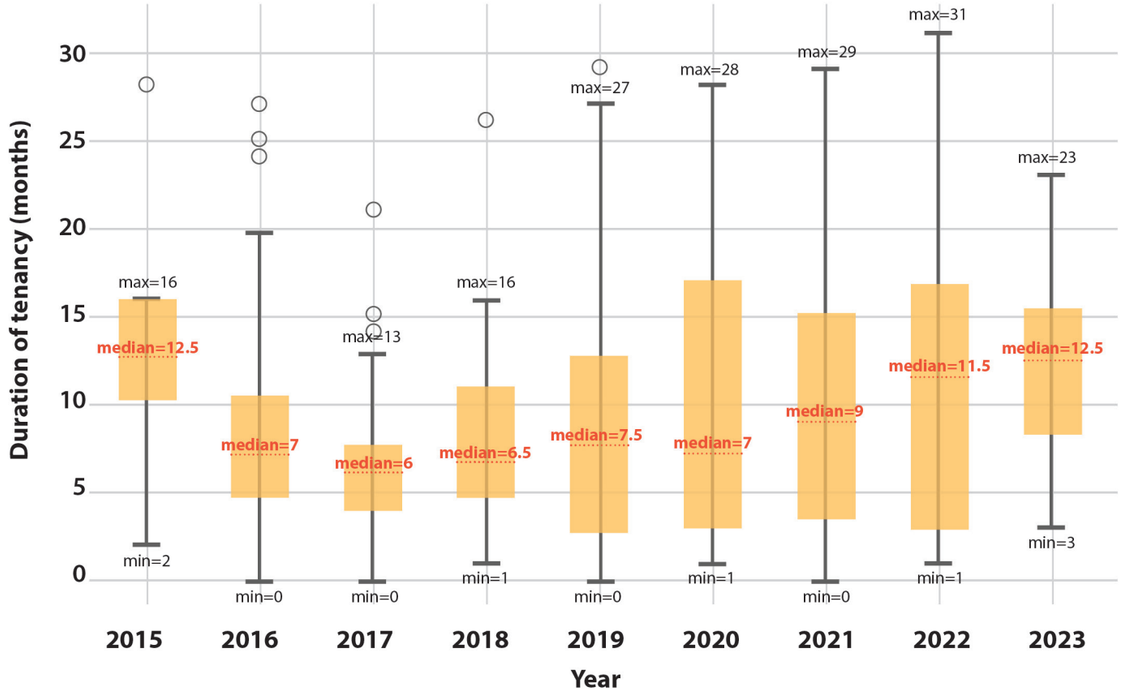


Figure 8: Tenancy durations by year (2015 – 2023)

The increase in average tenancy length is significant for several reasons. Live and Work is designed around a minimum nine-month tenancy, giving young people the stability they need to establish themselves in employment and build the skills for independent living. The fact that median tenancies now routinely meet or exceed this threshold -when they fell short in the scheme's early years - suggests the scheme has become more effective at matching the right young people to the right accommodation, and that residents are increasingly getting the sustained benefit the model is designed to deliver.

There remains a minority of very short tenancies (under one month) in most years, indicating that a small number of young people still struggle to settle. This points to the need for strong pre-tenancy preparation and early support in the first weeks and is discussed further in the recommendations.

4.3 Where Young People go Next: Move-On Destinations

Move-on destination data tells us whether the scheme is achieving one of its core purposes: giving young people a stable base from which to transition into the mainstream housing market, rather than falling back into housing precarity. The picture across the ten-year dataset is strongly positive.

Of the 236 completed tenancies, the large majority ended in planned, relatively stable destinations. The most common move-on was to the private rental sector (54 residents, 23%) , followed by family (47 residents, 20%), non-St Basils supported housing (30 residents, 13%), St Basils supported housing (20 residents, 8%), and registered social landlord / social housing (15 residents, 6%). A further 28 residents moved to other destinations, the majority of which are likely to represent planned moves.

By contrast, 'negative' exits were a clear minority: 10 evictions (4%), 10 surrendered tenancies (4%), 7 abandoned tenancies (3%) and 2 hospital moves (1%). Taken together, negative exits account for approximately 12% of all completed tenancies, a lower rate than might be expected for a scheme serving young people with no family safety net and, in many cases, prior experience of housing instability.

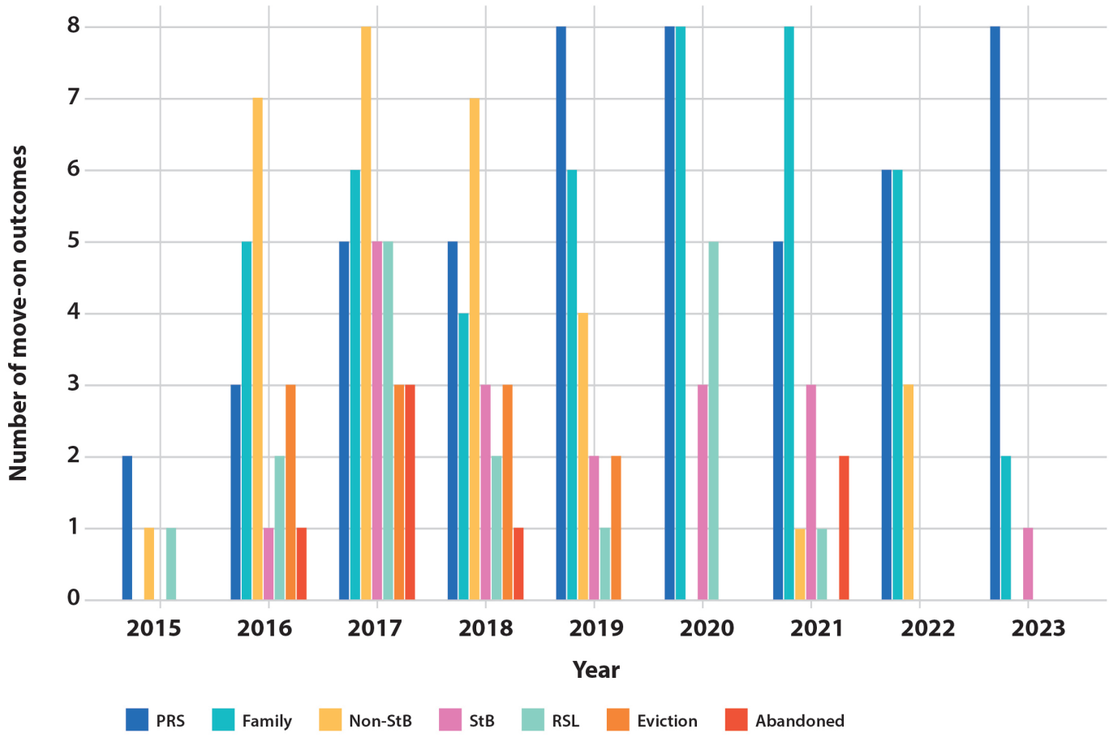


Figure 9: Critical move-on destinations from Apprentice House by year (2015 – 2023)

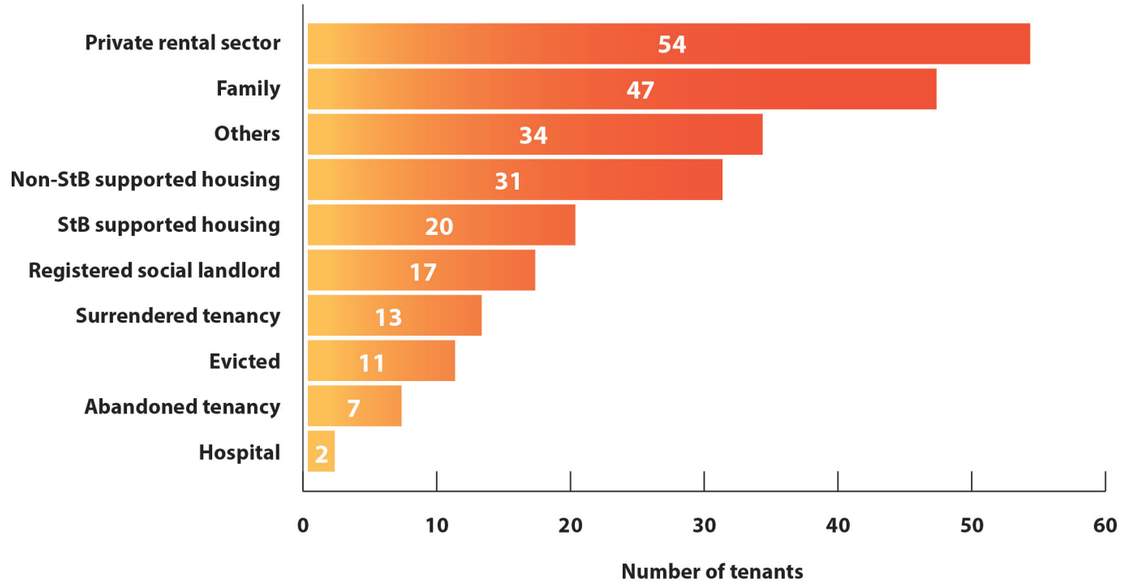


Figure10: Move-on destinations from Apprentice House (2015 – 2023)

The substantial proportion moving to the private rented sector is particularly significant. For young people without family financial support (no parental guarantors, no deposit savings, no rental history) the private rented sector is typically inaccessible. The fact that a significant share of Live and Work residents move successfully into PRS tenancies suggests the scheme is achieving one of its central aims: building the income stability, tenancy management skills and financial resilience that young people need to sustain independent living in the mainstream market. Live and Work is acting as a bridge into the mainstream housing market, where they might otherwise be locked out.

The second largest destination category is 'family'. This warrants careful interpretation. In some cases, moving in (or back) with family reflects a genuinely positive reconnection with family or a planned move to shared family accommodation. In others, particularly given the precarity of many residents' family situations, it may reflect a constrained rather than a chosen housing option. This is an area where qualitative data from the young person interviews adds important nuance and is discussed further in Section 5.

SECTION 4: A Decade of Young People at Sandwell Apprentice House: Service User and Programme Findings

4.4 Income: Making Work Pay

Income data at the end of tenancy was recorded for 104 of 236 residents (44%), with the remainder undisclosed. Of those with recorded income, the distribution reflects the low-wage reality of many young workers in entry-level employment. The largest income band was £501–£1,000 per month (reflecting part-time or minimum wage work), followed by £1,001–£1,500 (48 residents, consistent with full-time minimum wage employment in 2024-25 of approximately £1,240 per month). Nine residents reported income of £1,501–£2,000, and two above £2,000, suggesting a small proportion had progressed to higher-paid positions.

These income levels make the Live and Work model's affordable rent offer particularly significant. At the time of analysis, average private rents for a room in a shared house in the Sandwell area ran to £500–£650 per month. For a resident earning £1,240 per month, a market rent of £600 would consume 48% of their take-home income (well above the standard affordability threshold of 30%.) Live and Work's substantially lower rents make the difference between housing being genuinely affordable and being a source of constant financial stress. This is the 'work pay' effect at the heart of the scheme: by reducing the cost of housing, it increases the financial return from employment and removes the 'benefit trap' dynamic that can make it financially rational for young people in supported housing to limit their working hours.

4.5 What the Baseline Data Tells Us

Taken together, the ten-year service user data tells a clear and positive story about the Apprentice House scheme. Several findings stand out:

- The scheme has reached 236 young people over ten years, serving a diverse cohort that is broadly gender-balanced and predominantly from Black, Asian and mixed-heritage backgrounds (groups disproportionately affected by housing precarity in the West Midlands.)
- Tenancy lengths have increased substantially over the decade, with median stays nearly doubling from around six months in the early years to twelve or thirteen months by 2022–23. This suggests the scheme has become more effective at delivering the sustained stability it is designed to provide.
- The majority of residents move on to positive destinations – private rented sector, family, social housing and some back into supported housing – with 'negative' exits (evictions, abandonments) accounting for only around 12% of all tenancies. A significant proportion moving into the private rented sector suggests the scheme is successfully bridging young people into independent living.
- A small but meaningful minority of residents carry additional vulnerabilities, including mental health needs and care experience. Live and Work accommodates this group without being designed as a supported housing service, and prevents escalation to more intensive and costly interventions for most.

These findings provide the empirical foundation for the SROI analysis that follows in Section 7. They also contextualise the qualitative findings in Section 5 where young people's own accounts of what Live and Work has meant for them bring these numbers and findings to life.

SECTION 5:

Breaking the Cycle: Qualitative Evaluation Findings

SECTION **5:** Breaking the Cycle: Qualitative Evaluation Findings

'Having settled accommodation is the basis for everything in life, isn't it? You're not going to sustain employment if you haven't got somewhere to live.' **Stakeholder**

This section summaries our qualitative research and analysis drawing on interviews with young people, professional stakeholders, and a staff focus group to explore the reported impacts of Live and Work, grounded them through the voices of young people and those working alongside them. Data was analysed thematically, with themes identified and refined collaboratively by the research team, drawing on the project's research questions and insights from young people involved in the co-design process.

The section is structured in three parts:

1. Lack of housing options for young people and why Live and Work fills a gap

2. "A Place to Breathe": Wellbeing and Quality of Life Reported Impacts: Young People

3. An Innovative Partnership Model and Investment for the Future

5.1. Lack of housing options for young people and why Live and Work fills a gap

The policy context outlined in Section 2 painted a complex and challenging picture of the housing and employment landscape for young people aged 18–25 in the West Midlands, one that was consistently reinforced by the stakeholders and young people we spoke with. As one housing sector professional put it, ***'for some young people, I think there isn't really an [housing] alternative,'*** while young people themselves recognised the scheme as providing young people with an affordable place to live that otherwise would not be an option.

Interviewees broadly identified four routes available to young people navigating their housing options that each presented barriers or challenges: remaining at home or with family; accessing the private rental market; navigating social housing waiting lists; or turning to supported exempt accommodation.

For many young people living in their family home is either not possible or not sustainable. Stakeholders described overcrowded households and limited housing supply leaving young adults 'stuck' with nowhere to go: ***'they've grown up into an adult, but they can't. There's nothing they can do, just stuck.'*** Young people's own accounts reflected this directly, describing informal and unstable arrangements that offer little stability or privacy, such as sleeping on a parent's sofa after university.

Those without family support spoke of the impossible situation of ***'being young but not in a position where you can go back and live with your parents [if things don't work out living on your own]. It makes it really hard.'*** Where home conditions are inadequate, employment suffers too. One young person described trying to take work calls from a room shared with a sleeping sibling:

> ***'I'll be on a call and 'cause my setup or whatever was in the middle room upstairs, which is the same place that my brother sleeps, and sometimes he'd be sleeping and you can literally hear him snoring in the background.'***

Where housing is unsuitable working becomes harder to sustain, reinforcing the inextricable link between the two that Live and Work was designed to address.

The private rental market offers little relief. A room in a shared house in Sandwell typically costs £500 - £650 per month, yet the majority of Live and Work residents earned between £501 and £1,500 per month. For someone on full-time minimum wage (around £1,240 per month net) a £600 rent would consume 48% of their income, above the standard affordability threshold of 30%. For those on lower or part-time earnings, private renting would be even further out of reach. This lived reality was reflected across our interviews. Young people frequently highlighted the pressure of rising costs: ***'I don't really know much about the economy. All I know is things are getting more expensive and I'm like, okay, I can't afford that.'*** Stakeholders underlined that it is not rent alone that makes the private market unaffordable; rather it is the combination of rent, heating and everyday costs that makes independent living financially impossible for many young people in work, concluding simply that ***'the private rented market is just unaffordable.'*** For those without family support and priced out of the private rental market, the consequences can be severe. Stakeholders described young people living in their cars, and others referred into high-cost supported exempt accommodation with little or no support provided and sometimes in unsafe environment which could be a worse outcome than remaining in unstable informal arrangements.

Social housing, while widely seen as a secure and desirable option, has become largely inaccessible. Demand so far outstrips supply across the West Midlands that stakeholders described waits of up to a decade with no guarantee of securing a home or certainty of locations: ***'they could wait 10 years for that, [and] it could be anywhere.'*** Supported exempt accommodation, meanwhile, can create its own trap in the form of the ***'benefits trap.'*** Young people who find work risk losing their housing entirely, as landlords dependent on direct benefit payments move to evict tenants who enter employment: ***'because they've started working and they've improved their lives by getting a job...because the landlords won't be guaranteed their payments at the end of the month direct from benefits, they're like you can't stay here.'*** One stakeholder likened this to falling into a ***'bear trap'***, where the move from unemployment to employment renders housing 'completely unaffordable' overnight.

Stakeholders described a landscape in which young people are routinely ***'pigeonholed into something... that you already know from the beginning isn't going to work,'*** with ***'a real gap in the system in terms of housing for young people particularly.'*** When asked what their trajectory might have looked like without Live and Work, one young person resident reflected:

> ***'I would have ended up driving myself crazy because that was what was happening before and my work would have, my work ethic, my quality of work would have dropped and then who knows, I probably would have lost my job, which I've been close to because of that.'***

The qualitative evidence from this evaluation shows how Live and Work is trying to address these structural and systemic failures, providing stable, affordable housing for young people who are working. Stakeholders emphasised the significance of this: ***'that stability of housing, and not having to worry about really high rents, whether your accommodation is going to become insecure, is really important.'*** As one young person put it:

> ***'I needed a place to stay that was for sure. I needed a place...it's funny, 'cause it's called Live and Work. And that's literally exactly what I need to do.'***

Crucially, the scheme provides housing and breaks the cycle: ***'I can't emphasise that enough. It really does break that cycle of benefits versus employment.'*** (Stakeholder)

5.2 "A Place to Breathe": Wellbeing and Quality of Life Reported Impacts: Young People

"I think for me, like the big thing, like I said, I had eight addresses in five years in Birmingham, so housing hadn't been a stability thing for me. So that was probably the biggest thing to impact my well-being and make everything else in my life better." [Young person].

This section starts with the conceptualisation of *'Wellbeing'* and *'Quality of Life'* as themes within this evaluation and the participatory approach that informed that conceptualisation and topic guides for the qualitative, semi-structured interviews. It then moves onto the thematic analysis of the interviews with current residents of Live and Work. Across these interviews young people reported consistent and significant improvements in their wellbeing, sense of stability, hope and belief in future possibility. Housing stability and affordability were characterised as enabling and reinforcing concepts, from which other positive gains such as those in mental health, confidence, autonomy, sociability, employment, and leisure emerged and flourished.

All quotes from section 5.2.2 to 5.2.6 are from the young people interviewed as part of this evaluation who were Live and Work residents.

5.2.1 Conceptualising Wellbeing

'Wellbeing and 'quality of life' are subjective and context-dependent terms. Whilst not synonymous, they are often used interchangeably or presented as conceptually indistinct. Broadly, 'quality of life' can be seen as subjective and multidimensional, encompassing an individual's perception or appraisal of their position in life. This appraisal will incorporate an assessment of the personal, social, economic, and environmental determinants of wellbeing[67]. In effect, any subjective assessment of quality of life will 'take in' relevant elements of wellbeing.

Due to the methodological commitment to privileging the perspectives of young people, our qualitative enquiry into the reported wellbeing impacts of Live and Work residents was not led by theoretical definitions. Instead, it sought to combine the perspectives and lived experience of young people with established wellbeing frameworks to create a flexible scaffolding for semi-structured interviews. Following initial input and feedback from young people, 'quality of life' and 'wellbeing' were not retained as rigidly distinct concepts to be explored through interviews. 'Wellbeing' was positioned as the organising concept, with young people encouraged to reflect and assess through this their perceived 'position' in life.

The perspectives of members of St Basils' Youth Advisory Board were combined with the 10 ONS National Wellbeing 'domains' to help create the semi-structured interview topic guide for young people, which included a visual 'map' to guide conversations. The interview topic guide was not designed to measure reported changes to wellbeing over time (as established tools such ONS4[68], WEMWBS[69] and WELLBY[70] are designed to do). It used personal, social, and structural determinants as a way to facilitate conversations and subjective retrospective analysis with young people about their wellbeing, the contribution Live and Work has made to their current wellbeing, and how this can be used to conduct a self-appraisal of their current quality of life.

The visual wellbeing 'map' was designed to be facilitative rather than prescriptive, allowing young people to indicate any areas of irrelevance or lesser importance and suggest other elements or 'domains'. In addition, the overall topic guide was iterative and flexible, allowing interviewees to provide feedback and suggestions for its continued adaptation or improvement.

