



Centre for Research in Social Policy  
Loughborough University

October 2020

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Published by the  
Centre for Research in Social Policy  
Loughborough University  
Leicestershire  
LE11 3TU

ISBN 978 0946831 57 9

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## Acknowledgements

The research team would like to thank Futures Housing Group –



# 1 Introduction

## 1.1 Background context

Economic uncertainty over recent years has created a climate in which people living on low incomes are experiencing growing constraints.

2016; Patrick, 2014, Dearden et al., 2010). Furthermore, people on low incomes can end up spending more due to constrained choices, for example through expensive forms of credit, energy costs, and lack of access to banking or financial services – a ‘poverty premium’ on essential goods and services that further penalises those already disadvantaged (Davies et al., 2016).

As local authority housing stock has dwindled in recent decades, housing associations have grown to become the major provider of social housing for low income households, who, as outlined above, can often be in difficult financial and personal circumstances and particularly affected by chack. [Tw(tr)4 (a)8 (gob)Twa j2n st0-22h04.522 T.v(4) (4) (3.2(4)144ic9640(n)l(0 (6)1243)(



Although this research was completed in a very different, pre-Covid-19 period, much of what emerged and is discussed in the report is particularly pertinent in the current climate. Many households will have spent an increased amount of time in their own home during

## 1.3 Research method

The research was designed as a multi-stage process utilising and drawing together different elements and methods. It was conducted over a ten month period in 2019 and involved two key phases.

### 1.3.1 Phase One

- Evidence review – a desk-based review of effective practice by housing associations and organisations across the sector in the UK to support their residents.
- Data analysis – analysis of housing costs and household income data at varying geographical levels and comparisons of income and benefit levels with the Minimum Income Standard for different household types.
- Interviews with housing association tenants – 24 in depth, face-to-face interviews were conducted to explore the practical and financial issues facing residents, affordability of key budget areas, choices and constraints on spending, and what can help or hinder managing on a low income.
- Interviews with housing association staff – This included discussions with a range of staff who provide frontline support to tenants, to give insight into their experiences and processes.

### 1.3.2 Phase 2

- Research seminar with housing association staff – This fed back the findings from the first phase of the research to a range of staff, from senior management to front line roles, and provided a forum for discussion of ideas about what could help tenants. Following the seminar, the research team liaised with Futures to produce a suite of potential suggestions that could be taken forward.
- Focus groups and interviews with tenants – Two focus groups explored tenants' general reactions to the proposed ideas, views about their potential benefit and thoughts about how they might work in practice. This was complimented by a further ten in depth interviews with tenants. These looked in detail at the proposed ideas on an individual basis and at what difference they might make for their household budgets and more broadly.