The ten dimensions of wellbeing



Figure 11: Office for National Statistics (Measures of National Wellbeing Dashboard)



Figure 12: Young person interview prompt – Wellbeing and quality of life: Personal factors



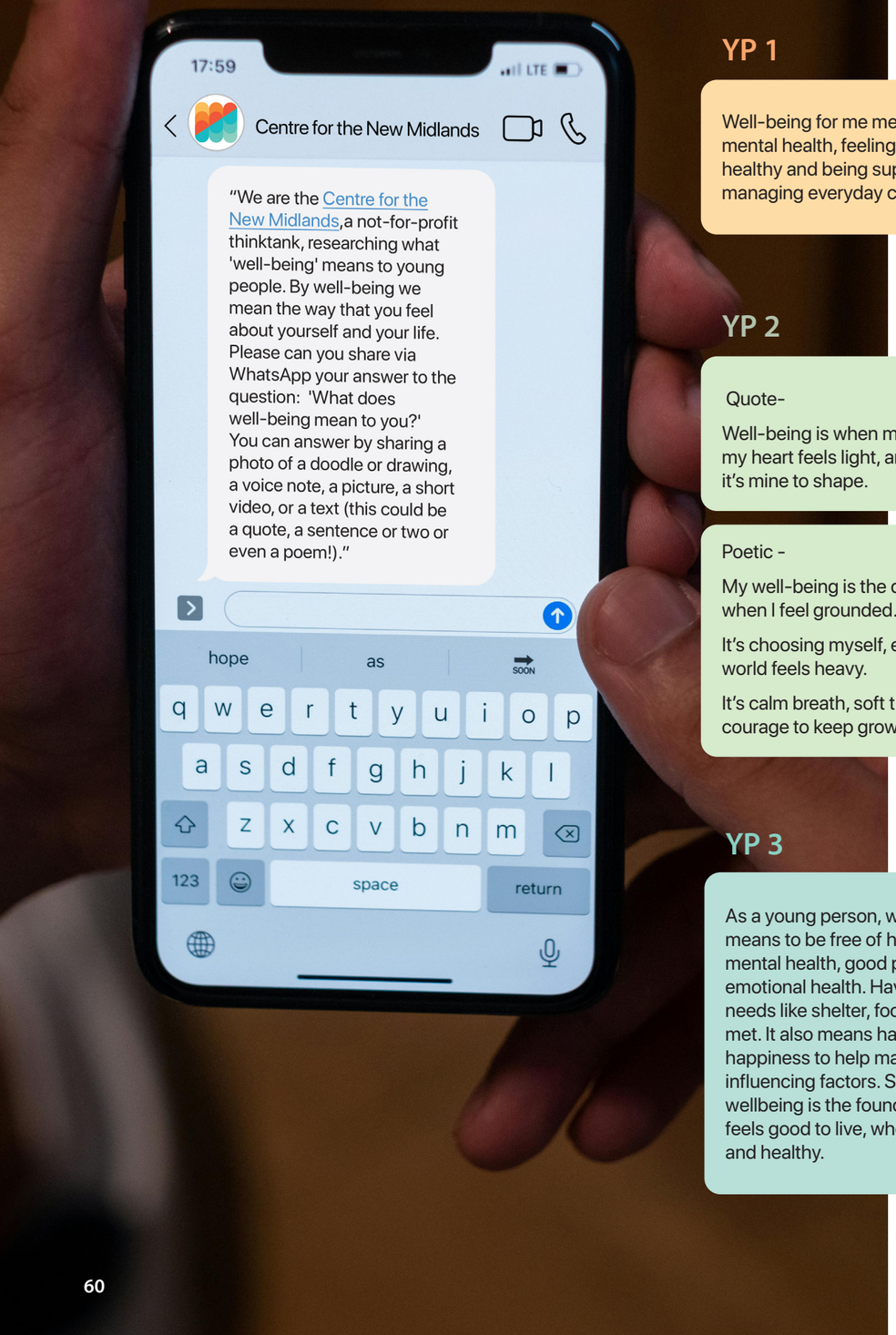
Figure 13: Young person interview prompts – Wellbeing and quality of life: External and Structural factors

"It literally gives me the space to breathe and live and work peacefully. Yeah, very much".

St Basils Live and Work Resident



SECTION 5: Breaking the Cycle: Qualitative Evaluation Findings



YP 1

Well-being for me means having good mental health, feeling safe, staying healthy and being supported in managing everyday challenges🌈

YP 2

Quote-

Well-being is when my mind feels calm, my heart feels light, and my life feels like it's mine to shape.

Poetic -

My well-being is the quiet moments when I feel grounded.

It's choosing myself, even when the world feels heavy.

It's calm breath, soft thoughts, and the courage to keep growing.

YP 3

As a young person, well-being to me means to be free of harm, have good mental health, good physical and emotional health. Having all my basic needs like shelter, food and hygiene met. It also means having a source of happiness to help maintain all these influencing factors. So in short, good wellbeing is the foundation to a life that feels good to live, where I can be happy and healthy.

YP 4

Wellbeing is important to any human being

I mean I want to be well mentally, physically, and not just be a human being

Life isn't for being it's for living

Wellbeing means peace, means stability

Wellbeing as a young person is hard to capture and that's the reality

We are all so different and come from different walks of life but most likely all looking for the same stability

My well-being and our wellbeing as young people is important but our youthful voices are not heard enough and that is our reality

YP 5

Well-being to me is the time you take out of your day to make sure your prepared and mentally ready for the next day. It also means keeping up with hobbies or friends- just the things that keep you entertained, happy and stable. Some people do journaling which helps with breaking down the events of the day, but I prefer listening to music and talking about everything that day- well-being is different for everyone!

YP 6

Living in the Present: The comfort and peace of the present moment is well-being before it flies to the next day.

YP 7

For me personally wellbeing is, sort of, I guess you could say a way to look at how you are feeling emotionally. How your emotional, emotions are impacting your life and the either positive or negative impact that that is having on your life.

It could be that positive wellbeing you are feeling really happy because I don't know you've had a really good hang out with some friends so that will have a positive impact on your mood and how you want to do things. You might decide 'oh, I want to go for a walk' or 'oh, I want to go for a run' because you are in a positive mood, positive wellbeing.

But if, let's say you have had a really bad breakup, or what I argue and think is worse, you've had a really bad friendship breakup and you just feel like poo, you don't want to do anything. It affects how you feel and how you respond to things. You don't want to go for that walk, you don't want to go for that run you just want to stay inside and do things, quick things, that make you feel better.

Like for me, wellbeing is ultimately the combination of your emotions and how that effects your desire and your drive to do things and really to exist beyond just the core essentials of existing. If you have good wellbeing you are more likely to do things that will perpetuate your positivity and if anything it can become a positive cycle. But the same in reverse if you have negative wellbeing and things are going badly that can send you down a downward spiral and that can be hard to break out of.

YP 8

To me personally, wellbeing is a numerous amount of things. It could be physical wellbeing, it could be mental wellbeing, so it's a big bracket but to me wellbeing is keeping yourself happy whilst also thinking of others.

YP 9

Wellbeing to me means taking care of myself physically and emotionally. Feeling ground safe and clear minded and being at peace within myself ✌️

SECTION 5: Breaking the Cycle: Qualitative Evaluation Findings

5.2.2 Stability and Safety

Young people's previous housing situations were overwhelmingly marked by precarity and insecurity, often for extended periods of time. Live and Work presented an opportunity to stabilise and to take stock, affording crucial 'breathing space' from unsuitable and often unsafe accommodation and halting repeated cycles of uncertainty.

Despite having experienced the negative effects of housing insecurity, young people did not appear unduly worried about the two-year tenancy duration at the scheme. The ability to 'settle' for a length of time and have space to plan appeared to create enough ontological and psychosocial security to mitigate for a further move in the future beyond the Live and Work tenancy:

> *"[Life before was] just chaos...and now I've got two years to sort of figure out a routine, get myself together, and yeah, look at my next steps"*

The feeling of stability engendered by low rents and certainty over housing costs was welcomed by young people. Reduced anxiety and the ability to save were cited as key benefits that impacted upon their wellbeing. Several spoke of previous private sector rents constantly and arbitrarily rising, leaving them financially 'all over the place', whilst those previously living in supported housing referenced high rents and complex housing benefit rules that made working increasingly 'stressful' and unsustainable.

Some young people were now paying more than the minimal payments they contributed whilst living at home. This, however, was presented as vastly preferable to remaining in an environment that was detrimental to subjective wellbeing and employment sustainability:

> *"Maybe I might have had a bit more money to save [if I stayed at my parents, on the sofa], but then is it really worth it if your relationships are worse and your career is worse and whatever other factors are worse?"*
> (Young person)

5.2.3 Autonomy and Independence

Young people reflected that Live and Work had helped to enable autonomy, both over their lives and futures and over their physical space. Many felt they were able to 'progress' in life for the first time and develop practical life skills and independence in a safe environment. In the Live and Work , young people were able to develop agency, be 'productive', and exert control over their lives and careers:

> *"While here, you can sort of get on with your life, figure out what you want to do, gain that independence, become mature"*

> *"It gives you the time to sort of focus yourself, and you're accountable for your actions"*

In particular, the notion of having control over one's space and the privacy, safety, and peace of mind this fostered was consistent across all young people's reflections. This ability to exert control and have the freedom to "choose who I have in my space" had profound impacts upon personal wellbeing and the ability to focus, both for those previously living in shared environments and for those living in crowded or difficult family environments:

> *"Yeah, just a space to [be] working and revising and studying without worrying about other things"*

> *"I mean it's a lot better because I've got my own space, but before, I was just literally in my uncle's living room"*

5.2.4 Hope and Psychological Relief

The impact of housing stability on anxiety levels was a striking feature of young people's narratives. Constant and repeated worry about being evicted, re-entering homelessness, or struggling to afford increasing housing costs had profound and compound effects on mental health. It had often been difficult for young people to think of life beyond the 'day to day': what one young person described as merely *"clinging on."*

Housing insecurity, and the harmful ripple effect this had on other areas of life, led to reported feelings of past 'hopelessness'. Insecurity had the effect of reducing psychosocial safety and creating a feeling of psychological impermanence, pertinently encapsulated by one young person:

> *"And so some of the places I moved, it took me a really long time to unpack my things because it felt like I wasn't going to be there very long, even if I didn't know whether I was going to be there for long or not"*

The comfort of knowing they had good quality accommodation for the next two years was expressed as giving rise to renewed 'hope' and allowing for the creation of what felt like a 'home'; often for the first time in their adult life.

5.2.5 Social and Relational Benefits

Greater financial and housing stability, along with enhanced control over space and reduced feelings of anxiety, served to strengthen personal and social relationships and reduce isolation. For some young people, their more stable financial and housing circumstances meant that, for the first time, they felt settled enough to build and nurture social and professional networks:

> *"I think not having that like worry of where I'm going to live has meant that like I can be more present in my friendships"*

> *"It's helped so, so, so much. Like, whenever I'm talking to my friends, just like, "feel free to come over", and...it really does play a huge role in well-being, to be honest"*

Living with 'like-minded people' in safe housing schemes enabled some young people to feel part of a community. This was sharply contrasted with previous 'forced sharing' situations where they 'kept to themselves' due to 'vulnerable' residents or *"housemates...that have been, like, aggressive or violent".*



Photo for illustration purposes only – not actual residents of St Basils.

5.2.6 Sustaining Employment and Career Progression

Alongside making it possible for young people to enter employment, Live and Work was directly attributed to the sustainment of employment in some cases. Physical living spaces were more conducive to home working and study, and the increased 'headspace' engendered by housing stability allowed for simultaneously increased focus and responsibility at work:

> *"I had to have a much smaller client load [when I was living in shared private rented places]"*

> *"[If I'd remained in unstable housing] my work ethic, my quality of work would have dropped"*

Live and Work was characterised as providing the scaffolding required to pursue career progression or further training and allowed for sufficient 'focus' to 'build a career' or be more 'strategic' about desired employment trajectories.

For some young people, it was clear that there was further importance placed on being able to not just live and work, but to 'work where you live'. In a changing labour market with increased remote working or 'working from home', Live and Work seemed to provide an environment that supports hybrid working and 'being professional'. This was something the young people interviewed could not achieve in previous overcrowded or unstable accommodation:

> *"Sometimes [when I lived and worked at my parents' house] I'd be on a call and like, my mom would pop in and out of the room and stuff like that. And it's just really unprofessional and I couldn't, like, I explained it to her, but ...that's just the way my house is, man… it's a bit chaotic and stuff, so I needed a space to be able to work and focus and stuff like that"*



Photo for illustration purposes only – not actual residents of St Basils.

5.3 An Innovative Partnership Model and Investment for the Future

A theme that emerged consistently across our stakeholder interviews was that Live and Work is based on an innovative, partnership model. St Basils was able to leverage local relationships and bring together actors across the public and private sectors. For instance, the private developer Equans absorbed reduced margins to make the scheme viable. Moreover, it required government funders to back this model of housing through existing funding mechanisms, an approach that demanded 'more upstream thinking' (stakeholder interview).

Central to this was the convening role played by St Basils. Stakeholders were clear that the scheme would not have been deliverable without the organisation's reputation, relationships, and institutional determination: 'I don't think you can put a finger on how much determination has gone into delivering what we've delivered already from the various different parties involved' (Stakeholder).

St Basils' reputation, being 'respected in this space' (stakeholder interview), enabled the organisation to build a coalition of committed partners. As one stakeholder reflected, the scheme has been rooted in a joined-up way of working that breaks up sectoral silos: ***"we're all working in our different fields in separation from each other and we never come together. Whereas I think the Sandwell scheme, I think that's done that really well, like, bringing the two together".***

While seen as a strength, the financial and partnership structure of the Live and Work model could be regarded as difficult to replicate. Considering the upfront commitment required from funders, developers, and anchor institutions, one stakeholder posed the question: ***'at what point does it not stack up financially, and what size, and how do you make it work? I think that's probably what stops a lot of people from even exploring this option.'***

Another potential challenge was around branding and perceptions. St Basils' strong reputation in the youth homelessness sector, while an asset, could serve to limit the appetite for replicability. There was a concern from some stakeholders that the Live and Work model could be viewed as the preserve of homelessness charities, when its utility and relevance extends far beyond this. As one stakeholder reflected: ***"I think because St Basils is, you know, a very open youth homelessness charity, again the mind goes back to homelessness. Yeah, "this is all about homelessness".***

In addition, young people who are facing housing precarity in the West Midlands may not consider themselves at risk of homelessness or as requiring the assistance of a 'homelessness charity'. As a result, they may not consider St Basil's Live and Work as relevant to them.

As a remedy to this, there was an emphasis on 'demystifying' the Stepping Stone model: ensuring it was made clear, both by St Basils locally and to prospective adopters of the model nationally, that it is not a 'homelessness service'. despite the challenges identified, there was broad consensus among stakeholders that the Live and Work scheme addressed housing market gaps for affordable housing for young people which allowed them to be hopeful, sustain a job and think about next steps in their lives, which echoed the findings from the young peoples' interviews.

Stakeholders described how the scheme creates the conditions for young people to think differently about their futures.

> ***'Genuinely like if you want to be in a position where in a few years' time, you'll be ready with a bit of a deposit to move out with some friends. At the moment, I don't see any other model that could do that'*** (Stakeholder)

Another stakeholder reflected that housing insecurity occupies the mind entirely, but once that pressure is removed young people are given permission to imagine something different: ***'once they're in somewhere safe, it frees them up to think about other things and what they really want to do'*** (stakeholder).

SECTION **6:**

The Social Return on Investment of Live and Work, Apprentice House, Sandwell

This section presents the Social Return on Investment analysis for the Sandwell Live and Work scheme at Apprentice House. The SROI translates the outcomes experienced by young people and the wider public system into a common financial language, making it possible to compare the social and economic value the scheme generates against the investment made in it. It is an evaluative SROI which is grounded in ten years of actual programme delivery.

The full technical methodology, year-by-year cashflows, sensitivity analysis and the complete impact map are set out in Appendices A1 to A3.

This section provides the rationale, the headline results, analysis and a narrative overview.

6.1 Approach and Analytical Framework

The SROI analysis adopts a whole-system, ten-year perspective. The ten-year horizon reflects both the life of the capital investment in bringing Apprentice House back into productive use, and the longer-run effects on young people's employment, housing stability and health that the scheme is designed to generate. A real discount rate of 3.5% per annum is applied in line with HM Treasury Green Book guidance for public sector appraisal.

The SROI was developed following the five-stage Social Value International Guide to SROI:

- Identifying all material stakeholders, both those who invest in the scheme and those who benefit from it
- Identifying the outcomes experienced by each stakeholder group as a result of the scheme
- Assigning financial proxy values to each outcome, drawn from published sources and adjusted conservatively
- Establishing how much of each outcome would have occurred anyway (deadweight), how much is specifically attributable to Live and Work (attribution), and how quickly the benefit diminishes over time (drop-off)
- Calculating the present value of all outcomes and inputs, and computing the SROI ratio

Both cash and in-kind investments are treated as part of the total investment, in line with the Guide to SROI, because they represent real economic resources that are necessary to generate the outcomes. The full mathematical framework, including the base-year impact formula, drop-off and discounting approach, is set out in Appendix A3.

The model uses 25 young people per year as its central quantity estimate for resident-level outcomes, reflecting actual programme capacity at Apprentice House during its operational period. Where outcomes relate to the physical scheme (rooms, void costs, energy savings), the full 32-room capacity is used.

6.2 Stakeholders: Who Invests and Who Benefits

Eight groups receive value from the scheme, and five stakeholders invest in making it possible.
The table below sets out each stakeholder with their full name, role and the nature of their benefit or investment.
Many are referenced in the SROI model by acronym; this table provides the key.

Code	Full Name	Type	Benefit or Investment
VALUE-RECEIVING STAKEHOLDERS			
YP	Young People (residents)	Primary beneficiary	Improved income, wellbeing, housing stability, savings from energy-efficient dwellings, and long-run life outcomes
SMBC	Sandwell Metropolitan Borough Council	Value recipient	Avoided statutory homelessness costs; adult social care cost avoidance for the highest-need residents
HM Treasury / DWP	HM Treasury and Department for Work and Pensions	Value recipient	Reduced welfare payments (Universal Credit, Housing Benefit); increased income tax and National Insurance receipts; additional VAT revenue from increased consumer spending
NHS	National Health Service / Sandwell Integrated Care Board	Value recipient	Reduced primary care, mental health and crisis service use linked to housing instability and loneliness
MOJ / HMPPS	Ministry of Justice / HMS Prison and Probation Service	Value recipient	Avoided costs of first custodial sentences and community order supervision for young people at risk
SWBNHST	Sandwell and West Birmingham NHS Trust	Investor and value recipient	Improved staff retention and productivity linked to the apprenticeship element of the original scheme
UHBFT / HEWM	University Hospitals Birmingham NHS Foundation Trust / Health Education West Midlands	Value recipient	Employability gains from the pre-apprenticeship RISE programme delivered to residents
INVESTING STAKEHOLDERS (COST BEARERS)			
St Basils	St Basils	Investor	Net operating costs of accommodation; bespoke housing management staff costs; management costs (all annualised over the ten-year period)
St Basils	St Basils	Investor	Furniture grant for fitting out accommodation at scheme opening
SWBNHST	Sandwell and West Birmingham NHS Trust	Investor	Wages and allowances for apprentices (annualised over two years)
MHCLG / Homes England	Homes England	Investor	Empty Homes capital grant of £244,000, annualised over ten years (£24,400 per year)
Keepmoat/ EQUANS	Keepmoat Regeneration (now Equans)	Investor	Below-build cost and corporate social responsibility contribution to the refurbishment works

Table 6: Mapping Stakeholders

The model treats both cash and in-kind inputs as real investment costs, because they represent economic resources that are necessary to generate the outcomes – in line with the Guide to SROI.

6.3 Proxy Values and Rationale

Financial proxy values convert outcomes that do not have a market price into monetary equivalents that can be compared against investment costs. All proxies used in this analysis are drawn from published, independently verifiable sources and adjusted conservatively for deadweight, attribution and drop-off. The table below summarises each outcome, its proxy value and the key rationale. Full derivations, working and references are in Appendix A1- A3.

Outcome	Stakeholder	Proxy (per year)	Rationale (summary)	Primary source
1. Increased disposable income and self-reliance	YP	**£24,074 per YP**	Net take-home pay for a Band 5 NHS worker in 2025: gross salary of £28,407 minus £4,333 in income tax and National Insurance = £24,074 net. The proxy is net pay rather than gross because the £4,333 tax and NI contribution is modelled separately as a benefit to HM Treasury/DWP (Outcome 9). The two outcomes together account for the full gross salary without double-counting.	NHS AfC Pay Scales 2024-25; HMRC tax/NI tables 2024-25
2. Wellbeing: feeling in control of life	YP	**£14,399 per YP**	HACT Social Value Bank outcome 'feels in control of life' for under-25s, monetised using the WELLBY / Green Book wellbeing valuation method. Participant narratives of reduced anxiety, greater stability and agency map directly to this outcome. Used as the single primary mental health and wellbeing proxy to avoid double-counting multiple wellbeing measures.	HACT UK Social Value Bank v6 (2023); HM Treasury Wellbeing Supplementary Guidance (2022)
3. Avoided life-critical incidents (physical safety)	YP	**£12,500 per YP (5 YP)**	A conservative central estimate of the NHS and emergency services cost of a serious mental health crisis episode, including A&E attendance, emergency admission, liaison psychiatry and follow-up. Applied to approximately 5 high-risk residents per cohort. Derived from 2013-14 evidence base uprated to 2025 NHS prices using PSSRU unit cost inflation.	Tsiachristas et al. (2017), Lancet Psychiatry; PSSRU Unit Costs of Health and Social Care (2022)
4. Lifelong benefit (long-run cost savings)	YP	**£95,250 per YP**	Annualised estimate of the lifetime public finance cost saving from preventing a young person from becoming long-term NEET and homeless. Derived from the 2017 evaluation's evidence base (York University / CentrePoint), halved to avoid overlap with welfare savings modelled separately, and applied with high deadweight (10%), moderate attribution (50%) and low drop-off (5%) over the full 10-year horizon.	Coles et al. (2010), York Univ.; CentrePoint (2016); 2017 CfCR evaluation

SECTION 6: The Social Return on Investment of Live and Work, Apprentice House, Sandwell

Outcome	Stakeholder	Proxy (per year)	Rationale (summary)	Primary source
5.Furnishing and comfort	YP	**£940 per room**	Annualised replacement value of essential furnishings and household items provided by St Basils, net of what residents would otherwise afford. Represents a tangible improvement in living conditions, distinct from the wellbeing proxy.	St Basils scheme data; market rates for furnished accommodation
6. Energy efficiency and fuel savings	YP	**£300 per room**	Annual fuel bill savings for residents from energy-efficient refurbishment, including insulation, modern heating and energy-efficient windows. Applied to all 32 rooms. Low attribution (20%) reflects that energy prices and savings are largely determined by external market factors.	Equans scheme data; Ofgem average household energy costs. WMCA funded the further works to improve energy costs
7. Avoided homelessness prevention and relief cost	SMBC	**£24,000 per YP**	Young people are unlikely to be granted Temporary Accommodation through Local Authority statutory homelessness pathways, the relevant proxy is the cost of statutory homelessness prevention and relief activity. Single-case cost modelling places full per-case costs (assessment, casework, repeat presentations) at £1,500–£3,000 for non-priority single adults. The £24,000 proxy reflects the cumulative LA cost of a young person cycling repeatedly through the system without a preventive intervention - multiple presentations and associated support over a sustained period, not a single episode. Consistent with Homelessness Prevention Grant data (£440m allocated to English councils in 2024-25, 49% ring-fenced for prevention and relief) (Deadweight 30%; attribution 35%.)	MHCLG Homelessness Prevention Grant Technical Note 2025-26; MHCLG Statutory Homelessness Statistics 2024-25; Crisis / Centre for Homelessness Impact unit cost research; New Economy Manchester homelessness cost modelling
8. Local authority complex needs / adult social care cost avoidance	SMBC	**£12,500 per YP (4 YP)**	Marginal cost of intensive adult social care packages that might otherwise be required for the highest-need residents. Applied conservatively to 4 YP per cohort, with 25% deadweight and 25% attribution, preventing escalated need through stable housing and support.	LGA adult social care unit costs; NIHE Supporting People SROI; NEF / Refuge SROI precedents
9. Reduced welfare payments (UC)	HM Treasury / DWP	**£4,802 per YP**	This proxy represents the public expenditure saving to DWP when a young person moves into stable employment and no longer needs to claim welfare benefits. (£4,802/year) plus UC housing element at the Local Housing Allowance rate (£3,386/year) = £8,188/year, rounded to £8,250. This is the cost to the state that Live and Work helps to avoid. It is distinct from the £24,074 disposable income proxy (Outcome 1), which measures what the young person gains: the two outcomes sit with different budget-holders (DWP vs the individual) and together reflect the full financial value of moving from benefit dependency into employment.	DWP UC rates 2025-26; LHA rates West Midlands 2025
10. Reduced welfare payments (UC Housing Element)	HM Treasury / DWP	**£3,386 per YP (19 YP)**	The housing element of Universal Credit, paid at the Local Housing Allowance rate for the West Midlands, represents the housing cost subsidy avoided when a young person moves into stable employment and pays their own rent. Applied to 19 of the 25 YP cohort (76%), reflecting the proportion of residents who arrived at Live and Work from outside the St Basils service network (private rented sector, family breakdown, sofa-surfing or other routes), for whom the relevant counterfactual benefit saving is the LHA rate.	DWP UC rates 2025-26; LHA rates West Midlands 2025; Apprentice House service user data 2015–2025
11. Reduced supported housing rental and support payments	HM Treasury / DWP/Local Authority	**£17,896 per YP (6 YP)**	For the 24% of residents (6 YP) who arrived from St Basils supported housing or exempt accommodation, the relevant counterfactual saving is the Housing Benefit-eligible rent and service charges of supported accommodation rather than the standard LHA rate. All 6 YP are modelled at the higher-support (24-hour) rate of £344.15 per week (£17,896 annualised). St Basils also operates a lower-support tier at £272.19 per week (£14,154 annualised), but as the precise breakdown cannot be determined from the available data- and given that some residents are likely to have arrived from exempt accommodation, where eligible costs are typically higher - applying the higher rate is a transparent and conservative assumption. This represents the public expenditure saving when a young person moves from supported or exempt accommodation into Live and Work.	St Basils scheme data (Birmingham supported housing average rents and service charges, 2025); DWP Housing Benefit rates; Apprentice House service user data 2015–2025

SECTION 6: The Social Return on Investment of Live and Work, Apprentice House, Sandwell

Outcome	Stakeholder	Proxy (per year)	Rationale (summary)	Primary source
12. Income Tax and National Insurance contributions	HM Treasury / DWP	**£4,333 per YP**	Combined income tax (£3,147) and National Insurance (£1,186) payable by a Band 5 NHS employee on £28,407 gross in 2024-25. Represents the additional exchequer income from stable employment.	HMRC rates and thresholds 2024-25; NHS AfC Pay Scales 2024-25
13. VAT on spending	HM Treasury / DWP	**£1,940 per YP**	Additional VAT revenue from increased consumer spending power of employed residents relative to the benefit-dependent counterfactual. Assumes half the income differential (£19,368) is spent on VAT-liable purchases at 20%.	HMRC VAT guidance; 2017 methodology updated to 2025 income levels
14. Reduced NHS health service utilisation	NHS	**£1,800 per YP**	Composite of reduced GP consultations, IAPT / counselling sessions and low-intensity mental health A&E attendances associated with housing instability and loneliness. Deadweight (30%) and attribution (40%) applied, reflecting that some health improvement would occur in any stable housing environment.	NHS England Reference Costs 2023-24; NICE unit costs (IAPT £960/ course; GP £42)
15. Staff retention and productivity	SWBNHST	**£6,000 per apprentice (7 places)**	Estimated recruitment and lost-productivity costs avoided due to improved staff stability linked to the apprenticeship scheme. Attribution set conservatively at 40% given that multiple factors influence staff retention.	NHS Employers workforce data; APM SROI precedents
16. Employability gains (RISE programme)	UHBFT / HEWM	**£1,250 per YP**	Per-trainee cost of the NHS pre-apprenticeship employability programme, covering staff time, materials and subsistence for a five-week programme. Scaled from published apprenticeship delivery unit costs.	Institute for Apprenticeships unit costs (2020); DfE apprenticeship funding rules
17. Criminal justice: avoided first custodial sentence	MOJ / HMPPS	**£45,000 per YP (2 YP)**	Published average cost per prisoner per year. Applied conservatively to 2 YP per cohort with 20% deadweight and 30% attribution. Qualitative evidence from probation stakeholders supports the plausibility of this baseline risk level for the cohort.	HMPPS Annual Digest 2023-24 (£47,657 per prisoner per year)
18. WM Probation: avoided community order / supervision cost	MOJ / HMPPS	**£4,500 per YP (2 YP)**	Average annual cost of a community order from HMPPS published data. Treated as a distinct outcome from avoided custody, reflecting the probation service's view of the scheme's relevance to justice-involved young people.	HMPPS Annual Digest 2023-24 (£4,448 per community order per year)

Table 7: Outcomes and Proxies

Full derivations, working, references and parameter justifications for all proxy values are in Appendix A1 and A2.



SECTION 6: The Social Return on Investment of Live and Work, Apprentice House, Sandwell

6.4 Headline Findings

Over the ten-year period from scheme opening, the Live and Work scheme at Apprentice House has generated discounted benefits of £10.40 million against discounted inputs of £1.30 million. This gives a Social Return on Investment ratio of 1:7.97, meaning that for every £1 invested in the scheme, £7.97 of social and economic value has been generated. The net present value of the scheme over the decade is just over £9 million.

SROI Ratio
1: 7.97
£7.97 generated per £1 invested

Total Discounted Benefits
£10.40m
Over 10 years at 3.5% discount rate

Net Present Value
£9.09m
Benefits minus investment costs

Total Discounted Investment
£1.30m
All cash and in-kind inputs

Annual Equivalent Net Return
£1.09m
Net value per year over the decade

Sensitivity Range
1:7.17 – 1:8.85
±10% one-at-a-time sensitivity test

Ranking the Outcomes

Figure 11 illustrates the relative contribution of the eighteen outcomes to the total social value generated by the scheme, ranked by their total discounted value and showing where the greatest impact is generated.

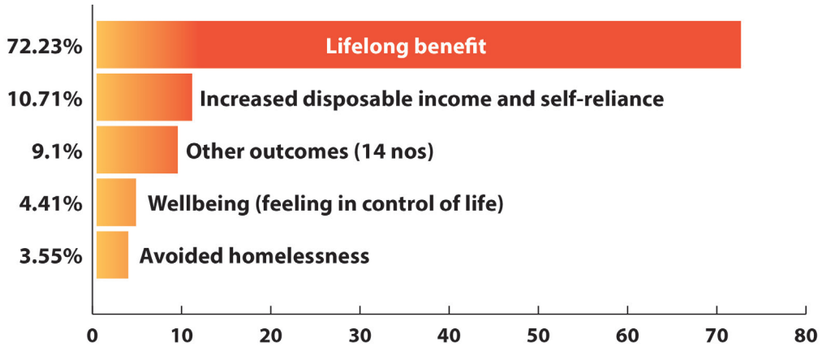


Figure 11: Ranked Outcomes

The dominant outcomes are those accruing directly to young people, particularly increased disposable income and the long-run lifelong benefit of avoiding sustained NEET status and homelessness, which reflects Live and Work's core purpose of transforming individual life trajectories.

Fiscal returns to HM Treasury and DWP, principally through reduced welfare payments and increased tax contributions, represent the next largest cluster of value, underscoring the scheme's significance as a public finance intervention.

Outcomes relating to avoided homelessness costs, NHS utilisation and criminal justice sit further down the ranking but remain significant in both absolute terms and as evidence of the scheme's reach across public services.

The full year-by-year cashflow breakdown underpinning this ranking is provided in Appendix A3.

6.5 Sensitivity Analysis

The Guide to SROI requires that SROI analyses test how robust their findings are to uncertainty in key assumptions. The model uses one-at-a-time (OAT) sensitivity testing, varying each of the four key model parameters: deadweight, attribution, drop-off and costs, by plus or minus ten percent, while holding all other parameters constant. The SROI ratio under each scenario is shown below.

Scenario	Benefits PV	SROI Ratio	What this means
Baseline (central estimate)	**£10.40m**	**1: 7.97**	**The central model result**
Deadweight reduced by 10% (outcomes less likely to occur anyway)	£10.59m	**1: 8.11**	Ratio improves modestly
Deadweight increased by 10% (more outcomes would occur anyway)	£10.20m	**1: 7.82**	Ratio falls by less than 0.2 points
Attribution reduced by 10% (less of the outcome credited to scheme)	£9.36m	**1: 7.17**	Largest downward sensitivity
Attribution increased by 10% (more of the outcome credited to scheme)	£11.44m	**1: 8.76**	Largest upward sensitivity
Drop-off reduced by 10% (outcomes persist longer)	£10.63m	**1: 8.15**	Ratio improves modestly
Drop-off increased by 10% (outcomes diminish more quickly)	£10.17m	**1: 7.79**	Ratio falls by less than 0.2 points
Costs reduced by 10%	£10.40m	**1: 8.85**	Benefits unchanged; inputs reduce
Costs increased by 10%	£10.40m	**1: 7.24**	Benefits unchanged; inputs increase

Table 8: Sensitivity Analysis

The model is most sensitive to changes in attribution and costs, each of which can move the ratio by approximately 0.8 to 1.6 points in either direction. It is less sensitive to deadweight and drop-off, each of which affects the ratio by less than 0.3 points. Across all eight scenarios tested, the SROI ratio remains well above 1:7, confirming that the headline result of 1:7.97 is robust. The full sensitivity analysis can be found in Appendix A3.

6.6 How the 2026 Evaluation Relates to the 2017 Forecast

The 2017 Centre for Community Research review[71] of the St Basils / SWBNHST Live and Work Scheme (Apprentice House) produced a forecast SROI, based on the first year of operation, which projected a net annual return of £0.8–1.1 million and a ten-year NPV of £8–11 million. It also included an illustrative whole-life scenario, projecting a ratio of approximately 1:14 if longer-term life-course outcomes for young people were fully capitalised.

The 2026 evaluative SROI, grounded in ten years of actual delivery, produces an annual equivalent net return of £1.093 million and a ten-year NPV of £9.09 million – both sitting within the original forecast band. This is a strong validation of the 2017 projections (see Appendix A3).

The difference between the 2026 ratio of 1:7.97 and the 2017 whole-life figure of approximately 1:14 reflects methodological strengthening rather than weaker performance. This evaluative model applies a full ten-year horizon (rather than five years), explicitly models capital and in-kind inputs, and applies consistent deadweight, attribution and drop-off adjustments to long-run outcomes in line with the Guide to SROI and current HM Treasury Green Book expectations. It also broadens the outcome set to show how value is distributed across young people, local government, the Exchequer, NHS and justice services, rather than focusing only on the most easily monetised flows.

The evaluative SROI should therefore be read as an evidence-grounded central estimate that validates the original forecast while providing a more transparent and conservative account of long-term impacts. Further detail on this comparison is set out in Appendix A3.



6.7 Interpreting the SROI outcome

Section 6.6 compares the 2026 evaluative result with the 1:14 figure from the 2017 Centre for Community Research forecast SROI and explains why the two figures reflect different methodological choices rather than different performance levels. However, more broadly the SROI guidance explicitly cautions against using ratios to compare analyses.

Every SROI involves choices around which outcomes to model, which proxy values to use, what deadweight and attribution to apply, and whether the analysis is evaluative or forecast. Two analyses of similar interventions can produce very different ratios without either being wrong.

The SROI Guide advises if organisations compare changes in their social return over time, this should involve examining the reasons for changes rather than comparing ratios directly (Nicholls et al., 2012, p. 10)

The two analyses reflect different methodological approaches, different proxy selections, and a decade of evolution in SROI best practice - factors which make a straightforward ratio comparison misleading.

There is no published scale, from DWP, HM Treasury, Social Value UK or any other authoritative body, defining what SROI ratio constitutes 'good' or 'excellent' performance. The Guide to SROI treats the ratio as one element in communicating the story of change, not a standalone performance metric. This is consistent with HM Treasury's 2025 Green Book review:

"HM Treasury is clear that a project may still be value for money even if it has a BCR (Benefit Cost Ratio) of less than one. That does not necessarily mean that the project has more costs than benefits. It simply means that the project's monetisable benefits are less than its monetisable costs."

"The Green Book does not endorse the use of arbitrary BCR thresholds."

HM Treasury, Green Book Review 2025: Findings and Actions (2025, p. 20 and 22)[72].

Rather than seeking a ranking against a scale that does not exist what is important is that the analysis is transparent, evidence-based and accurately reflects lived outcomes.

The Apprentice House SROI of 1:7.97 is a result based on:

- Evaluation of ten years of actual tenancy data, rather than forecasts or projections.
- Full costs included: Capital grant, NHS wages, CSR contributions, furniture grants and all operating costs as real investment.
- Conservative proxies and adjustments: All seventeen outcomes were adjusted for deadweight, attribution and drop-off in line with the Guide to SROI.
- Narrow sensitivity range: The ratio stays above 1:7 under all eight scenarios tested.
- Validates the 2017 forecast: Annual net return of £1.093m and NPV of £9.09m both fall within the £0.8–£1.1m and £8–£11m forecast bands.

The Sandwell Live and Work SROI is therefore presented as a robust, evidenced and conservatively balanced estimate of the social and economic value Live and Work at Apprentice House has generated over a decade.

SECTION **7:**

The Journeys of Two Young People through Live and Work

7.1 Case study 1: Illustrative Outputs and Social Value

Ann:

"The Live and Work scheme balance is amazing. Like, you get the value of the living and stuff at a cheap price, and at the same time, you get to work!"

Ann was displaced from her home country, Sudan, in 2023 following the outbreak of civil war. She arrived in the UK with her stepmother and half-sister. She originally resided with them but, due to disagreements with her stepmother, had to leave and was placed in St Basils supported housing.

After several months living in a scheme with higher levels of support, Ann secured a part-time job as a domiciliary care worker for children with additional needs. As the rent, commensurate with the level of support, was high and difficult to manage on her wages, Ann was helped to move to a lower support, 'step down' scheme with more manageable rent levels.

Ann later secured a full-time role within the NHS after learning of a pilot scheme to assist young people in commissioned supported housing with their rental costs whilst in employment. After this scheme closed Ann was finding the high rental costs of supported housing difficult to manage and the 'financial constraint' limiting to her life:

"When work is just too stressful, and you've got high rent expenses, it makes you start hating to work in general. You just start hating life".

Whilst she understood why the rent was so high for a room in a supported housing scheme, Ann felt it was a little unfair to be paying as much as she might do for a one-bedroom apartment on the open rental market. Ann also found the commute from her accommodation to her place of employment difficult, resulting in very long days and little free time.

Staff at St Basils supported Ann to move to a self-contained apartment within the Sandwell Live and Work scheme, which is very close to her workplace and 'very affordable' on her wages. Ann describes her flat as 'very nice' and 'almost too good to be true', stating it would be 'almost impossible to find a studio apartment this big, this clean, this renovated and this warm with this price' elsewhere. Ann received help with furniture through a grant programme and 'feels like an established person' now she has a fully furnished apartment.

Ann did initially find the transition from supported accommodation to Live and Work quite isolating and felt the absence of staff and other residents that she had become used to. After around three months Ann was 'completely fine'; particularly valuing the feeling of independence and 'like I'm actually an adult', reflecting that Live and Work accommodation was preparing her well for the future and for completely independent living. Ann has particularly benefitted from the freedom and ability to invite friends and family to stay with her; stating that being at the Live and Work scheme has appreciably reduced her loneliness and improved her social life, friendship networks and ability to 'treat herself.

SECTION 7: The Journeys of Two Young People through Live and Work

7.1 Case study 1: Illustrative Outputs and Social Value continued:

Since moving to Live and Work, Ann has had some challenges with stress and burnout at work, alongside Home Office errors with her right to work. She has managed to successfully navigate these challenges and now values a healthy work-life balance to maintain wellbeing. Overall, Ann feels that since moving to Live and Work her mental wellbeing and quality of life are the best they have been and for the first time she feels 'completely settled':

"The settlement aspect was very crucial. It's also part of the whole well-being issue, because [before] I felt like I was just stranded. I was all over the place, moving from one place to another and stuff, so… I have an official contract now that states that I can stay here for two years, so I know I'm staying, and I'm settled here for two years, and then we'll worry about whatever happens in the future, in the future. But the settlement aspect is just extremely important for me, because for someone that went through homelessness, has been evacuated from war, moved from a whole different country, like, it was a very traumatising experience. So, to me, having such an option, a very decent place. and, like, affordable, that does not leave me financially constrained, and I've got the privacy that I want is so great for me".

Into the future, Ann plans to maintain the stability she has found and progress within her employment; either by applying for a higher band job within the NHS or through other, external opportunities. Longer-term, Ann aims to complete a degree in Accounting and Finance and qualify as a certified accountant.

Reflecting on what her life may have been like without the opportunity to move to the Live and work scheme, Ann feels she may likely still have been in supported housing or been forced to move somewhere insecure, without the ability to get the things she wanted and without privacy, independence, control, and her own space. Ann also believes she would not have felt 'mentally relaxed' like she does now, with 'definitely no stability', and would have continued to suffer with anxiety. She would have found trying to find somewhere affordable to live 'very stressful', whilst possibly getting into debt due to the high rental costs in supported housing.

Outcome	Base-Year Impact (£)
Increased disposable income	11,556
Wellbeing: feeling in control	6,307
Furnishing & comfort	451
Avoided homelessness	5,880
Reduced welfare payments	2,681
Income Tax & NI	1,408
VAT on spending	631
Reduced health service use	504
Energy & fuel savings	42

Total benefits attributable to Ann (2024–2025)

Total Individual Benefits ≈ **£29,460**



7.2 Case Study 2: Narrative journey

Jayen

"Everything's around me now, everything that I need".

Jayen moved into St Basil's supported accommodation whilst studying for his 'A' levels. He was previously living with relatives, but it became unsafe, which had an impact on his studies and his wellbeing. Whilst living in supported accommodation, Jayen successfully completed his 'A' levels and was accepted onto his chosen course of Veterinary Science at university. However, he discovered that he would not be able to stay in university halls of residence over the long summer break; something that left him in a difficult position due to his estrangement from his family.

Jayen attempted to obtain support from his chosen university with this problem but 'hit a brick wall'. Supported accommodation would have been too costly for him to stay in1 and so St Basils staff recommended the Sandwell Live and Work scheme to him as an affordable option that he could stay in all year round. Jayen moved to the Live and Work scheme at the start of his first term and remained there for two months before moving over to the newly-opened scheme in Birmingham. The daily commute to university and to his part-time job was very difficult from Sandwell. Jayen also felt the accommodation was too quiet and not as 'sociable' or 'homely' as he was looking for, and wasn't right for his particular circumstances, longer term.



Jayen describes the Birmingham Live and Work scheme as 'Amazing, honestly. Especially for what you're paying for in this location [the city centre], this is pocket change compared to some places'. He feels the facilities, communal spaces, and opportunities for sociability within the scheme suit him better and feel 'quite like student accommodation'. Jayen generally kept to himself whilst living in supported accommodation as there were 'vulnerable' people there, with 'a lot going on'. He feels Birmingham Live and Work is better for his personal relationships and overall wellbeing; particularly knowing he is sharing space with people in a similar situation to him:

"[Here], people socialise. It's really good. Everyone knows each other on my floor, and people are quite comfortable with cooking together in the kitchen. They go out with each other, do a few shops together, sit down in the communal areas downstairs and chit chat with one another. And that's really good. I really like it. And everyone's quite different. Everyone comes from different backgrounds as well. So, it's really good to meet new people. And you know what? There's actually quite ambitious people here. You've got me a vet, you've got an accountant, you've got someone studying chemistry. So, quite ambitious people. That's brilliant".