### 1.3.3 Sample composition and recruitment

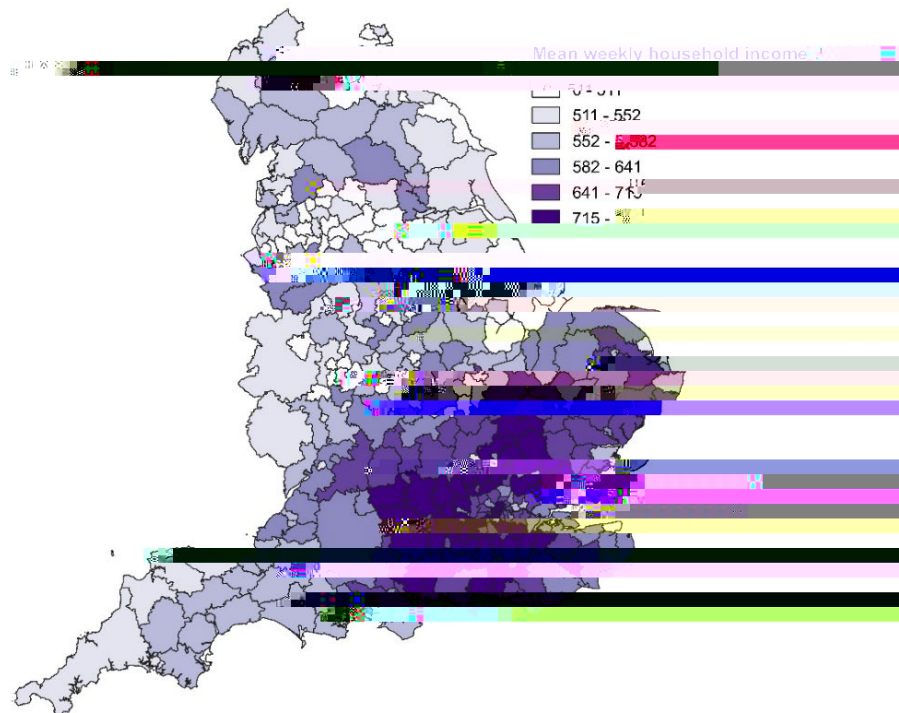
The fieldwork with tenants (two phases of interviews and two focus groups) was divided equally between Amber Valley and Northamptonshire so that both main areas of Futures housing were represented. This included people living in urban, smaller towns and village/rural locations. Participants were from a mix of different household types (male, female, single, couples, single parents, those with different ages of children), with ages ranging from 23 to 59, including both working and non-working households. Most households involved were in receipt of means tested benefits and/or tax credits, and some also received disability related benefits (Personal Independence Payment (PIP)/Disability Living Allowance (DLA)). We also included households with a range of length of tenures,



Figure 1 Average weekly rent in 2-bed property, private rented or housing association social rented. 2017-2018

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Figure 2 Mean net weekly household income by local authority, England 2015-2016



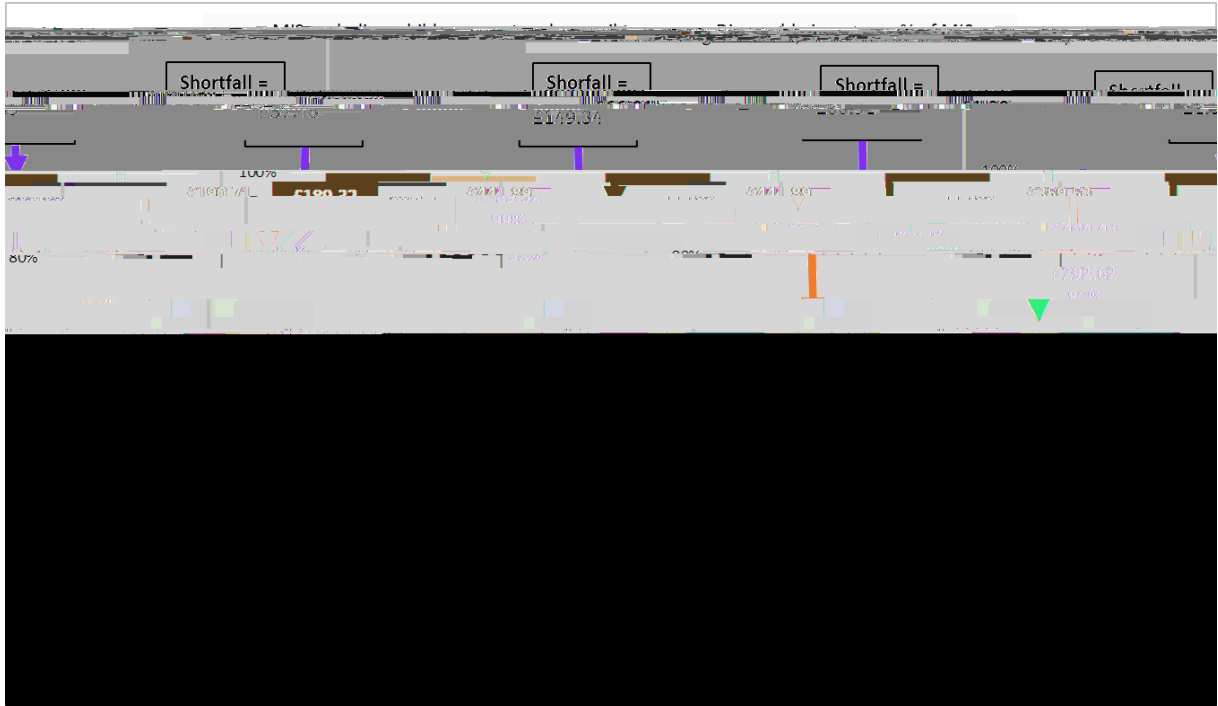
It is in this context that people can be vulnerable to financial hardship. A useful way to measure this is to calculate the proportion of individuals and children who are living below the Minimum Income Standard (MIS) based on their household income. MIS is a benchmark of adequate income based on what the public think people need for a minimum, socially acceptable living standard in the UK.