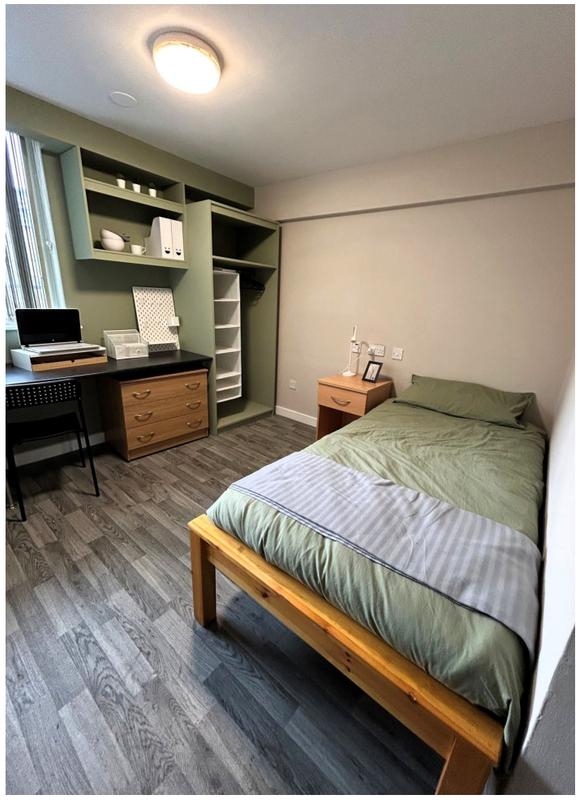
Jayen appreciates and values the sense of independence that the scheme fosters, and that he feels able now to progress in life, gain independence, and develop maturity.

Reflecting on his mental wellbeing and overall quality of life, Jayen feels this has 'really improved' since moving to the Birmingham scheme. Physical and emotional well-being are particularly important to Jayen, including a strong support network, people to talk to, and people to ask for help if needed - something the Live and Work environment provides, and which is needed to ensure he is able to focus and perform well in his studies.

Describing himself as '***very driven and academically focused',*** Jayen aims to focus on his studies, continue working part-time, and save money. Ideally, he would like to secure a council property by the time his two years at the Live and Work scheme have ended but has been encouraged by Live and Work staff to save for a deposit in the private rented sector as another option. As a longer-term goal, Jayen aims to qualify as a vet and possibly open his own practice one day.

Overall, Jayen is very appreciative of how flexible St Basil's were and that they did not discriminate against him due to his status as a student and a part-time worker; establishing that the rent was affordable to him and that the scheme would be better for him than remaining in supported housing or moving to student halls with no contingency plans for the summer breaks.

Reflecting on what his life may have been like without the opportunity to move to the Live and Work scheme, Jayen feels life would be a lot more disorganised, a lot less stable, and somewhat 'all over the place': ***I feel like I would still have been moved about a lot. And for me, I was just so sick of being moved about. In the past year, I've just been moved from place to place to place'.*** Having to re-establish and reorientate himself in new areas and develop new routines with each move had become exhausting and detrimental to both his wellbeing and his studies. Having two years in affordable accommodation in an environment he enjoys will give Jayen the necessary space to gather himself and carefully consider his next steps.



SECTION **8:**

A Growing Model: Birmingham Live and Work

The Birmingham Live and Work scheme opened in December 2025, making a full Social Return on Investment evaluation premature at this stage. Nevertheless, the scheme represents a significant expansion of the Stepping Stone accommodation model. This section sets out the scheme's profile and context, explains how the model operates and how it has been adapted from its origins in Sandwell, considers the anticipated impacts based on that evidence base, and addresses the practical question of replicability, demystifying the scale and scope of what it takes to deliver a Live and Work scheme.

8.1 Profile and Context

Birmingham is the largest local authority in England and has a youth population exposed to some of the most acute housing and employment pressures in the country. Youth unemployment in the city runs at double the national average, and by the end of 2025 only around 2.2% of private rented properties in Birmingham were available at the Shared Accommodation Rate - the Local Housing Allowance level to which almost all single young people under 35 are restricted. For young people on entry-level wages, the average monthly rent in Birmingham of £1,087 (ONS, January 2026) is simply out of reach: a full-time worker aged 18–21 earning the average annual salary of approximately £22,000 would need to commit more than half of their take-home pay to rent alone, far beyond the accepted affordability threshold of 30%.

Birmingham City Council recognised this gap and has formally embedded the ambition to develop Live and Work provision within both its Homelessness Strategy and Housing Strategy. The WMCA Trailblazer Devolution Deal included an explicit commitment to extend the Stepping Stone model across the region which has now been realised through the WMCA regional priorities within the national Social and Affordable Homes Programme 2026-2036. The convergence of strategic intent, capital funding, and a suitable building created the conditions for the Birmingham scheme to proceed.

The building, 1 William Booth Lane in Birmingham City Centre, was previously operated by Midland Heart as a supported housing foyer for young people. It was built around 1996 and provides 80 en-suite rooms across four floors, with shared kitchens on each floor and extensive communal and office space on the ground floor, including a secure external car park. When Midland Heart indicated it would not be renewing the supported accommodation contract, St Basils identified the building as an ideal Live and Work location: centrally located, well-connected by public transport, and structurally suited to conversion from supported housing to independent living for young workers.

Funding for the scheme was assembled from multiple sources, reflecting the cross-sector partnership model that underpins the Live and Work approach. Homes England provided capital through the Purchase and Repair programme; Birmingham City Council committed Section 106 funding; and St Basils drew on its own charitable funding. The total acquisition and future-proofing works (including refurbished shared kitchens and hot-desking space to support hybrid working) were costed at approximately £3.3 million. The scheme is debt-free, a structural condition the business model requires in order to keep rents genuinely affordable.

8.2 How the Scheme Works

Like the Sandwell scheme, Birmingham Live and Work is an affordable housing offer, with deflated rents, for young working people.

The scheme is open to young people aged 18–25 who are in work, in education or training, or actively seeking employment. The scheme does not require a high level of support need; it is designed for people who have the basic life skills to live independently and can pay rent from their own income.

Referrals come from a wide range of sources: statutory homelessness pathways, other St Basils services, employers, universities, and self-referrals. The Birmingham scheme's city centre location and its proximity to employers, further education institutions, and transport links means it is accessible to a broader population than the Sandwell scheme.

Rents at Birmingham Live and Work are set at less than £100 per week all-inclusive: specifically £78.61 in rent plus a service charge of £22.92, totalling £99.53 per week. This compares with the current supported exempt accommodation rate for a similar property in Birmingham of £248.58 per week, which is a reduction of nearly 60%. Rents are set at or below Local Housing Allowance rates, meaning that even a resident whose employment temporarily reduces is not immediately at risk of unaffordability. The scheme is deliberately structured so that rent represents no more than 30% of income for a young person on minimum wage, making work genuinely pay from day one.

The Tenancy and Support Offer

Tenancies at Birmingham Live and Work are assured shorthold tenancies for a fixed term of up to three years, in line with the new 'Stepping Stone' accommodation introduced through the Renters' Rights Act 2025 .This provision, secured through sustained lobbying by St Basils, Centrepoint, and YMCA, and supported by the Chartered Institute of Housing, means that tenancies do not become periodic, giving both residents and the scheme operator the certainty that the arrangement is a time-limited stepping stone rather than a permanent tenancy commitment. In practice, most Stepping Stones residents stay for less than two years, using the period of affordable, stable accommodation to consolidate their employment, build savings, and plan their move into the private rented sector or towards homeownership.

Staff are present during business hours on weekdays, and the 'supportive' offer is light-touch: help with tenancy management, signposting to services where needed, and a connection to employment and training opportunities. The communal spaces, shared kitchens, and hot-desking facilities are designed to foster a positive social environment; residents describe this as something closer to student accommodation, with working and studying young people from diverse backgrounds.

8.3 Early Resident Profile

The Birmingham scheme opened in December 2025 and by late January 2026 had 15 residents with recorded data. By the time of this report publication (April 2026) there were 36 'acceptances' although not all 36 may have moved in yet.

While this is too small a dataset for statistical analysis, the early profile provides an indicative picture of the cohort the scheme is reaching and how it compares to the established Sandwell scheme.

Several features of the early Birmingham cohort are notable. The age profile is almost identical to Sandwell, confirming the scheme is reaching the intended group. The ethnic diversity of the cohort is striking, and directly consistent with what the research evidence would predict. A 2025 report commissioned by the WMCA Homelessness Taskforce[73] found that Black-led households in the WMCA area are more than twice as likely to experience statutory homelessness as White British-led households, with Mixed ethnicity households also at particularly elevated risk. Pakistani and Bangladeshi households face greater exposure to hidden forms of homelessness such as sofa-surfing and severe overcrowding.

A higher proportion of Asian residents at Birmingham compared to Sandwell likely reflects the city centre location and greater proximity to Birmingham's diverse communities. The gender balance is somewhat more male-weighted in the early cohort than at Sandwell; as the scheme matures this may shift, consistent with evidence from Sandwell.

The mix of employment statuses at entry is also significant. The scheme is designed primarily for working young people, but the presence of working students and apprentices reflects a progression from different starting points.

Of the 36 'acceptances' to Birmingham Live and Work, 21 young people were previously living in non-commissioned exempt accommodation and 6 arrived from St Basils supported housing.



8.4 Differences from the Sandwell Live and Work:

Birmingham Live and Work shares the core structure of the Sandwell model: affordable rents for working young people, light-touch support ('supportive', time-limited tenancies) but differs in several important respects.

Scale

At 80 units, Birmingham is 2.5 times the size of Sandwell Phase 1 at Apprentice House (32 units) This scale brings both opportunity and challenges . A larger scheme can serve a more diverse cohort simultaneously and achieve greater spread of employer partnerships and referral pathways. It can also support communal spaces and amenities (the hot-desking provision for hybrid working is unique to Birmingham). The management and maintenance cost base per unit is expected to be lower at scale, supporting the long-term financial sustainability of the scheme.

Accommodation Type

Where Sandwell Phase 1 provides shared student-style flat accommodation (four-bedroom units), and Phase 2 offers self-contained studio apartments, Birmingham provides en-suite rooms with shared kitchens per floor. This configuration sits between the two: more privacy and personal space than traditional shared housing, but a stronger communal dimension than self-contained studios. Resident feedback captured in the evaluation interviews suggests this is well-suited to the city centre context; residents describe a sociable environment where floor-level communal cooking and shared spaces support positive peer relationships among a cohort of young people from varied backgrounds.

Location

The Birmingham city centre location with proximity to major employers, transport networks, and educational institutions increases the scheme's accessibility and broadens the pool of potential residents and employment opportunities. For young people working in the city centre or working while studying at Birmingham's universities, the scheme removes the cost and time burden of a long commute, a practical barrier that, as the evaluation case study illustrates, contributed to difficulties for a resident who initially accessed the Sandwell scheme before transferring to Birmingham.

Funding Structure

The Sandwell scheme's original funding relied on a peppercorn lease from Sandwell and West Birmingham NHS Trust and a VCS Empty Homes Property Grant from the Housing Corporation. Birmingham's funding structure is more replicable in the current funding landscape: a combination of Homes England capital funding, local authority Section 106 receipts, and charitable/ organisational reserves. This structure draws on funding streams that are available across English local authorities and does not depend on a single anchor institution holding a building asset.

Providers of Stepping Stone accommodation are keen that appropriate space standards are applied which align with the nature, purpose, and affordability of the model as included within the Renters Rights Act 2025, and that Nationally Described Space Standards (NDSS)[74] are not considered a pre-requisite.

Regulatory Context

Birmingham Live and Work is the first Live and Work scheme to open under the new 'Stepping Stone' tenancy ground in the Renters' Rights Act 2025. This regulatory innovation means the scheme operates with greater legal clarity and certainty than its predecessors. Earlier schemes had to navigate potential ambiguity around tenancy type; the new Ground 5H removes that uncertainty and provides a model that other organisations can replicate with confidence[75].

8.5 Anticipated Impacts: Applying the Sandwell Evidence Base

Because Birmingham Live and Work has been operational for only a few months at the time of this evaluation, a full SROI could not be produced. However, the alignment between the two schemes in terms of model, eligibility criteria, rent structure, and target cohort means that the Sandwell SROI provides a defensible basis for projecting the likely impact of the Birmingham scheme, subject to the assumptions and adjustments set out below.

The Sandwell SROI demonstrates a ratio of 1:7.97 for every £1 invested, nearly £8 of social and economic value is generated. At Sandwell, the scheme built its occupancy and referral networks over time, and the ten-year resident count of 236 across 32 units reflects the slower early years as well as natural gaps between tenancies throughout the period. Birmingham opens into a context of established demand, a well-developed referral ecosystem, and 80 units in a city centre location accessible to a much larger pool of potential residents. On the basis of near-full occupancy and an average tenancy duration of 18 to 20 months (consistent with Sandwell's tenancy trend, where median stays had risen to 12–13 months by 2022–23 with many residents staying longer) Birmingham could be expected to house between 480 and 530 residents over ten years, with a central estimate of around 500. This compares with the 236 residents the Sandwell scheme served in the same period.

The resident pathway profile at Birmingham Live and Work also points to a strong anticipated return on investment, particularly in relation to supported housing cost savings. At Sandwell, 24% of residents arrived from within the St Basils service network; at Birmingham, the proportion is markedly higher. Of the 36 acceptances to date, 21 (58%) had previously been living in non-commissioned exempt accommodation and a further 6 (17%) arrived from St Basils supported housing, meaning that approximately three quarters of residents arrived from higher-cost supported or exempt accommodation.

Exempt accommodation in particular carries some of the highest Housing Benefit-eligible costs in the supported housing sector, frequently exceeding the St Basils 24-hour supported housing rate used as the proxy in the Sandwell SROI. This suggests that the counterfactual Housing Benefit costs avoided by the Birmingham scheme, and therefore the fiscal return to DWP and HM Treasury, are likely to be considerable. Whilst insufficient data currently exists to model this with the rigour applied to the Sandwell evaluation, the Birmingham resident profile provides a strong evidential basis for anticipating significant social and fiscal value from the scheme as it matures.

8.6 Qualitative Evidence from Birmingham Residents

Two of the seven young person interviews conducted for this evaluation were with Birmingham residents, providing early qualitative evidence that the scheme is delivering the outcomes the model predicts. Residents described a marked improvement in housing stability, wellbeing, and ability to focus on employment and study since moving in. One resident, a university student who had been unable to find affordable accommodation that allowed him to combine studies and part-time work, described the scheme as

> *"Amazing, honestly. Especially for what you're paying for in this location, this is pocket change compared to some places."*

He described the communal environment as fostering positive social connection among a cohort of ambitious young people - *"you've got me a vet, you've got an accountant, you've got someone studying chemistry"* and contrasted the independence and security the scheme provides with the instability of his previous experience of repeated moves and unsuitable housing.

A second Birmingham resident described the scheme as providing the stability needed to perform at work and to plan for the future.

[74] *The Renter Rights Act 2025 will be 'phased in' from 1st May 2026.*

8.7 Replicability: Demystifying the Live and Work Model

One consistent theme in stakeholder interviews was the perceived complexity of replicating the Live and Work financial model. The financial and organisational challenge of assembling capital funding, securing a building, and bringing together multiple partners (particularly ones who engender the same level of goodwill as St Basils) arguably creates barriers that might deter organisations from exploring the model, even when the evidence for its value is clear.

This section addresses that complexity directly, setting out the conditions and components that make a Live and Work scheme viable, and clarifying where the challenges lie.

What the model needs to be replicated:

The Live and Work model is not dependent on a single organisational context or a unique local partnership. The core conditions for replication are:

- A debt-free building: this is the foundational requirement. The model only works if rents can be set at or below Local Housing Allowance rates, and that is only possible if the scheme is not servicing a development loan. Capital grant funding (from for example Homes England, local authority Section 106, anchor institution leases, or charitable sources) is therefore essential.
- A suitable building in a location accessible to employment: city centres, transport hubs, and areas of employment concentration offer the best outcomes. The building does not need to be purpose-built; both the Sandwell and Birmingham schemes are conversions of existing buildings.
- Rents set must be genuinely affordable: no more than 30% of minimum wage income, and no higher than LHA. This is non-negotiable for the model to achieve its goals for 'live' enabling 'work'.
- Light-touch 'supportive' housing management: the scheme requires professional housing management but not intensive support staffing. This keeps running costs manageable and distinguishes the model from supported housing.
- Employment and referral partnerships: the scheme is most effective when embedded in a network of employers, statutory services, and education providers. These partnerships do not need to be in place from the outset but should be developed actively from opening.
- A 'Stepping Stone' tenancy structure: the Renters' Rights Act 2025 Ground 5H now provides the legal framework for this. This removes a significant source of regulatory uncertainty that earlier schemes had to navigate.

What the Model Does Not Require:

Equally important is understanding what is not required. The Live and Work stepping stone accommodation model does not require:

- A large organisation: the Sandwell scheme has operated successfully as a relatively small project within a mid-sized voluntary sector organisation. Scale can help but is not a prerequisite to make Live and Work viable.
- A specific anchor institution partner: the NHS partnership that enabled Sandwell Phase 1 was opportune and context-specific. Birmingham's funding came from a different combination of sources. What is crucial is the cross-sector partnership, but not a specific make-up of those partners.
- An existing base in youth homelessness: the scheme is not supported housing, and the operational skills required are closer to housing management than specialist homeless support. St Basils' background is relevant context, but other housing providers, registered social landlords, or social enterprises with property management capacity could clearly operate the model.
- Perfect conditions: the Birmingham scheme was assembled under time constraint, with funding confirmed at various stages and a period of organisational risk-taking by St Basils. The lesson from both schemes is that there may not be a perfect time to start model, but the most important step is to start and the scheme can develop and be improved.

St Basils has already demonstrated that the model is replicable: from one scheme to three (Sandwell Phase 1, Sandwell Phase 2, Birmingham), with a fourth (Coventry, 28 units, funding confirmed December 2025) in development. The WMCA's ambition to embed Stepping Stone accommodation within its Affordable Homes Programme, explicitly 'weaving' Live and Work provision through housing developments across the region, signals that the conditions for wider replication are improving.

National replication will require further support at a systems level. The barriers identified in this evaluation, primarily capital funding and perception issues around the replicability of the model, can be addressed with political support and appropriate national guidance. MHCLG's engagement with the Renters' Rights Act exemption, and Homes England's role as a capital funder and strategic champion, are positive signals.

8.8 The Birmingham Live and Work Model

Birmingham Live and Work is too new to evaluate in the same terms as Sandwell. What can be said with confidence, based on the evidence assembled for this evaluation, is the following:

- The scheme fills an acute gap in Birmingham's housing market, providing genuinely affordable housing for working young people, that otherwise barely exists in the city.
- Its funding structure (Homes England, Section 106, charitable reserves) is more directly replicable in other local authority contexts than the NHS lease model that underpinned Sandwell Phase 1.
- The Renters' Rights Act 2025 Ground 5H provides the scheme with a secure and clear legal basis, removing a source of uncertainty that affected earlier iterations of the model.
- Early resident profiles and qualitative evidence are consistent with the Sandwell scheme's outcomes: diverse, working and aspirational young people gaining stability, independence, and a platform for progression.
- Despite some barriers, the model is clearly replicable. The conditions for wider roll-out including political commitment, capital funding frameworks, and a proven operational model are more favourable now than at any point since the first Sandwell scheme began in 2015.

A full evaluative SROI for Birmingham should be commissioned once the scheme has been operational for at least three years and a sufficient completed-tenancy dataset is available. In the meantime, this business case provides the evidential basis for commissioners, funders, and policymakers to support the scheme's continuation and inform replication decisions elsewhere.

There was limited and anecdotal evidence emerging during the course of this evaluation, which suggested that L&W may help to disrupt intergenerational patterns of unemployment. In order to develop an evidence base around this proposition, future evaluation(s) should build in a life histories approach, incorporating generational family experiences of unemployment into qualitative work with residents and former residents.



SECTION **9:**

What the Evidence Shows: Key Findings from Ten Years of Live and Work

Ten years of evidence drawn from service user data, Social Return on Investment analysis, and direct accounts from young people, frontline staff, and professional stakeholders tells a compelling story about the impacte of Live and Work. This section draws together the key findings from across the evaluation, before Section 11 sets out what those findings mean for practice and policy.

9.1 Housing and employment cannot be solved in silos

The central premise of Live and Work, that housing instability and employment disadvantage are interdependent, mutually reinforcing, and cannot be solved separately, is borne out by this evaluation. Young people told us that adequate, secure, affordable housing was the foundation from which everything else followed. Without it, maintaining employment was harder, progression was limited, and the future felt out of reach. In Live and Work, they could focus, plan, and begin to build independent lives.

Across local authorities, combined authorities, and crisis services, housing and employment teams continue to operate in silos, responding to each problem separately and often creating the conditions in which young people fall between the two. Live and Work demonstrates that when these two domains are addressed in tandem within a single, coherent model, the results are transformative.

9.2 The scheme fills a growing gap in provision

Our policy context review and qualitative research confirm that the housing and employment options available to young people aged 18–25 in the West Midlands are severely limited. The housing options available to young people including remaining at home, accessing the private rented sector, waiting for social housing, or entering supported exempt accommodation each carry significant barriers, and for many young people, are not even viable.