A range of scenarios are presented below, based on the disposable income each household needs to achieve a minimum socially acceptable standard of living after housing and childcare costs. The Amber Valley local authority in the East Midlands is used as a case study. The single person is living in a one-bedroom property, and all households with children are living in a two-bedroom property. In this region, the average rent for a two-bedroom housing association property is £92.80 per week, and for a private rented property it is £141.50 per week. However, the Local Housing Allowance for a two-bedroom property is currently £103.56 per week. The MIS budgets vary between tenures to account for the fact that carpets and white goods are not provided in social rented properties (the standard budgets are calculated for social housing for all households with children, and for private rented housing for single working age adults).

The figures for households in different working scenarios earning the National Living Wage (NLW) (figures 3 and 4) show that while the single person is very close to meeting MIS if living in a housing association property, their income falls somewhat short if living in the private rental sector. For households with children, they are unable to meet the minimum income for a socially acceptable standard of living even when living in social housing, with a couple where only one partner is working faring particularly badly, reaching only two-thirds

of MIS. In the private rental sector, the situation is even worse, with incomes as low as 53% of MIS.

**Figure 3** Relationship between income and MIS for working households, for a one or two-bedroom housing association property in Amber Valley



**Figure 4** Relationship between income and MIS for working households, for a one or two-bedroom private rented property in Amber Valley





## 1.5 Underlying issues and how are people managing

The rest of this report focusses on specific themes, but it is useful to first provide a brief overview of the situations of the tenants who took part in the research, the issues that shape their lives and how they manage.

Peoples' experiences and situations were varied – while the research included people who did not feel under financial strain (for example a household with two full time earners and no children), most were just about managing. This often involved constant juggling, compromise and working within a constrained budget. Others were in very difficult financial situations and struggling with large arrears and debt. The reasons behind this related to their household, employment and income situation as well as other factors.

A key issue was low income - as shown in Figures 3 and 5, earnings fall behind needs even where social rents are lower than PRS, with the situation being worse for households relying solely on benefits. For some participants, benefit levels were reduced even further when







## 2.1 Help with providing flooring and reasonable décor

Moving into and living in a property with inadequate flooring and decoration was one of the most costly and emotive issues for participants and the area they felt should be prioritised for potential su



- *Making good repairs*  
This applied to ongoing tenancies, as well as when people move in. Participants felt that the housing association should help with the cost of 'putting right' when there had been problems in the property, such as leaks (that are not the fault of the tenant) which have left ceilings and walls needing redecorating or even flooring replaced.

## 2.2 Furnishing a home - h



the rent could be helpful as they 'wouldn't have to think about it'. It could be an affordable way to get new white goods which are guaranteed, rather than second hand goods with no comeback – bringing longer term peace of mind. However, concerns were raised (among tenants and staff) that it could risk people taking on more repayments than they could afford, and it would have to be carefully managed as people moving in might be tempted to 'jump at the chance' of getting a range of new items. There were also queries about the consequences of not paying, and whether this could affect peoples' tenancy if the scheme is provided by the housing association.

### 2.2.2 What difference could these potential solutions make / have made to tenants?

A range of examples highlight the difference the ideas put forward in this chapter could make to new and existing tenants.