Remaining in the family home is not an option for those experiencing overcrowding, family breakdown, or domestic abuse. Private renting, even in shared accommodation, consumes a prohibitive proportion of entry-level wages: at the time of analysis, a room in a shared house in Sandwell cost £500–£650 per month, which would account for 48% of the take-home pay of a full-time minimum wage worker, well above the standard affordability threshold of 30%. Social housing waiting lists extend for up to a decade. And supported exempt accommodation can actively penalise young people who move into work by making their housing immediately less secure, as landlords dependent on benefit payments move to evict tenants who enter employment.

Live and Work provides affordable, stable housing at rents deliberately structured or deflated to remain manageable for those in employment, breaking the benefits trap and enabling young people to remain in work without sacrificing housing security. Stakeholders were unequivocal: ‘for some young people, there isn’t really an alternative.’ Live and Work addresses a structural failure in the housing system.

9.3 Live and Work performs a dual function: direct access and planned progression

Analysis of ten years of service user data at Apprentice House reveals that the scheme serves two distinct groups. Of the 236 young people who have lived at Apprentice House, three quarters (180, or 76%) arrived directly from outside the St Basils service network, from the private rented sector, family breakdown, sofa-surfing, or other routes into housing need. The remaining 56 (24%) transferred from other St Basils supported housing projects, having reached a stage where they were ready to move toward greater independence.

For the majority, Live and Work operates as a direct access route, reaching young people who have not previously engaged with specialist homelessness services and who sit in the difficult space between the mainstream housing market and formal homelessness provision. For others, it functions as a planned stepping-stone within the St Basils pathway, providing the bridge between supported housing and fully independent living that the wider housing market fails to offer.

Crucially, this finding reshapes how the model should be understood and communicated. Live and Work has positioned St Basils beyond its established reputation as a homelessness charity, reaching the wider population of young people in housing need, those who have never engaged with homelessness services but who are nonetheless failing to access suitable, safe and affordable accommodation in the housing market. It is a prevention model that operates at both primary and tertiary levels: keeping young people out of the homelessness system and enabling those already within it to exit more quickly and sustainably.

9.4 For every £1 invested, nearly £8 of social and economic value is generated

Our Social Return on Investment analysis, conducted in accordance with Social Value International principles and HM Treasury Green Book guidance, found that for every £1 invested in the Live and Work scheme at Apprentice House, £7.97 of social and economic value has been generated, an SROI ratio of 1:7.97. Over ten years, the scheme has cost £1.30 million and generated £10.40 million in discounted social and economic value, a net gain of over £9 million to the public.

Young people are the primary beneficiaries of this investment, accounting for 88.6% of total benefits through improved income, wellbeing, and quality of life outcomes. The returns also extend across the wider system: Sandwell Council avoids costs related to homelessness prevention; HM Treasury and DWP benefit from reduced welfare dependency and increased tax receipts; and the NHS avoids health service use linked to housing instability. Sensitivity analysis confirms the robustness of the central estimate: the ratio remains strongly positive under a wide range of assumptions about deadweight, attribution, and drop-off.

Based on a decade of real outcome data and tested proxies the SROI analysis confirms that the Live and Work model continues to generate exceptional social and economic value relative to its cost. This evaluation shows that Live and Work delivers outstanding value for money, for young people and for the public purse.

9.5 Tenancy stability has grown consistently over ten years

One of the key findings from the ten-year dataset at Live and Work Apprentice House is the consistent increase in tenancy length over time. In the scheme's early years (2016 to 2018), the median tenancy lasted around six to seven months. By 2022 and 2023, this had risen to eleven to thirteen months – which is nearly double. This trend holds across completed tenancies and reflects a clear shift toward greater stability (it does not include open tenancies still in progress at the point of data collection.)

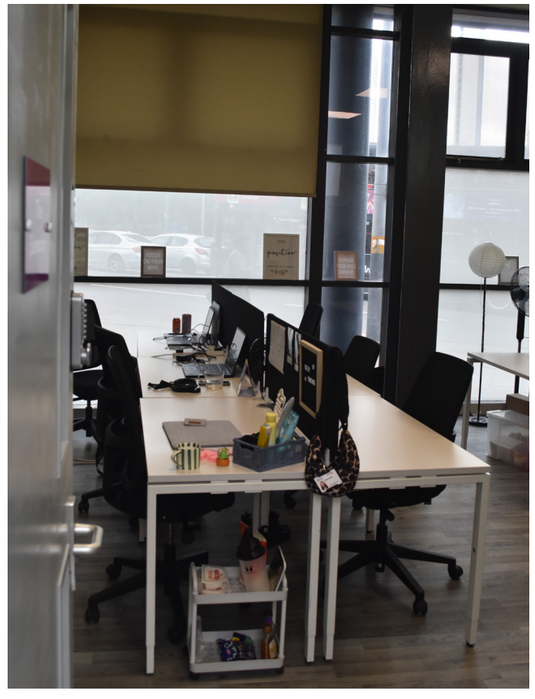
This trajectory suggests that Live and Work is increasingly supporting young people to sustain stable tenancies for longer, a foundational step towards independence. A small minority of very short tenancies (under one month) are evident in most years, pointing to the continued importance of strong pre-tenancy preparation and early tenancy sustainment support for those who need it.



9.6 A path to the mainstream housing market (especially access to the private rented sector)

The destinations of residents leaving Apprentice House demonstrate that Live and Work is achieving one of its central aims: building the income stability, tenancy management skills, and financial resilience that young people need to sustain independent living in the mainstream housing market. The largest percentage of residents move on to private tenancies, a destination that, for young people without family financial support, no parental guarantors, no deposit savings, and no rental history, would otherwise be entirely inaccessible.

The Live and Work affordable rent model is central to making this possible. By keeping housing costs manageable during the period of employment, it enables residents to save, build credit histories, and accumulate the practical and financial foundations that private landlords require. For the young people we spoke to, the difference between Live and Work rents and market rates is the difference between being able to plan for the future and simply surviving month to month.



9.7 Live and Work improves wellbeing and quality of life in ways that are transformative, wide-ranging and lasting

Across our qualitative interviews, young people described what Live and Work had made possible: a reduction in the persistent anxiety of housing insecurity; space to breathe, to plan, and to imagine a future; control over their own environment; and the ability to focus at work without the noise and instability of overcrowded or unsafe living situations. Housing stability emerged as the foundation from which everything else follows such as stronger mental health, greater autonomy, improved performance at work, and the capacity for longer-term thinking.

Professional stakeholders and frontline staff reinforced these views, describing a scheme that gives young people permission to think differently about their futures. For many residents, it represents the first time they have had a genuine opportunity to live beyond the pressure of housing insecurity and begin to consider what kind of adult life they want to build.

The demographic profile of Apprentice House residents, with Black young people comprising 48% of residents, significantly above the wider population, also speaks to the scheme's role in addressing structural inequality. This pattern is consistent with wider evidence on the disproportionate representation of Black young people among those experiencing housing precarity in the West Midlands and underlines the scheme's contribution to reducing the compounding disadvantages faced by those without family support.

9.8 The Live and Work model is clearly replicable

The expansion of the Live and Work model from 32 rooms at Apprentice House in Sandwell to 166 units across two sites, including 80 en-suite rooms at a new Birmingham Live and Work city centre scheme which opened in 2025, along with another scheme in Coventry in development, demonstrates that the model can be scaled. The Birmingham Live and Work case study also describes what ingredients or conditions are essential for replication and what levers are available to policy makers to create these conditions, such as Homes England grant programmes, Section 106 affordable housing obligations, and Combined Authority support.

Demystifying the model and making its funding structure visible and accessible is key to the growth of the Live and Work stepping stone accommodation model.



SECTION **10:**

From Evidence to Action: Conclusions and Recommendations

SECTION **10:** From Evidence to Action: Conclusions and Recommendations

Ten years ago, Live and Work opened its doors at Apprentice House in Sandwell based on a simple but fundamental premise: that housing and employment are not separate issues to be managed in separate systems, but a single, interconnected challenge that demands a joined-up response. This evaluation, drawing on a decade of service user data, a Social Return on Investment analysis, and the direct testimony of young people, frontline staff, and professional stakeholders, confirms that this premise was correct and that the Live and Work model has delivered on its aims.

For every £1 invested, £7.97 of social and economic value has been generated. Over ten years, 236 young people have been housed, supported into employment, and equipped with the foundations for independent life. Many of the young people came to the scheme from outside the homelessness system entirely, but with limited or no options in the mainstream housing market to turn to. Tenancies have grown longer and more stable over time. A significant proportion of residents have moved on to private tenancies that, without Live and Work, would have been entirely out of reach. The qualitative evidence is equally compelling, with people describing consistently and movingly, what it means to finally have a stable place to live, the reduction in anxiety, the ability to focus, the space to imagine a future.

Rather than being positioned as niche intervention for a small and specific group, the Live and Work model can rather be considered as an evidence-based housing option with broad application and potential for growth, as the new Birmingham scheme already demonstrates.

The following recommendations are directed at three audiences: St Basils, as the organisation responsible for developing and delivering the Live and Work model; housing associations, local authorities and combined authorities, as the partners most likely to enable replication; and national government and policymakers, as the actors with the power to create the conditions in which models like Live and Work can flourish at scale. These recommendations are grounded in the evidence presented in this evaluation.

For St Basils

1. Develop a long-term monitoring and outcomes framework for the Live and Work model. Ten years of service user data have been invaluable to this evaluation, but the picture would be further strengthened by systematic tracking of residents after they leave the scheme. St Basils should prioritise developing a longitudinal follow-up framework, capturing outcomes in employment, housing, and wellbeing over time. This would strengthen future evaluations, guide the service improvement, and continue to build the evidence base for replication and advocacy.
2. Continue to work with young people to simplify and improve the application and referral process. St Basils existing youth engagement structures provide an excellent foundation for this. The referral and application pathway should be reviewed regularly with young people to ensure that any perceived barriers to entry do not inadvertently exclude those the scheme is best placed to help.
3. Commission a full SROI evaluation of the Birmingham scheme. The Birmingham Live and Work scheme was too recently opened to allow for a robust SROI modelling at this stage. A full evaluative SROI should be commissioned once the scheme has been operational for at least three years and has a sufficient completed-tenancy dataset. This will also strengthen the case for further replication.

For Housing Associations, Local Authorities and Combined Authorities

4. The provision of affordable, employment-linked housing for working young people without family support sits in a gap that neither the mainstream affordable housing sector nor supported housing currently fills. Housing associations should consider designating a proportion of their stock for this purpose, and local authorities and Combined Authorities should reflect this need explicitly in their housing strategies and Local Growth Plans.
5. Use existing planning and funding levers to support replication. The financial model for replicating Live and Work already exists in many areas. Homes England grant programmes, Section 106 affordable housing obligations, and Combined Authority devolution settlements can all be used to support new schemes. Local planning authorities, housing authorities, homelessness and skills and employment teams should work together, and with potential employer partners, to identify opportunities to embed the model in new developments and regeneration programmes.
6. Build cross-sectoral partnerships from the outset. The evidence from both the Sandwell and Birmingham schemes shows the model works best when anchor organisations, employers, local government, housing providers, and homelessness services are brought together from the beginning.



For National Government and Policymakers

7. Protect and strengthen the policy framework for Stepping Stone accommodation as per the amendments to the Renters' Rights Bill, which explicitly recognise and protect Stepping Stone models of housing for young people. The benefits trap (the disincentive created by the interaction of supported housing rents, Housing Benefit, and Universal Credit rates) remains a live and damaging policy problem. Live and Work demonstrates that it can be addressed, but doing so requires deliberate policy design and support, including consideration of appropriate, affordable space standards that will often lie outside of the National Described Space Standard (NDSS)[74].
8. Embed employment-linked Stepping Stone accommodation within national and regional housing grant programmes. Government and Combined Authority housing programmes could require that a proportion of grant-funded affordable housing developments includes Stepping Stone accommodation for young people in employment. Homes England, MHCLG, and the Department for Work and Pensions should consider how existing programmes can be adapted or ringfenced to support this, and should actively promote awareness of the Live and Work model among the housing and planning professionals who are best placed to replicate it.
9. Invest in the evidence base for preventive housing and employment models. This evaluation demonstrates the exceptional value for money of early, preventive investment. The long-run cost savings from preventing entrenched housing instability, benefit dependency, and poor health outcomes dwarf the upfront capital costs of schemes like Live and Work. National government should also support the development of a wider evidence base for stepping stone housing models and ensure that appraisal frameworks (such as the Green Book) giving appropriate weight to long-term, whole-life outcomes when assessing the value of preventive interventions.

The consequences of failing young people at the point of transition into adulthood are neither abstract nor short-term. They are measurable, compounding, and distributed across the whole public system in NHS appointments, benefit claims, homelessness services, and the long-run costs of lives constrained by instability. This evaluation demonstrates, with ten years of data and a rigorous financial model, that early preventive investment in stable housing linked to employment generates nearly eight times as much social and economic value as it costs.

Live and Work has achieved this by treating housing and employment not as separate responsibilities to be managed in parallel, but as a single, interdependent challenge requiring a joined-up response. In doing so, it has brought together housing, employment, health and government partners around a shared problem and demonstrated, with committed partners, that the results more than justify the investment.

The evidence supporting Live and Work is substantial and convincing. What is needed is a greater awareness of the model among those best placed to replicate it, a clearer understanding of how the necessary partnerships can be assembled, and a policy environment that recognises employment-linked Stepping Stone accommodation as a legitimate and necessary component of the affordable housing offer for young people. The recommendations in this evaluation are intended to contribute to that agenda.

Section 11:

Appendices

A1 Proxy Values: Derivations, Sources and Duration

A2 SROI Impact Map

A3 SROI Summary Sheets

A4 Glossary of Key Terms and Abbreviations

A4 Glossary of Key Terms and Abbreviations

Appendix A1: Proxy Values: Derivations and Sources

This Appendix sets out the full derivation, working and sources for each of the seventeen financial proxy values used in the SROI model. Proxy values are the monetary equivalents assigned to non-market outcomes, enabling social and economic value to be compared against investment costs. All proxies are drawn from published, independently verifiable sources and have been updated from the 2017 evaluation's evidence base where more recent data is available.

Where a proxy was also used in the 2017 Centre for Community Research evaluation, the update from the original figure is explained. Each proxy is then adjusted in the model for deadweight, attribution and drop-off; the rationale for these adjustments is set out in Appendix A2 (impact map) and Appendix A3 (summary sheets).

A1.1 Fiscal Returns to HM Treasury and DWP

Income Tax and National Insurance Contributions (£4,333 per YP per year)

The 2017 evaluation estimated combined income tax and NI of £2,818 per person based on a gross salary of £22,000 at 2016–17 tax rates. This has been updated to reflect 2025 conditions.

In 2025, a Band 5 NHS employee earns an average gross salary of £28,407. At 2024–25 tax rates, this generates:

- Income tax: £3,147 (20% on earnings above the £12,570 personal allowance)
- National Insurance: £1,186 (at the 2024–25 employee rate of 8% on earnings above £12,570, reduced from 12% following the January 2024 NI cut)
- Combined Tax and NI: £4,333 per year
- Net take-home pay: £24,074 per year (£2,006 per month)

Sources: NHS Agenda for Change Pay Scales 2024–25; HMRC Rates and Thresholds for Employers 2024–25 (gov.uk).

Reduced Welfare Payments: Universal Credit Standard Allowance (£4,802 per YP per year)

The 2017 evaluation used JSA (£3,700) and Housing Benefit (£5,640) as the counterfactual benefit package, reflecting the benefit system in operation at that time. Since 2025, most working-age single adults who would previously have claimed JSA and Housing Benefit are now on Universal Credit, which combines these into a single payment. In this evaluation, the UC outcome is modelled as two separate components – the standard allowance and the housing element – to reflect differences in the cohort's counterfactual housing situations, as described below.

This proxy represents the public expenditure saving to DWP when a young person moves into stable employment and no longer needs to claim the standard allowance element of Universal Credit. The 2025–26 standard allowance for a single adult aged 18–34 is £4,802 per year (£400.14 per month). It is applied to the full cohort of 25 YP, reflecting that all residents would otherwise be entitled to the standard allowance in the counterfactual. Additional disability, childcare or carer elements are excluded in line with conservative estimation principles.

Sources: DWP Benefit and Pension Rates 2025–26; MHCLG Universal Credit Local Housing Allowance Rates 2025–26 (gov.uk).

Reduced Welfare Payments: UC Housing Element at LHA Rate (£3,386 per YP per year, 19 YP)

This proxy captures the housing cost element of Universal Credit, paid at the Local Housing Allowance shared accommodation rate (£3,386 per year), that is no longer required when a young person moves into stable employment and pays their own rent.

It is applied to 19 of the 25 YP cohort (76%), reflecting the proportion of residents who arrived at Live and Work from outside the St Basils service network (from the private rented sector, family breakdown, sofa-surfing or other routes into housing need) for whom the relevant counterfactual benefit saving is the LHA-based UC housing element. The remaining 6 YP (24%), who transferred from supported housing are captured separately in the proxy below, where the counterfactual housing cost is higher. The 76/24 split is derived directly from the Apprentice House service user dataset (2015–2025).

Sources: DWP Benefit and Pension Rates 2025–26; MHCLG Universal Credit Local Housing Allowance Rates 2025–26 (gov.uk); Apprentice House service user data 2015–2025.

Reduced Supported Housing Rental and Support Payments (£17,896 per YP per year, 6 YP)

For the 24% of residents (6 YP) who arrived from St Basils supported housing, the relevant counterfactual saving is the Housing Benefit-eligible rent and service charges of supported accommodation rather than the standard LHA rate. St Basils operates two tiers of supported scheme: higher-support (24-hour) schemes with average eligible costs of £344.15 per week (£17,896 annualised) and lower-support (non-24-hour) schemes at £272.19 per week (£14,154 annualised). As the precise breakdown between scheme types cannot be determined from the available data (and given that some other residents are likely to have arrived from exempt accommodation, where eligible costs are typically higher) all 6 YP are modelled at the higher rate. This is a transparent and conservative assumption that avoids underestimating the public expenditure saving associated with this group moving out of high-cost supported or exempt accommodation into Live and Work.

This proxy is distinct from the LHA-based UC housing element and from the avoided homelessness prevention cost: it captures the direct Housing Benefit subsidy to the supported housing provider that is no longer required once a young person moves into Live and Work, rather than the cost of homelessness casework or benefit income replacement.

Sources: St Basils scheme data (Birmingham supported housing average rents and service charges, 2025); DWP Housing Benefit rates; Apprentice House service user data 2015–2025.

VAT on Spending (£1,940 per YP per year)

The VAT proxy captures the additional indirect tax revenue generated by the increased consumer spending power of employed residents relative to the benefit-dependent counterfactual.

Calculation (2025 update):

- Net take-home pay in employment: £24,074
- Counterfactual UC entitlement: £4,706 (New Style JSA, paid at £90.50/week for up to 6 months)
- Additional disposable income in work: £19,368
- Assumed VAT-liable spending (50% of additional income): £9,684
- VAT at 20%: £1,937, rounded to £1,940

Sources: HMRC VAT guidance; DWP Jobseeker's Allowance rates 2024–25; 2017 evaluation methodology updated to 2025 income levels.

A1.2 Young People: Income and Wellbeing Outcomes

Increased Disposable Income and Self-Reliance (£24,074 per YP per year)

This proxy represents the net annual income gain from stable employment relative to the benefit-dependent counterfactual. It is derived directly from the net take-home pay calculation above: £28,407 gross minus £4,333 tax and NI = £24,074 net per year.

This is the primary financial outcome for young people and is treated as distinct from the tax/welfare outcomes above, which capture the exchequer benefit. There is no double-counting: disposable income is the amount the young person retains; tax and NI are what the exchequer receives from the same gross salary.

Sources: NHS AfC Pay Scales 2024-25; HMRC 2024-25 tables.

Wellbeing: Feeling in Control of Life (£14,399 per YP per year)

This proxy is drawn from the HACT UK Social Value Bank (Version 6, 2023), outcome category **'Feels in control of life'** for under-25s. The value is derived using the Wellbeing Valuation (WELLBY) methodology endorsed by HM Treasury in the Green Book supplementary guidance on wellbeing (2022).

Participant narratives from the young person interviews (describing reduced anxiety, greater stability, a sense of agency and movement from 'survival mode' to planning for the future) map closely to this outcome. It is used as the single primary mental health and wellbeing proxy in the model to avoid double-counting multiple related wellbeing measures (e.g. reduced loneliness, improved confidence, housing security).

Caution: Wellbeing values are derived from large population surveys and may under- or over-estimate welfare gains for a specific, often more vulnerable cohort. The deadweight (27%) and attribution (60%) adjustments applied in the model moderate this uncertainty.

Sources: HACT UK Social Value Bank v6 (2023); HM Treasury Wellbeing Guidance for Appraisal: Supplementary Green Book Guidance (2022).

Appendix A1: Proxy Values: Derivations and Sources

A1.2 Young People: Income and Wellbeing Outcomes contiued:

Avoided Life-Critical Incidents: Physical Safety (£12,500 per YP per year, 5 YP)

This proxy captures the NHS and emergency services cost of a serious mental health crisis episode for a subset of residents at high risk of such events without the stabilising effect of Live and Work. A cautious central estimate of 5 high-risk YP per cohort is used.

Evidence base: Young people and frontline stakeholders described situations where, without Live and Work, some residents could have 'slid into very serious harm like unsafe HMOs, repeated homelessness, and long-term mental health crises'. Probation and frontline stakeholders explicitly warned that without the scheme, some young people might have become 'in and out of crisis services.'

Proxy derivation: Tsiachristas et al. (2017, Lancet Psychiatry, DOI: 10.1016/S2215-0366(17)30367-X) estimated mean general-hospital cost per self-harm episode at £809 at 2013-14 prices. Uprating by approximately 40% to 2025 NHS prices (consistent with PSSRU Unit Costs of Health and Social Care 2022 cost inflation) gives £1,130-£1,200 for the hospital episode alone. Adding inpatient days (3-5 days at £350-£500/day), liaison psychiatry contacts and community follow-up implies a total crisis cost of £5,000-£15,000. A central estimate of £12,500 sits in the middle of this range and is conservative relative to multi-day admissions.

Sources: Tsiachristas et al. (2017), Lancet Psychiatry; PSSRU Unit Costs of Health and Social Care 2022 (University of Kent); NHS England Reference Costs 2023-24.

Lifelong Benefit: Long-Run Cost Savings (£95,250 per YP per year)

This proxy represents the annualised lifetime public finance cost saving from preventing a young person from following a long-term NEET and homeless trajectory. It is derived from the 2017 evaluation's evidence base and updated as follows:

2017 basis: The 2017 evaluation estimated a total lifelong cost saving of £1,905,000 for a cohort of 14 apprentices, drawing on York University research (Coles et al., 2010) estimating lifetime public finance costs of NEET young people at £187,500 per person (in 2025 prices), and CentrePoint (2016) analysis adding a 2.7x factor for young people who are also homeless.

2025 update: The £1,905,000 figure is scaled to a cohort of 25 YP and divided by 2 to prevent overlap with the welfare savings and tax contributions already modelled separately. This gives: (£1,905,000 / 14) × 25 / 2 = £1,698,214 for the cohort, or £95,250 per person per year before deadweight and attribution adjustments. The deadweight (10%), attribution (50%) and drop-off (5%) applied to this outcome are the most conservative in the model, reflecting the long-run and inherently speculative nature of the projection.

Sources: Coles, R. et al. (2010), Estimating the Life-time Cost of NEET, University of York / Audit Commission; CentrePoint (2016), Preventing Youth Homelessness: What Works; Jesson and Pocock (2017), CfCR Review of the Live and Work Scheme.

Furnishing and Comfort (£940 per room per year)

This proxy represents the annualised replacement value of essential furnishings and household items provided by St Basils to residents, net of what tenants would otherwise be able to afford. It captures a tangible improvement in living conditions and comfort that is distinct from the wellbeing proxy above.

Sources: St Basils scheme data; market rates for furnished residential accommodation in the West Midlands.

Energy Efficiency and Fuel Savings (£300 per room per year, 32 rooms)

Annual fuel bill savings for residents generated by the energy-efficient refurbishment of Apprentice House, including insulation, modern heating systems and energy-efficient windows. Applied to all 32 rooms with low attribution (20%), reflecting that energy prices and savings are largely determined by external market factors.

Sources: Equans scheme data; Ofgem average household energy costs.

A1.3 Local Authority Outcomes

Avoided Homelessness Prevention and Relief Cost (£24,000 per YP per year)

Young people without priority need are not likely to access temporary accommodation under statutory homelessness legislation. The relevant proxy is therefore the cost to a local authority of statutory homelessness prevention and relief activity – the assessment, casework and intervention incurred when a young person presents as homeless or at risk.

National data: The Homelessness Prevention Grant allocated £440 million to English councils in 2024-25, of which approximately 49% (£216 million) is ring-fenced for prevention, relief and staffing activity (excluding temporary accommodation), per MHCLG's own formula. Against approximately 330,000 households owed prevention or relief duties annually, this implies a grant-funded cost of around £650 per case. However, published unit cost modelling consistently places the full per-case cost – including staff time, overhead, repeat presentations and associated support – at £1,500–£3,000 for single adult non-priority cases.

Proxy rationale: The £24,000 figure reflects the estimated cumulative local authority cost of a young person cycling repeatedly through the homelessness system without a preventive intervention: multiple presentations, assessments, short-term relief activity and associated support over a sustained period, rather than a single episode. This is consistent with SROI precedents in youth homelessness literature and is moderated by the deadweight (30%) and attribution (35%) adjustments applied in the model.

Sources: MHCLG Homelessness Prevention Grant Technical Note 2025-26; MHCLG Statutory Homelessness Statistics 2024-25; Crisis / Centre for Homelessness Impact unit cost research; New Economy Manchester homelessness cost modelling.

Local Authority Complex Needs / Adult Social Care Cost Avoidance (£12,500 per YP per year, 4 YP)

This proxy captures the marginal cost of intensive adult social care or complex needs packages that might otherwise be required for a small subset of residents with the highest support needs. It is applied conservatively to 4 YP per cohort and moderated by substantial deadweight (25%) and attribution (25%) adjustments.

Sources: LGA adult social care unit costs; NIHE Supporting People SROI (2021); NEF Consulting / Refuge SROI Model Report (2021).

A1.4 NHS and Health Outcomes

Reduced Health Service Utilisation (£1,800 per YP per year)

This proxy is a composite of reduced primary care and low-intensity mental health service use associated with housing instability and loneliness. It represents the avoided cost of GP consultations, IAPT / counselling sessions and minor mental health A&E attendances that stable housing and reduced social isolation help to prevent.

Component costs (NHS Reference Costs 2023-24 and NICE unit costs): GP consultation: £42; IAPT full course: £960; Community mental health contact: £172; A&E mental health attendance: £193. A composite of 2 GP consultations avoided, 0.5 IAPT courses avoided and 2 community MH contacts avoided per person per year gives approximately £818; rounded and uplifted for related primary care contacts to £1,800.

Deadweight (30%) reflects that some health improvement would occur in any stable housing environment. Attribution (40%) reflects that Live and Work is one of several factors affecting health service use.

Sources: NHS England Reference Costs 2023-24; NICE Costing Tool: Common Mental Health Disorders (2023).

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Appendix A1: Proxy Values: Derivations and Sources

A1.5 Employer and Education Outcomes

Staff Retention and Productivity: Sandwell and West Birmingham NHS Trust (£6,000 per apprentice per year, 7 apprentices)

This proxy estimates the recruitment and lost-productivity cost avoided by the NHS Trust as a result of improved staff stability linked to the apprenticeship element of the scheme. Attribution is set conservatively at 40% given that multiple factors influence staff retention.

Sources: NHS Employers Workforce Data 2023; APM SROI Report (2016).

Employability Gains: RISE Pre-Apprenticeship Programme (£1,250 per YP per year)

This proxy represents the per-trainee value of the NHS pre-apprenticeship employability programme, covering staff time, materials and subsistence for the five-week, three-days-per-week programme. It is scaled from published apprenticeship delivery unit costs.

Sources: Institute for Apprenticeships and Technical Education / ESFA, Cost of Delivering Apprenticeship Standards: Technical Report (2020); DfE Apprenticeship Funding Rules.

A1.6 Criminal Justice Outcomes

Criminal Justice: Avoided First Custodial Sentence (£45,000 per YP per year, 2 YP)

The published average cost per prisoner per year from the HMPPS Annual Digest 2023-24 is £47,657, rounded to £45,000 for conservatism. Applied to 2 YP per cohort with 20% deadweight and 30% attribution. Qualitative evidence from the WM Probation stakeholder interview supports the plausibility of this baseline risk level for the cohort profile.

Sources: HMPPS Annual Digest 2023-24, Ministry of Justice.

WM Probation: Avoided Community Order / Supervision Cost (£4,500 per YP per year, 2 YP)

The published average cost of a community order from the HMPPS Annual Digest 2023-24 is £4,448 per year, rounded to £4,500. Treated as a distinct outcome from avoided custody, reflecting the WM Probation Service's view of the scheme's relevance to justice-involved young people (stakeholder interview, December 2025).

Sources: HMPPS Annual Digest 2023-24, Ministry of Justice.



Photo for illustration purposes only – not actual residents of St Basils.

Table 6: Outcome durations and rationale

Stakeholder	Outcome	Duration (years)	Rationale
YP	Increased disposable income and self reliance	5	Early career income and self reliance are expected to persist for about five years, then change as jobs and benefits shift.
YP	Wellbeing: Feeling in control of life	3	Wellbeing gains from stable housing/work are strongest in the first few years, with diminishing incremental effect after that.
YP	Avoided life critical incidents (physical safety)	5	Stabilisation is judged to reduce serious incident risk over the medium term, but not indefinitely.
YP	Lifelong benefit (long run cost savings)	10	Aggregates longer run trajectory improvements over most of the 10year horizon, with 5% annual drop off to avoid overstating whole life gains.
YP	Furnishing and comfort	5	Furnishings and comfort improvements retain most of their value for around five years before wear and moves erode impact.
SMBC	Avoided homelessness	5	Main reductions in homelessness costs are expected over a medium term period of housing stability for this cohort.
SMBC	Complex needs / adult social care cost avoidance	3	Avoidance of escalation into high cost adult social care is treated as a short to medium term effect over about three years.
HM Treasury / DWP	Reduced welfare payments (JSA, HB, UC)	5	Lower welfare spending tracks a five year period of sustained employment and housing stability
HM Treasury / DWP	Income Tax and National Insurance contributions	5	Additional tax and NI receipts are tied to the same expected five year employment period, with decaying impact thereafter.
HM Treasury / DWP	VAT on spending	5	Higher VAT arises from increased disposable income and consumption over an early career period of about five years.
NHS (local services)	Reduced health service utilisation (loneliness and stress)	5	Better mental health and reduced loneliness cut GP and MH contacts over roughly five years, with needs changing as YP age.
DLUHC / Homes England	Avoided void cost	10	Avoided void losses are linked to continued productive use of refurbished properties over the full 10year appraisal period.
SWBNHST	Staff retention and productivity	5	Retention and productivity benefits persist over a medium term organisational cycle of around five years, then fade.
UHBFT / HEWM	Employability gains (RISE)	3	Employability gains from RISE are assumed to matter most in the first three years of early careers.
EQUANS	Energy efficiency and fuel savings (benefits to tenants)	10	Fuel bill savings from PV and efficiency measures last across most of the 10year horizon, in line with asset life.
MOJ / HMPPS	Criminal Justice: Avoided first custodial sentence	3	Risk of a first custodial sentence is reduced mainly over the first few years after stabilisation in housing and work.
MOJ / HMPPS	WM Probation: avoided community order / supervision cost	2	Avoided community orders and supervision costs are treated as near term effects in the first two years when risk is highest.

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Appendix A2: SROI Impact Map

SROI - St Basil's Live and Work Scheme												
Organisation	St Basils – Live and Work Accommodation Scheme									Name	Centre for the New Midlands	
Objective	To quantify the 10-year social, fiscal, and wellbeing value created by the Live & Work model for funders and delivery partners.									Date	22.10.2025	
Scope	Activity	The "Live & Work" arm only - refurbished 32-unit Apprentice House linking affordable re				Objective of Activity				Time Period	10 years (2015 – 2025)	
	Contract/Funding/Part of organisation	Mixed: EHCGP grant, SWBNHST lease, charitable donations, NHS charity furniture fund,				Purpose of Analysis				Forecast or Evaluatio	Evaluative	
Stage 1		Stage 2				Stage 3						
Stakeholders	Intended/ unintended	Inputs		Outputs	The Outcomes	The Outcomes (what changes)						
		Description	Value £		Description	Indicator	Source	Quantity	Duration (years)	2025 Proxy Value	Value £	Source
Who do we have an effect on? Who has an effect on us?	What do you think will change for them?	What do they invest?		Summary of activity in numbers	How would you describe the change? (intended and unintended outcomes)	How would you measure it?	Where did you get the information from?	How much change was there?	How long does it last?	What proxy would you use to value the change?	What is the value of the change (£)?	Where did you get the information from?
Sandwell and West Birmingham NHS Trust (SWBNHST)	Wage, allowances (annualised cost); lease (peppercorn)	Lease (peppercorn, N/A); wage and allowances for 14 apps; annualised capital cost over 2 years	Wage (90,090) + allowances (21,000) p.a. = £111,090	14 apprenticeships per year (NHS roles) over 2 years	Increased skills and employment opportunities; increased retention & productivity; enhanced employer reputation.	Number of apprentices retained at 1, 3, 5 years compared with baseline vacancy/ turnover.	2017 Study	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.				2017 Study
	Staff retention and productivity	Staff time and partnership funding committed to supporting apprentices.	6,000	Retained apprentices per cohort	Productivity and service continuity	Apprentices progressing into substantive roles; management reports of reduced agency spend.	Appendix A1	7 retained workers per cohort	5 years per cohort.	£6,000 per person p.a.	6,000	Appendix A1
St Basils	Reduction in homelessness and youth unemployment; improved tenancy sustainment; organisational capacity and partnerships	Net operating cost of accomodation (annualised cost)	11,272 from 2017 (CPI adjustment to 14,540)	Number of young people housed and supported by the scheme, including tenancies provided, support sessions delivered and progression plans agreed over the year.	Reduction in homelessness and youth unemployment among participants, with sustained tenancies, increased progression into work or training, and strengthened organisational	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.						2017 Study
		Support Staff cost (annualised cost)	50,333 from 2017 (CPI adjustment to 64,930)									
		Management time cost (annualised cost)	1,238 from 2017 (CPI adjustment to 1,600)									
St Basils Charity	Improved residential quality and comfort for young people through furniture grant.	Furniture and white goods grant: commercial value ~£30,000 (adjusted from £20,000).	30,000	Furnishing of 32 dwellings	Young people receive an essential furniture and white-goods bundle so they can immediately live in a safe, usable home without incurring high start-up costs.	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.						2017 Study
DLUHC / Homes England	Avoided void cost	Reduced void losses and social housing need via empty homes reuse.	1,500	32 units brought back into use × 10 years = 320 unit-years.	Reduction in void properties & social housing need.	Avoided void costs	2017 Study	Avoided annual void cost per social rented unit (e.g. 32 dwellings at £1,500 per unit/ year = 48,000)	10	£1,500 per unit p.a.	1,500	Appendix A1
	Empty home capital grant	HCA Empty Home Capital grant of £244,000 (developer fee paid to Keepmoat)	244,000	32 units brought back into use × 10 years = 320 unit-years.	Funding towards the use of a previously void property for public good	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.						2017 Study

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Appendix A2: SROI Impact Map continued:

Stage 1		Stage 2				Stage 3						
Stakeholders	Intended/ unintended	Inputs		Outputs	The Outcomes	The Outcomes (what changes)						
		Description	Value £		Description	Indicator	Source	Quantity	Duration (years)	2025 Proxy Value	Value £	Source
Who do we have an effect on? Who has an effect on us?	What do you think will change for them?	What do they invest?		Summary of activity in numbers	How would you describe the change? (intended and unintended outcomes)	How would you measure it?	Where did you get the information from?	How much change was there?	How long does it last?	What proxy would you use to value the change?	What is the value of the change (£)?	Where did you get the information from?
Hospitals Birmingham Foundation Trust (UHBFT); Health Education West Midlands (HEWM)	Increased youth employability	(UHBFT delivers 5-week; HEWM funds training and stipend): £350/trainee x 7 apprentices	2450 (one-off cost)	Employability gains (RISE)	Improved employability and confidence among participants	completion, progression into apprenticeship/ employment.	2017 Study	£1,250 per person p.a. (i.e.: 1250/YP X 25 = 31,250)	N/A	£1,250 per person p.a.	1,250	Appendix A1
NHS (local primary and mental health services)	Reduced health service utilisation linked to loneliness and stress	Funding and clinical time for mental-health, primary-care and liaison staff supporting YP linked to the scheme.	1,800	5YP whose loneliness and stress are addressed through L+W, resulting in fewer GP appointments, mental-health contacts or unscheduled attendances.	Reduced use of NHS services related to loneliness and stress (e.g. fewer GP visits, counselling sessions and crisis presentations) among YP housed and supported in the scheme.	hange in the annual number of GP, mental-health and relevant A&E contacts per young person for loneliness/ stress-related issues before versus after entering L+W	Appendix A1	£1,800 per person p.a. (i.e.: 1800/YP X 25 = 45,000)	5	£1,800 per person p.a.	1,800	Appendix A1
Public finance: Sandwell Metropolitan Borough Council (SMBC)	Local authority complex needs / adult social care cost avoidance	Funding support that would otherwise be used for high-cost adult social care packages for this group of YP	12,500	Number of YP with complex needs housed and supported through L+W instead of entering social care services.	Reduced need for intensive adult social care and complex-needs provision for YP who are safely housed and supported in L+W	Annual number of YP in the cohort who, without L+W, were assessed as likely to require costly adult social care or complex-needs placements	Appendix A1	£12,500 per person p.a. (i.e.: 12500/YP X 4 = 50,000)	3	£12,500 per person p.a.	12,500	Appendix A1
	Avoided homelessness	Funding support that would otherwise be directed to TA and homelessness services for this cohort of YP	24,000	Fewer TA placements	Reduced TA placements/ TA costs; Reduced homelessness service usage	Annual cohort of 25 YP who would otherwise need TA; Lower supported housing stays; avoided homelessness episodes.	2017 study	£24,000 per person p.a. (i.e.: 24000/YP X 25 = 600,000)	5	£24,000 per person p.a.	24,000	Appendix A1
Public finances: HM Treasury and Department for Work & Pensions (DWP)	Reduced welfare payments (Note: UC replacing JSA & HB); increased tax, NI and VAT receipts.	N/A (Net beneficiaries)	0	Fiscal savings tracked via tax and benefit records	Additional tax income & VAT from employment; reduced welfare expenditure; lower lifetime public costs	Reduced welfare payment (Universal Credit, UC)	2017 Study	£8,250 per person p.a. (i.e.: 8250/YP X 25 = 206,250)	5	£4,802 per person p.a.	4,802	Appendix A1
						Reduced welfare payment (UC Housing Element)	N/A	£3,386 per person p.a.	5	£3,386 per person p.a.	3,386	Appendix A1
						Reduced supported housing rental payments	N/A	£17,896 per person p.a.	5	£17,896 per person p.a.	17,896	Appendix A1
						Additional income tax and National Insurance (NI) contribution	2017 Study	£4,333 per person p.a. (i.e.:4333/YP X 25 = 108,325)	5	4,333 per person p.a. as rates and thresholds for employers 2025 to 2026	4,333	Appendix A1
						VAT raised on the additional consumer spending power	2017 Study	£1,940 per person p.a. (i.e.:1940/YP X 25 = 67,900)	5	1,940 per person p.a. as VAT gain	1,940	Appendix A1

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Appendix A2: SROI Impact Map continued:

Stage 1		Stage 2				Stage 3						
Stakeholders	Intended/ unintended	Inputs		Outputs	The Outcomes	The Outcomes (what changes)						
		Description	Value £		Description	Indicator	Source	Quantity	Duration (years)	2025 Proxy Value	Value £	Source
Who do we have an effect on? Who has an effect on us?	What do you think will change for them?	What do they invest?		Summary of activity in numbers	How would you describe the change? (intended and unintended outcomes)	How would you measure it?	Where did you get the information from?	How much change was there?	How long does it last?	What proxy would you use to value the change?	What is the value of the change (£)?	Where did you get the information from?
Young person (YP) / apprentices (primary beneficiaries)	Improved livelihood, self-reliance, wellbeing, stable accommodation, avoidance of life-critical incidents, and lifelong benefit.	Time and effort; rent payments (approx. £42/week)	N/A	YP experience greater stability, wellbeing, and independence, leading to improved financial resilience, safer lives, long-term benefits, and savings from energy efficient homes.	Increased disposable income and self-reliance	Increased disposable income and self-reliance	2017 Study + "Thematic Analysis" + "Tenant Data"	£24,074 per person p.a. (i.e.: 24074/YP X 25 = 601,850)	5	£24,074 per person p.a.	601,850	Appendix A1
					Wellbeing: Feeling in control of life	Number of young people reporting a clear improvement in feeling in control of their life	Appendix A1	£14,399 per person p.a. (i.e.: 14399/YP X 25 = 359,975)	3	£14,399 per person p.a.	359,975	Appendix A1
					Avoided life-critical incidents (physical safety)	Number of YP stating L+W kept them out of high-risk environments.	2017 study	£12,500 per person p.a. (i.e.: 12500/YP X 5 = 62,500)	5	£12,500 per person p.a.	12,500	Appendix A1
					Lifelong benefit (long-run cost savings)	Lifelong benefit	2017 study	£95,250 per person p.a. (i.e.: 95250/YP X 25 = 2,381,250)	10	£95,250 per person p.a.	2,381,250	Appendix A1
					Willingness-to-pay for essential furnishings (having a home with essential furniture and white goods on move-in).	Furnishing and comfort	"Thematic Analysis"	£940 per dwelling p.a. (i.e.: 940/dwelling X 32 = 30,080)	5 (with depreciation: furnishings lose marginal value)	£940 per dwelling p.a.	30,080	2017 Study; Appendix A1
					Energy efficiency savings (via EQUANS PV installation)	Lower energy cost	"Thematic Analysis" + 2017 study + Site visit	£300 per dwelling p.a. (i.e.: 300/dwelling X 32 = 9,600)	10	£300 per dwelling p.a.	9,600	"Thematic Analysis" + Site visit
Development partners: EQUANS and Keepmoat Regeneration	Below-cost youth homelessness-prevention delivery boosts CSR and reputation; discounted works support youth employment; refurbishing long-void homes delivers energy-efficiency and environmental gains (SHDF measures).	Below-cost build equivalent of £30,500 (notional 7.5% mgt fee and a standard 5% contractor's profit)	30,500		Keepmoat: Reduced capital cost for Live and Work scheme	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.						2017 study
		CSR hours; 20 meetings x 2 managers x 2 hours (@an opportunity cost of £100 per hour) = £8,000	8,000		Keepmoat: Improved building quality and energy efficiency (benefiting YP)	Not applicable: proxies are not assigned to inputs/investments. This avoids double-counting the same value as both a benefit and a cost saving.						2017 study
Ministry of Justice (MOJ) / His Majesty's Prison and Probation Service (HMPPS)	Criminal justice resources currently at risk (custody and probation capacity) are freed up when YP are diverted from sentences through L+W.	Criminal Justice: Avoided first custodial sentence for 3 YP within a cohort	45,000	Number of young people in the cohort who avoid a first custodial sentence or community order because they are stably housed and engaged in work or training.	Avoided first custodial sentence for 3 YP within the cohort, reducing prison and court costs and avoiding the negative impacts of imprisonment on life chances.	Count of cohort members who, based on risk assessment and offending history, would likely have received a first custodial sentence without Live & Work but did not.	Appendix A1	£45,000 per person p.a. (i.e.: 45000/YP X 3 = 135,000)	3	£45,000 per person p.a.	45,000	Appendix A1
		WM Probation: avoided community order / supervision cost for 2 YP within a cohort	4,500		Avoided community order / probation supervision for 2 YP within the cohort, reducing probation caseloads and associated intervention costs.	Count of cohort members who, without Live & Work, were expected to receive a community order or probation supervision but instead required no such order.	Appendix A1	£4,500 per person p.a. (i.e.: 4500/YP X2 = 90,000)	2	£4,500 per person p.a.	4,500	Appendix A1

Homes that Work: The St Basils Ten-Year Live and Work Evaluation

SECTION 11:

Appendix A2: SROI Impact Map continued:

SROI - St Basil's Live and Work Scheme																					
Organisation	St Basils – Live and Work Accommodation Scheme													**Name**	Centre for the New Midlands						
Objective	To quantify the 10-year social, fiscal, and wellbeing value created by the Live & Work model for funders and delivery partners.													**Date**	22.10.2025						
Scope	**Activity**	The "Live & Work" arm only - refurbished 32-unit Hallam Close linking affordable rents with app						**Objective c**						**Time Perio**	10 years (2015 – 2025)						
	Contract/Funding/Part of organisation	Mixed: EHCGP grant, SWBNHST lease, charitable donations, NHS charity furniture fund, St Basils						**Purpose of**						**Forecast o**	Evaluative						
Stage 1 duplicate	**Stage 2**	**Stage 4**						**Stage 5**													
Stakeholders	**The Outcomes**	**Deadweight**	**Attribution**	**Drop Off**	**Base Year Impact**				**The Outcomes (what changes)**												
	Description	**%**	**%**	**%**					**Discount rate (%)**			3.5%									
Groups of people that change as a result of the activity	How would you describe the change?	What would have happened without the activity?	Who else contibuted to the change?	Does the outcome drop off in future years?	Quantity times financial proxy, less deadweight, displacement and attribution			**Duration** (years)	**Year 1** (after activity)	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**			
SWBNHST	Increased retention and reduced vacancies; Productivity and service continuity	Inputs/investments are not assigned monitised benefits						2	Not applicable												
		30%	40% SWBNHST, 40% StB (housing/support), 20% other drivers	10% per year after Year 1 (skills and retention benefit erode as workers move on).	£6,000 × 7 Apprentices × (1 − 0.30) × 0.40			5	Apply 10% drop-off each year then discount at 3.5%										No further retention effect		
St Basils	Avoided homelessness cost	To avoid double-counting, homelessness prevention and reduced TA use are monetised once as a public finance outcome (SMBC). Thus, a separate monetised 'benefit' was not assigned to StB rather the later's organisational benefits are described qualitatively and via attribution rather than valued separately.						10	Not applicable												
St Basils Charity	Improved residential quality and comfort for young people through furniture grant.	To avoid double-counting, willingness-to-pay for essential furnishing are monetised once (see: YP as beneficiaries). Thus,the input of StB's charity are described qualitatively rather than valued separately						5	Not applicable												
DLUHC / Homes England	Reduced void losses and social housing need via empty homes reuse.	25% (some reuse might have occurred via other programmes	50% DLUHC, 20% Keepmoat/ EQUANS, 20% StB, 10% local council	0% (once a unit is in use, the annual void saving is stable across the 10 years)	£1,500 × 32 dwellings x (1 − 0.25) × 0.50			10	Same undiscounted value each year; discount by 3.5% across Years 1–10.												
	Empty home capital grant	Inputs/investments are not assigned monitised benefits						10	Not applicable												
UHBFT/HEWM	Pre-employment training (employability/skills/ readiness)	30% (some YP would develop employability via other routes; but evidence say "no comparable model" for many)	50% UHBFT/HEWM, 30% StB, 20% L+W environment/ employers	20% per year over 3 years (skills fade or are superseded)	£1250 × 25 YP × (1 - 0.30) × 0.50			3	Apply 20% drop-off and discount at 3.5%										0 impact, so discount factor not needed		
NHS (local primary and mental health services)	YP whose loneliness and stress-related NHS contact addressed through L+W	30%	40%	20%	£1,800 × 25 × (1 − 0.30) × 0.40			5	Apply 20% drop-off and discount at 3.5%										No further retention effect		

SECTION 11:

Appendix A2: SROI Impact Map continued:

Stage 1 duplicate	Stage 2	Stage 4				Stage 5										
Stakeholders	**The Outcomes**	**Deadweight**	**Attribution**	**Drop Off**	**Base Year Impact**		**The Outcomes (what changes)**									
	Description	**%**	**%**	**%**			**Discount rate (%)**		3.5%							
Groups of people that change as a result of the activity	How would you describe the change?	What would have happened without the activity?	Who else contibuted to the change?	Does the outcome drop off in future years?	Quantity times financial proxy, less deadweight, displacement and attribution	**Duration** (years)	**Year 1** (after activity)	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Public finance: SMBC	Reduced need for intensive adult social care and complex-needs provision for YP	25%	25%	25%	£12,000 x 4 YP x (1 - 0.25) x 0.25	3	Apply 25**%** drop-off and discount at 3.5%			0 impact, so discount factor not needed						
	Reduced TA placements/ costs/homelessness service usage	30% (some YP would have been assisted through other, more expensive routes)	35%	Drop-off: 33% per year over 5 years (risk of later homelessness doesn't vanish but falls significantly)	£24,000 x 25 YP x (1 - 0.30) x 0.35	5	Apply 33**%** drop-off and discount at 3.5%					No further retention effect				
Public finances: HM Treasury/DWP	Reduced welfare payment (Universal Credit, UC)	35% (some YP would enter work without L+W, but qualitative evidence suggests many would stay in benefit trap)	50% StB (housing/support), 25% SWBNHST, 10% UHBFT/ HEWM, 5% WMCA, 5% councils, 5% EQUANS/others	10% per year from Year 5	£4,802 × 25 YP x (1 − 0.35) × 0.50	5	Apply 10**%** drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	Reduced welfare payment (UC Housing Element)	35% (some YP would enter work without L+W, but qualitative evidence suggests many would stay in benefit trap)	50% StB (housing/support), 25% SWBNHST, 10% UHBFT/ HEWM, 5% WMCA, 5% councils, 5% EQUANS/others	10% per year from Year 5	£3,386 × 19 YP x (1 − 0.35) × 0.50	5	Apply 10**%** drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	Reduced supported housing rental payments	35% (some YP would enter work without L+W, but qualitative evidence suggests many would stay in benefit trap)	50% StB (housing/support), 25% SWBNHST, 10% UHBFT/ HEWM, 5% WMCA, 5% councils, 5% EQUANS/others	10% per year from Year 5	£17,896 × 6 YP x (1 − 0.35) × 0.50	5	Apply 10**%** drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	Additional income tax and National Insurance (NI) contribution	35% (some YP would enter work without L+W, but qualitative evidence suggests many would stay in benefit trap)	50% StB (housing/support), 25% SWBNHST, 10% UHBFT/ HEWM, 5% WMCA, 5% councils, 5% EQUANS/others	10%	£4,333 ×25 YP x (1 − 0.35) × 0.50	5	Apply 10**%** drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	VAT raised on the additional consumer spending power	35% (some YP would enter work without L+W, but qualitative evidence suggests many would stay in benefit trap)	50% StB (housing/support), 25% SWBNHST, 10% UHBFT/ HEWM, 5% WMCA, 5% councils, 5% EQUANS/others	10%	£1,940 × 25 YP x (1 − 0.35) × 0.50	5	Apply 10**%** drop-off and discount at 3.5%					0 impact, so discount factor not needed				

SECTION 11:

Appendix A2: SROI Impact Map continued:

Stage 1 duplicate	Stage 2	Stage 4				Stage 5										
Stakeholders	**The Outcomes**	**Deadweight**	**Attribution**	**Drop Off**	**Base Year Impact**		**The Outcomes (what changes)**									
	Description	**%**	**%**	**%**			**Discount rate (%)**		3.5%							
Groups of people that change as a result of the activity	How would you describe the change?	What would have happened without the activity?	Who else contibuted to the change?	Does the outcome drop off in future years?	Quantity times financial proxy, less deadweight, displacement and attribution	**Duration** (years)	**Year 1** (after activity)	**Year 2**	**Year 3**	**Year 4**	**Year 5**	**Year 6**	**Year 7**	**Year 8**	**Year 9**	**Year 10**
Young residents/ apprentices (primary beneficiaries)	Increased disposable income and self-reliance	20%	60% StB, 20% NHS employer, 20% others	10%	£24,074 × 25 YP x (1 − 0.25) × 0.60	5	Apply 10% drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	Wellbeing: Feeling in control of life	27%	60%	25% per year over 3 years.	14,399 × 25 × (1 − 0.27) × 0.60	3	Apply 25% drop-off and discount at 3.5%			0 impact, so discount factor not needed						
	Avoided life-critical incidents (physical safety)	20% (Some in this group might have avoided crisis anyway (through other services or natural recovery)	60% StB, 40% Other services (CAMHS/adult MH, GPs, social care, crisis teams and personal factors)	5% per year (avoiding a major crisis is a structural shift, but the further one gets from the intervention, the less safe it is to attribute all ongoing absence of crises to L+W alone)	£12,500 × 5 YP x (1 − 0.25) × 0.60	5	Apply 5% drop-off and discount at 3.5%					0 impact, so discount factor not needed				
	Lifelong benefit	10%	50%	5%	95250 × 25 YP x (1 − 0.10) × 0.50	10	Apply 5% drop-off and discount at 3.5%									
	Willingness-to-pay for essential furnishings	40% (some furnishing would have been provided by YP themselves)	80% St Basils Charity, 20% StB (use and maintenance); outcome accrues largely to YP	10% per year over 5 years (furnishings wear out / lose marginal value)	£940 × 32 YP x (1 − 0.40) × 0.80	5	Apply 5% drop-off and discount at 3.5%					No further retention effect				
		30%	20%	0%	300 × 32 rooms x (1 − 0.30) × 0.25	10	There is no drop-off, so the undiscounted value is the same in every year of its 10-year duration, and only the discount factor reduces the value over time.									
Development partners: EQUANS and Keepmoat Regeneration	Below-cost delivery; energy-savings and environmental goals	A separate monetised 'benefit' was not assigned to avoid double counting; their CSR is qualitatively recognised and via *attribution* to the main outcomes				1	Not applicable									
		A separate monetised 'benefit' was not assigned to avoid double counting; their CSR is qualitatively recognised and via *attribution* to the main outcomes				1	Not applicable									
MOJ / HMPPS	Number of young people in the cohort who avoid a first custodial sentence or community order because they are stably housed and engaged in work or training.	20%	30%	10%	45000 × 2 YP × (1 - 0.25) × 0.10	3	Apply 10% drop-off and discount at 3.5%			0 impact, so discount factor not needed						
		20%	25%	15%	4500 × 2 YP × (1 - 0.25) × 0.15	2	Apply 15% drop-off and discount at 3.5%		0 impact, so discount factor not needed							

SECTION 11:

Appendix A3: SROI Summary Sheets

I/O	ID	Stakeholder	Outcome	Quantity	Proxy £ (pe	Deadweigh	Attribution	Dropoff	Duration (y	Is_Input	Base_Year_Impact
Outcome	1	YP	Increased disposable income and self-reliance	25	24074	0.20	0.6	0.1	5	No	£24,074 × 25 YP x (1 − 0.20) × 0.60
Outcome	2	YP	Wellbeing: Feeling in control of life	25	14399	0.27	0.6	0.25	5	No	£14,399 × 25 × (1 − 0.27) × 0.60
Outcome	3	YP	Avoided life-critical incidents (physical safety)	5	12500	0.20	0.6	0.05	5	No	£12,500 × 5 YP x (1 − 0.20) × 0.60
Outcome	4	YP	Lifelong benefit (long-run cost savings)	25	95250	0.10	0.5	0.05	10	No	£95250 × 25 YP x (1 − 0.10) × 0.50
Outcome	5	YP	Furnishing and comfort	32	940	0.40	0.8	0.1	5	No	£940 × 32 dwellings x (1 − 0.40) × 0.80
Outcome	6	YP	Energy efficiency and fuel savings	25	300	0.30	0.2	0	10	No	£300 × 25 YP x (1 − 0.30) × 0.25
Outcome	7	SMBC	Avoided homelessness	25	24000	0.30	0.35	0.33	5	No	£24,000 x 25 YP x (1 - 0.30) x 0.35
Outcome	8	SMBC	Local authority complex needs / adult social care cost avoidance	4	12500	0.25	0.25	0.25	3	No	£12,000 x 4 YP x (1 - 0.25) x 0.25
Outcome	9	HM Treasury/DWP	Reduced welfare payments (UC)	25	4802	0.35	0.5	0.1	5	No	£4,802 × 25 YP x (1 − 0.35) × 0.50
Outcome	10	HM Treasury/DWP	Reduced welfare payments (UC Housing Element)	19	3386	0.35	0.5	0.1	5	No	£3,386 × 19 YP x (1 − 0.35) × 0.50
Outcome	11	HM Treasury/DWP/Local Authority	Reduced supported housing rental and support payments	6	17896	0.35	0.5	0.1	5	No	£17,896 × 6 YP x (1 − 0.35) × 0.50
Outcome	12	HM Treasury/DWP	Income Tax and National Insurance contributions	25	4333	0.35	0.5	0.1	5	No	£4,333 ×25 YP x (1 − 0.35) × 0.50
Outcome	13	HM Treasury/DWP	VAT on spending	25	1940	0.35	0.5	0.1	5	No	£1,940 × 25 YP x (1 − 0.35) × 0.50
Outcome	14	NHS	Reduced health service utilisation linked to loneliness and stress	25	1800	0.30	0.4	0.2	5	No	£1,800 × 25 × (1 − 0.30) × 0.40
Outcome	15	SWBNHST	Staff retention and productivity	7	6000	0.30	0.4	0.1	5	No	£6,000 × 7 YP × (1 − 0.30) × 0.40
Outcome	16	UHBFT/HEWM	Employability gains (RISE)	25	1250	0.30	0.5	0.2	3	No	£1250 × 25 YP × (1 - 0.30) × 0.50
Outcome	17	MOJ / HMPPS	Criminal Justice: Avoided first custodial sentence	2	45000	0.20	0.3	0.1	3	No	45000 × 2 YP × (1 - 0.20) × 0.10
Outcome	18	MOJ / HMPPS	WM Probation: avoided community order / supervision cost	2	4500	0.20	0.25	0.15	2	No	4500 × 2 YP × (1 - 0.20) × 0.15
Input	19	SWBNHST	Wage, allowances (annualised cost)	1	111090	0	1	0	2	Yes	Not applicable
Input	20	DLUHC / Homes England	Empty home capital grant	1	244000	0	1	0	10	Yes	Not applicable
Input	21	Keepmoat (later Equans)	Below-build cost & CSR	1	38500	0	1	0	1	Yes	Not applicable
Input	22	St Basils charity	Furniture grant	1	30000	0	1	0	5	Yes	Not applicable
Input	23	St Basils	Net operating cost of accomodation (annualised cost)	1	14540	0	1	0	10	Yes	Not applicable
Input	24	St Basils	Staff cost (annualised cost)	1	64930	0	1	0	10	Yes	Not applicable
Input	25	St Basils	Management cost (annualised cost)	1	1600	0	1	0	10	Yes	Not applicable

SECTION **11:**

Appendix A3: SROI Summary Sheets

Cashflow by Outcome and Input (Undiscounted and Discounted Values)

Annual cashflows and present values for all outcomes and inputs over the 10year appraisal period

ID	I/O	Stakeholder	Outcome	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	PV1	PV2	PV3	PV4	PV5	PV6	PV7	PV8	PV9	PV10	Total PV
1	Outcome	YP	Increased disposable income and self-reliance	288888	259999.2	233999.28	210599.352	189539.4168	0	0	0	0	0	288888	251206.956521739	218440.831758034	189948.549354812	165172.65161288	0	0	0	0	0	1113656.98924747
2	Outcome	YP	Wellbeing: Feeling in control of life	157669.05	118251.7875	88688.840625	66516.63046875	49887.4728515625	0	0	0	0	0	157669.05	114252.934782609	82791.981726528	59994.1896569044	43474.0504760177	0	0	0	0	0	458182.206642059
3	Outcome	YP	Avoided life-critical incidents (physical safety)	30000	28500	27075	25721.25	24435.1875	0	0	0	0	0	30000	27536.231884058	25274.8022124204	23199.0938181636	21293.8542292323	0	0	0	0	0	127303.982143874
4	Outcome	YP	Lifelong benefit (long-run cost savings)	1071562.5	1017984.375	967085.15625	918730.8984375	872794.353515625	829154.635839844	787696.904047851	748312.058845459	710896.455903186	675351.633108026	1071562.5	983559.782608696	902784.34152489	828642.632317532	760589.855750391	698125.954553499	640791.938962149	588166.514023229	539862.983886055	495526.410330196	7509612.91395664
5	Outcome	YP	Furnishing and comfort	14438.4	12994.56	11695.104	10525.5936	9473.03424	0	0	0	0	0	14438.4	12555.1304347826	10917.5047258979	9493.48237034602	8255.20206117045	0	0	0	0	0	55669.719592197
6	Outcome	YP	Energy efficiency and fuel savings	1050	1050	1050	1050	1050	1050	1050	1050	1050	1050	1050	1014.49275362319	980.186235384723	947.039840951423	915.014339083501	884.07182520145	854.175676523141	825.29050871801	797.382134027063	770.417520799095	9038.07083431159
7	Outcome	SMBC	Avoided homelessness	147000	98490	65988.3	44212.161	29622.14787	0	0	0	0	0	147000	95159.4202898551	61600.7841489883	39876.8361157702	25813.9905290493	0	0	0	0	0	369451.031083663
8	Outcome	SMBC	Local authority complex needs / adult social care avoidance	9375	7031.25	5273.4375	0	0	0	0	0	0	0	9375	6793.47826086957	4922.81033396345	0	0	0	0	0	0	0	21091.288594833
9	Outcome	HM Treasury/DWP	Reduced welfare payments (UC)	39016.25	35114.625	31603.1625	28442.84625	25598.561625	0	0	0	0	0	39016.25	33927.1739130435	29501.8903591683	25653.8177036246	22307.6675683692	0	0	0	0	0	150406.799544206
10	Outcome	HM Treasury/DWP	Reduced welfare payments (UC Housing Element)	20908.55	18817.695	16935.9255	15242.33295	13718.099655	0	0	0	0	0	20908.55	18181.347826087	15809.8676748582	13747.7110216159	11954.5313231442	0	0	0	0	0	80602.0078457052
11	Outcome	HM Treasury/DWP/Local Authority	Reduced supported housing rental and support payments	34897.2	31407.48	28266.732	25440.0588	22896.05292	0	0	0	0	0	34897.2	30345.3913043478	26387.2967863894	22945.4754664256	19952.5873621092	0	0	0	0	0	134527.950919272
12	Outcome	HM Treasury/DWP	Income Tax and NI contributions	35205.625	31685.0625	28516.55625	25664.900625	23098.4105625	0	0	0	0	0	35205.625	30613.5869565217	26620.5103969754	23148.2699104134	20128.9303568812	0	0	0	0	0	135716.922620792
13	Outcome	HM Treasury/DWP	VAT on spending	15762.5	14186.25	12767.625	11490.8625	10341.77625	0	0	0	0	0	15762.5	13706.5217391304	11918.7145557656	10364.0996137092	9012.26053366019	0	0	0	0	0	60764.0964422654
14	Outcome	NHS	Reduced health service utilisation	12600	10080	8064	6451.2	5160.96	0	0	0	0	0	12600	9739.13043478261	7527.83028775468	5818.61278280555	4497.47847946323	0	0	0	0	0	40183.0519848061
15	Outcome	SWBNHST	Staff retention and productivity	11760	10584	9525.6	8573.04	7715.736	0	0	0	0	0	11760	10226.0869565217	8892.24952741021	7732.39089340018	6723.81816817407	0	0	0	0	0	45334.5455455062
16	Outcome	UHBFT/HEWM	Employability gains (RISE)	10937.5	8750	7000	0	0	0	0	0	0	0	10937.5	8454.10628019324	6534.57490256482	0	0	0	0	0	0	0	25926.1811827581
17	Outcome	MOJ / HMPPS	Avoided first custodial sentence	21600	19440	17496	0	0	0	0	0	0	0	21600	18782.6086956522	16332.7032136106	0	0	0	0	0	0	0	56715.3119092628
18	Outcome	MOJ / HMPPS	Avoided community order cost	1800	1530	0	0	0	0	0	0	0	0	1800	1478.26086956522	0	0	0	0	0	0	0	0	3278.26086956522
19	Input	SWBNHST	Wage, allowances (annualised)	-111090	-111090	0	0	0	0	0	0	0	0	-111090	-107333.333333333	0	0	0	0	0	0	0	0	-218423.333333333
20	Input	DLUHC / Homes England	Empty home capital grant (annualised)	-24400	-24400	-24400	-24400	-24400	-24400	-24400	-24400	-24400	-24400	-24400	-23574.8792270531	-22777.6610889402	-22007.4020182997	-21263.1903558452	-20544.145271348	-19849.4157211092	-19178.1794406852	-18529.6419176765	-17903.0357214266	-210027.550816384
21	Input	Keepmoat (later Equans)	Below-build cost & CSR	-38500	0	0	0	0	0	0	0	0	0	-38500	0	0	0	0	0	0	0	0	0	-38500
22	Input	St Basils charity	Furniture grant	-30000	-30000	-30000	-30000	-30000	0	0	0	0	0	-30000	-28985.5072463768	-28005.3210109921	-27058.2811700407	-26143.2668309572	0	0	0	0	0	-140192.376258367
23	Input	St Basils	Net operating cost (annualised)	-14540	-14540	-14540	-14540	-14540	-14540	-14540	-14540	-14540	-14540	-14540	-14048.309178744	-13573.2455833275	-13114.246940413	-12670.7699907372	-12242.2898461229	-11828.2993682347	-11428.3085683427	-11041.8440273843	-10668.448335637	-125155.761838943
24	Input	St Basils	Staff cost (annualised)	-64930	-64930	-64930	-64930	-64930	-64930	-64930	-64930	-64930	-64930	-64930	-62734.2995169082	-60612.8497747905	-58563.1398790247	-56582.7438444683	-54669.317724124	-52820.5968349024	-51034.3930772004	-49308.5923451211	-47641.1520242716	-558897.085020811
25	Input	St Basils	Management cost (annualised)	-1600	-1600	-1600	-1600	-1600	-1600	-1600	-1600	-1600	-1600	-1600	-1545.89371980676	-1493.61712058624	-1443.10832906884	-1394.30756431772	-1347.15706697364	-1301.60103089241	-1257.58553709411	-1215.058489946	-1173.96955550338	-13772.2984141891

Annual Discounted Benefits, Inputs and Net Present Value

Year by year discounted benefits, costs and cumulative net value

Year	Benefits PV	Inputs PV	Net PV	Cumulative Net PV
1	1924470.575	-285060	1639410.575	1639410.575
2	1667532.64251208	-238222.222222222	1429310.42028985	3068720.99528986
3	1457238.8803706	-126462.694578637	1330776.18579197	4399497.18108182
4	1261512.20086647	-122186.178336847	1139326.02252963	5538823.20361145
5	1120091.89278963	-118054.278586326	1002037.6142033	6540860.81781475
6	699010.026378701	-88802.9099085685	610207.116470132	7151067.93428488
7	641646.114638672	-85799.9129551387	555846.201683534	7706914.13596842
8	588991.804531947	-82898.4666233224	506093.337908624	8213007.47387704
9	540660.366020082	-80095.1368341279	460565.229185955	8673572.70306299
10	496296.827850995	-77386.6056368386	418910.222214156	9092482.92527715

Distribution of Discounted Benefits by Stakeholder

Allocation of total present value benefits across stakeholder groups

Stakeholder	Total PV
DLUHC / Homes England	-210027.550816384
HM Treasury/DWP	562017.77737224
Keepmoat	-38500
MOJ / HMPPS	59993.572778828
NHS	40183.0519848061
SMBC	390542.319678496
SWBNHST	-173088.787787827
St Basils	-697825.145273944
St Basils charity	-140192.376258367
UHBFT/HEWM	25926.1811827581
YP	9273453.88241654

SECTION 11:

Appendix A3: SROI Summary Sheets

Outcomes Ranked by Total Discounted Value

Relative contribution of each outcome to total social value (PV)

ID	Stakeholder	Outcome	Total PV	Percentage
4	YP	Lifelong benefit (long-run cost savings)	7509612.91395664	72.2
1	YP	Increased disposable income and self-reliance	1113656.98924747	10.7
2	YP	Wellbeing: Feeling in control of life	458182.206642059	4.4
7	SMBC	Avoided homelessness	369451.031083663	3.6
9	HM Treasury/DWP	Reduced welfare payments (UC)	150406.799544206	1.4
12	HM Treasury/DWP	Income Tax and NI contributions	135716.922620792	1.3
11	HM Treasury/DWP/Local Authority	Reduced supported housing rental and support payments	134527.950919272	1.3
3	YP	Avoided life-critical incidents (physical safety)	127303.982143874	1.2
10	HM Treasury/DWP	Reduced welfare payments (UC Housing Element)	80602.0078457052	0.8
13	HM Treasury/DWP	VAT on spending	60764.0964422654	0.6
17	MOJ / HMPPS	Avoided first custodial sentence	56715.3119092628	0.5
5	YP	Furnishing and comfort	55659.719592197	0.5
15	SWBNHST	Staff retention and productivity	45334.5455455062	0.4
14	NHS	Reduced health service utilisation	40183.0519848061	0.4
16	UHBFT/HEWM	Employability gains (RISE)	25926.1811827581	0.2
8	SMBC	Local authority complex needs / adult social care avoidance	21091.288594833	0.2
6	YP	Energy efficiency and fuel savings	9038.07083431159	0.1
18	MOJ / HMPPS	Avoided community order cost	3278.26086956522	0.0
		TOTAL	10397451.3309592	100%

Inputs Ranked by Total Discounted Cost

Relative contribution of each cost component to total investment (PV)

ID	Stakeholder	Outcome	Total PV
19	SWBNHST	Wage, allowances (annualised)	218423.333333333
20	DLUHC / Homes England	Empty home capital grant (annualised)	210027.550816384
21	Keepmoat	Below-build cost & CSR	38500
22	St Basils charity	Furniture grant	140192.376258367
23	St Basils	Net operating cost (annualised)	125155.761838943
24	St Basils	Support Staff cost (annualised)	558897.085020811
25	St Basils	Management cost (annualised)	13772.2984141891

Sensitivity Analysis - One at aTime (±10%) Tests

Impact of changes in deadweight, attribution, drop off and costs on SROI

Scenario	Benefits PV	Inputs PV	SROI
Deadweight -10%	10586035.1133153	1304968.40568203	8.11210069701464
Deadweight +10%	10208867.5486031	1304968.40568203	7.82307640871009
Attribution -10%	9357706.19786326	1304968.40568203	7.17082969757613
Attribution +10%	11437196.4640551	1304968.40568203	8.76434740814861
Drop-off -10%	10632773.8787839	1304968.40568203	8.14791671008066
Drop-off +10%	10169595.0445064	1304968.40568203	7.7929818072426
Costs -10%	10397451.3309592	1174471.56511383	8.85287616984708
Costs +10%	10397451.3309592	1435465.24625023	7.24326232078397

SROI Summary Metrics

Discount rate, time horizon, total benefits, total inputs and SROI ratio

Metric	Value
Discount rate	0.035
Time horizon (years)	10
PV Benefits	10397451.3309592
PV Inputs	1304968.40568203
SROI (PV benefits / PV Inputs)	7.96758855286237

Tornado Analysis - Key Drivers of SROI Variation

Range of SROI outcomes by sensitivity factor

Factor	Low SROI	High SROI	Range
Deadweight	7.82307640871009	8.11210069701464	0.28902428304548
Attribution	7.17082969757613	8.76434740814861	1.59351771057247
Drop-off	7.7929818072426	8.14791671008066	0.354934902838063
Costs	7.24326232078397	8.85287616984708	1.60961384906311

Baseline SROI Results (Central Case)

Headline present value benefits, costs and SROI without sensitivity adjustments

Metric	Value
PV Benefits	10397451.3309592
PV Inputs	1304968.40568203
SROI	7.96758855286237

Metrics: 2017 vs 2026 compared

Metric	Year-1 Forecast (E10/E11)	10-Year Evaluative SROI (Current)	Relationship and Interpretation
Annual Financial Return (AE Benefits)	£1,002,440 – £1,305,665	£1,250,700	Evaluative AE (annual equivalent) sits *within* forecast range.
Annual Net Return (Benefits – Inputs)	£796,707 – £1,099,932	£1,093,800	Evaluative AE net is within and near top of forecast band.
10-Year Net Present Value (Net NPV)	£8m – £11m	£9.09m	Evaluative net NPV falls inside original 10-year forecast band.
Whole-life Long-run Scenario	£2.7–£3.0m per year (illustrative); ROI ≈ 1:14	*Not included in evaluative SROI (bounded at 10 years)*	Evaluative study is conservative and evidence-bounded; whole-life benefits not monetised here.
Attribution Window	5 years	10 years	Key structural difference explaining uplift (extended evidenced duration).
Outcome Evidence Maturity	Limited Year-1 data; more assumptions	Full outcome model with observed patterns	Greater completeness improves PV accuracy.

SECTION 11:

Appendix A4: Glossary of Key Terms and Abbreviations

Apprentice House

The original St Basils Live and Work site in Sandwell, launched in 2015 in partnership with Sandwell and West Birmingham NHS Trust. It provides 32 rooms of affordable shared accommodation across 8 flats and is the primary focus of the SROI evaluation in this report.

Attribution

An SROI adjustment that reflects the proportion of an outcome that can reasonably be credited to the Live and Work scheme specifically, rather than to other services or factors in a young person's life. Applied conservatively throughout this evaluation.

Benefits Trap

The situation where the complex interaction between Housing Benefit, Universal Credit, earned income, and high supported housing rents means residents feel little or no financial improvement by moving into employment compared to remaining on out-of-work benefits. Acts as a disincentive to enter paid work.

Care Experienced

Young people who have previously been looked after by a local authority, including those who were in care as children (Looked After Children) and those who have left care as young adults (care leavers). A recognised vulnerability category used in the service user data analysis.

Deadweight

An SROI adjustment reflecting the proportion of an outcome that would have occurred anyway, even without the Live and Work scheme. For example, some improvement in health or employment may have taken place regardless of the scheme's intervention.

Department for Levelling Up, Housing and Communities / Ministry of Housing, Communities and Local Government (DLUHC / MHCLG)

The UK government department responsible for housing, planning, and communities policy. Referenced in this report as a stakeholder in the SROI model and as a source of statutory homelessness unit costs.

Department for Work and Pensions (DWP)

The UK government department responsible for welfare, pensions and child maintenance policy. Referenced in this report as a key financial stakeholder in the SROI model, particularly in relation to welfare savings resulting from residents moving into employment.

Discount Rate

The rate used to calculate the present value of future benefits in the SROI model, in line with HM Treasury Green Book guidance. This evaluation applies a 3.5% annual discount rate, reflecting the social time preference rate used in UK public spending appraisal.

Drop-off

An SROI adjustment reflecting the rate at which a benefit diminishes over time following the initial intervention. It acknowledges that not all positive outcomes – such as improved wellbeing or employment stability – persist indefinitely after a resident leaves the scheme.

Education, Employment or Training (EET)

A classification used to describe the status of young people who are in paid work, an apprenticeship, further education or training. All Live and Work residents must be EET as a condition of their tenancy.

Equans

The regeneration and construction partner that has worked with St Basils for over 20 years on refurbishment and development projects, including the Sandwell, Birmingham and Coventry Live and Work schemes. Formerly known as Keepmoat Regeneration.

Exempt Accommodation

Non-commissioned supported housing that sits outside standard local authority commissioning frameworks. Often associated with poor regulation, quality and value for money. Young people who cannot access the private rented sector or remain in the family home are often forced into this sector.

Exploratory Data Analysis (EDA)

The statistical analysis of the ten-year service user dataset for Apprentice House, Sandwell, covering 236 completed tenancy records from 2015 to 2025. Used to identify patterns in tenancy duration, move-on destinations, employment status and vulnerability.

Feedback Loop (Housing and Employment)

The mutually reinforcing relationship between housing instability and unemployment. Unemployment increases the risk of housing instability; housing instability in turn reduces the ability to find or sustain employment. Live and Work is designed to disrupt this cycle.

Financial Proxy Value

A monetary equivalent assigned to a non-financial outcome in SROI analysis, enabling social value to be compared against financial investment. All proxy values in this evaluation are drawn from published, independently verifiable sources.

HACT UK Social Value Bank (HACT)

A publicly available resource providing standardised financial proxy values for social outcomes in housing and community contexts, based on the Wellbeing Valuation methodology. Version 6 (2023) is used in this evaluation.

Health Education West Midlands (HEWM)

The NHS body responsible for education, training and workforce development across the West Midlands. Referenced in this report as a stakeholder in the SROI model in relation to employability and apprenticeship outcomes.

Her Majesty's Prison and Probation Service (HMPPS)

The government agency responsible for managing prisons and supervising offenders in England and Wales. Referenced in this report as a stakeholder in the SROI model, reflecting the scheme's potential to reduce criminal justice costs for young people at risk.

HM Treasury Green Book (Green Book)

The UK government's official guidance on appraisal and evaluation of public spending decisions. The SROI analysis in this report follows Green Book principles, including the use of a 3.5% discount rate for calculating the present value of future benefits.

Homes England

The national housing and regeneration agency that provides funding and support for affordable housing development. A funder and strategic stakeholder in the Live and Work scheme, referenced in the SROI model as a stakeholder with an interest in void cost avoidance.

House in Multiple Occupation (HMO)

A property occupied by three or more people from different households who share facilities such as a kitchen or bathroom. Under the Shared Accommodation Rate of Local Housing Allowance, young single people under 35 without children are only entitled to funding for a room in an HMO.

Housing Benefit (HB)

A means-tested benefit that helps people on low incomes pay their rent. Now largely replaced by Universal Credit for working-age claimants, though it remains in place for some groups. Its interaction with earned income and supported housing rents is central to the benefits trap described in this report.

Impact Map

A structured framework used in SROI analysis to map the relationship between inputs, activities, outputs and outcomes for each stakeholder group. The impact map for this evaluation sets out all five stages of the SROI analysis and documents the parameters applied to each outcome.

Integrated Care Board (ICB)

NHS statutory bodies responsible for planning and commissioning health services for a defined local population. Referenced in this report as a stakeholder in the SROI model in relation to health service cost savings.

Local Housing Allowance (LHA)

The rate used to calculate Housing Benefit or the housing element of Universal Credit for people renting in the private sector. Originally set to cover the cheapest 30% of local rents, repeated freezes have significantly reduced its coverage. Those under 35 are limited to the lower Shared Accommodation Rate.

SECTION 11:

Appendix A4: Glossary of Key Terms and Abbreviations continued:

Mixed Methods

A research approach combining both quantitative (numerical) and qualitative (descriptive) methods. This evaluation uses quantitative tenant data analysis, SROI modelling, and qualitative interviews with young people, staff and stakeholders.

Move-on Destination

The housing situation a young person moves to upon leaving the Live and Work scheme. Destinations are classified in this evaluation as positive (e.g. private rented sector, social housing, family) or negative (e.g. eviction, abandoned tenancy). Move-on destination is a key indicator of the scheme's effectiveness.

Not in Education, Employment or Training (NEET)

A classification used to describe young people who are not engaged in paid work, an apprenticeship, further education or training. As Live and Work tenants must be in EET as a condition of tenancy, NEET records in the dataset are treated as data anomalies and recoded as undisclosed.

Participatory Research

A research approach that actively involves those with lived experience of the subject being studied in the design, delivery and interpretation of the research. In this evaluation, participatory methods were used to centre the voices and perspectives of young people throughout.

Present Value (PV)

The current value of a future sum of money or benefit, calculated using a discount rate. In this SROI evaluation, all future outcome values are discounted to present value using a 3.5% annual rate, in line with HM Treasury Green Book guidance.

Private Rented Sector (PRS)

The portion of the housing market made up of privately owned properties rented to tenants. Young people are disproportionately housed in the PRS and often experience affordability and quality challenges within it. Moving into the PRS is one of the most common positive move-on destinations for Live and Work residents.

Registered Social Landlord (RSL)

A non-profit housing organisation, such as a housing association, that provides affordable rented housing. Also referred to as a housing association. Moving into RSL accommodation is recorded as a positive move-on destination in the service user data.

Renters Rights Act 2025 (RRA)

Legislation enacted in 2025 that reformed the private rented sector in England. Significantly, it formally recognised Stepping Stone Accommodation as a unique tenure type, providing a legal framework for the Live and Work model. The Act is being phased in from May 2026.

RISE Pre-Apprenticeship Programme (RISE)

A five-week, three-days-per-week employability programme delivered by University Hospitals Birmingham NHS Foundation Trust / Health Education West Midlands as part of the Live and Work scheme. It prepares young people for NHS apprenticeship roles and is referenced in the SROI model as a source of employability gains.

Sandwell and West Birmingham NHS Trust (SWBNHST)

The NHS Trust that co-founded the original Live and Work scheme at Apprentice House in Sandwell in 2015. A key partner in the Phase 2 development and a stakeholder in the SROI model, particularly in relation to staff retention and apprenticeship outcomes.

Scarring Effects

The long-term negative consequences of early-career unemployment, including reduced earnings potential over a lifetime (the 'wage scar'), a higher likelihood of future unemployment spells, and adverse effects on mental and physical health.

Sensitivity Analysis

A method used in SROI to test how robust the headline ratio is to changes in key assumptions. In this evaluation, a one-at-a-time (OAT) sensitivity analysis was conducted, varying each key parameter by +/- 10% to assess the range of plausible outcomes.

Shared Accommodation Rate (SAR)

The lower rate of Local Housing Allowance that applies to single people under 35 without children (with some exemptions, including care leavers). Limits benefit entitlement to the cost of a room in shared accommodation only, rather than a self-contained property.

Social Return on Investment (SROI)

A methodology for measuring and reporting on the social, environmental and economic value created by an organisation or activity. Expressed as a ratio of total discounted social value generated per pound invested. This evaluation uses SROI to quantify the value created by the Sandwell Live and Work scheme.

Stepping Stone Accommodation

A model of sub-market, time-limited affordable housing for working young people. Tenants must be in paid work or an apprenticeship, pay rent from earned income, and move on after a fixed period (usually up to two or three years). Designed to break the housing and employment feedback loop and avoid the benefits trap. Formally recognised as a distinct tenure type in the Renters Rights Act 2025.

Supported Housing

Housing designed to cater for people who require care, support or supervision to live independently. Distinct from the Live and Work model, supported housing provides a higher level of direct support and operates under a different regulatory and funding framework.

Supportive Housing

St Basils' term for housing designed for young people already assessed as capable of independent living. Distinguished from supported housing (which caters for those needing care or supervision), supportive housing takes a facilitative role: helping residents sustain their tenancy and employment without meeting the higher threshold of supported housing.

Thematic Analysis

A qualitative research method used to identify, analyse and report patterns (themes) across a dataset. In this evaluation, thematic analysis was applied to interview transcripts and focus group data to identify key findings about the lived experience of young people in the scheme.

Universal Credit (UC)

The main working-age welfare benefit in the UK, which replaced several previous benefits including Housing Benefit and Jobseeker's Allowance. Its interaction with earned income and housing costs is central to the 'benefits trap' experienced by young people in supported and transitional housing.

University Hospitals Birmingham NHS Foundation Trust (UHBFT)

The NHS Trust operating major hospitals in Birmingham, including Queen Elizabeth Hospital Birmingham. Referenced in this report as a partner in the RISE pre-apprenticeship programme and as a stakeholder in the SROI model.

Wellbeing Valuation (WELLBY)

A methodology endorsed by HM Treasury for placing monetary values on wellbeing outcomes, using large-scale survey data to estimate how much people would need to be compensated to offset a given reduction in life satisfaction. Used in this evaluation to derive the proxy value for the 'feeling in control of life' outcome.

West Midlands Combined Authority (WMCA)

The regional body covering the West Midlands metropolitan area, including Birmingham, Coventry and the Black Country. Has designated Stepping Stone Accommodation as a strategic priority as part of its Social and Affordable Housing Programme 2026–2036.

Youth Advisory Board (YAB)

A group of young people convened by St Basils to represent the views and experiences of those using their services. The YAB co-designed elements of this evaluation, including shaping the research questions and interview topic guides used in the young person interviews.

Youth Voice

St Basils' established programme enabling young people to engage in leadership, co-design and advocacy, including influencing local and national policy. Youth Voice structures – including the Youth Advisory Board and Resident Representatives – were central to the participatory approach of this evaluation.

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Centre for the New Midlands

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Housing and Communities Research Mission

As a key workstream at the CNM, our Housing and Communities research programme seeks to address critical issues around housing and communities in the Midlands, supporting independent debate on strategy, policy and practice.

We collaborate with key stakeholders and communities to undertake impactful research, reviewing existing evidence, identifying gaps, and addressing them with rigorous new research focused on regional priorities. Our core themes include housing need and affordability, housing quality, neighbourhoods and place-making, health and wellbeing, net zero transitions and tenant engagement.

By engaging with academia, industry and local, regional and national government, we highlight best practice and work with partners to evaluate and influence policy. Our long-term ambition is to create sustainable impact as a think-tank, uniquely contributing to new longitudinal evidence bases and frameworks that benefit our region and its communities.

The Centre for the New Midlands (CNM) is the only independent, not-for-profit think tank for the West Midlands region and has a mission to be the place where people come to 'debate, shape and create' a better West Midlands region. Through the Centre's partnerships across society, industry and academia, it is focussed on discovering new solutions to some of the region's biggest social and economic challenges and help to shape a New Midlands.

For queries or further information please contact
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