#### *Reduce direct costs – more money in the budget*

- As noted earlier, carpets can bring significant costs, from hundreds to over a thousand pounds, hence providing flooring throughout a property could make a huge difference to those struggling to cover such costs. One participant noted that it would have meant not having to 'scrounge around' for a year, cutting back on treats or activities for the children, in order to save £250 to carpet the lounge and stairs. Another said that if she hadn't had to spend £170 on carpeting (just the stairs and child's bedroom) she could have used it on curtains or cushions, rather than relying on hand-me-downs – to make it feel more like her home – something she just can't do at the moment. Similarly, someone was gradually buying carpets for a whole house but this left no money for furniture or white goods and meant making do with what she had been given.
- Providing smooth, plastered walls would reduce decorating costs, as people could more easily and cheaply give a room 'a lick of paint'. Several participants spoke of having to plaster walls when they moved in, using bucket loads of filler, or paying someone to do the work: *'They did the damp proofing, so why didn't they plaster the walls so that we could just paint the walls white when we moved in? The walls are that bad that you have to wallpaper them'*.
- Paying less for affordable second hand items could mean not having to fund large outlays from an already tight budget. Even where people had saved to buy white goods outright it severely restricted their living standards – living on *'beans on toast and plenty of pasta for a couple of months'*. In another case someone moving in with nothing bought all their white goods second hand, but still paid £50 per item which on top of second hand furniture costs resulted in living on sandwiches for a week during this initial period.
- The idea of the housing association providing a reliable yet affordable source of white goods seemed helpful in the short as well as longer term, as buying second hand electrical items from sources such as Facebook or eBay involved a degree of risk, they were not necessarily cheap and may not last. One participant had to replace a newly bought second hand tumble dryer not long after moving in as it broke down.

*Avoid having to take out loans, accrue debt, use credit*

- Support with carpets would have meant one participant not having to take out a budgeting loan of £600 to carpet her lounge, stairs and children's bedrooms.





in stage could be helpful in the longer run. It could save tenants time, effort and cost, and potentially lessen the need for overlapping housing costs, however decisions and priorities here will depend on tenants individual circumstances.

The other aspect is the liaison between incoming tenant and housing association staff. Tenants and staff recognised that this was an area that could be expanded and personalised to better meet peoples' needs with as much information as possible provided in advance of moving so tenants and the housing association can

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### 3 Help with managing large, unexpected costs and times of pressure







- Those who had taken out loans, used overdrafts or paid for items from a catalogue were certainly aware that these methods were more costly, but felt they didn't have any other options at the time. For example using a credit union, rather than a Provident loan could have saved one participant hundreds of pounds, another felt that she'd probably paid around £100 more per item for a washing machine and tumble drier because she used a catalogue.
- Even someone using what they considered to be a 'fair lender' was paying a higher interest rate than they would have through a credit union. For example, a £500 loan over 12 months would accrue interest of £123 with a credit union compared to £197 with another 'fair lender', and £436 with a doorstep cash loan.
- The potential to save several hundred pounds overall and have lower repayments could make a huge difference as these participants had fully stretched budgets – it could ease pressure, they could potentially save money which often was a struggle, or afford things that they were going without at the moment – whether this was a few cushions, a weekly activity for the children, petrol in the car to have a trip out – these are things that can be important to people, but beyond reach for some.

### 3.3.2 Support saving

Participants were generally positive about support with saving – some already had their own methods of 'putting a bit by' or managed to cut back if they needed to save for something in particular. But for others it was something that they were currently not able to do. One person who felt she 'was absolutely rubbish at saving' could see the flexi rent system working for her and felt it could lessen the need to use catalogues which charged more for items, and help her accrue savings to help cope with potentially large car costs (such as MOT or breakdown). A key issue here is that where peoples' budgets were very tight, it was a question of managing week to week – keeping their heads above water was tough enough, let alone trying to save. In this context there is a real need to help people save, but in a way that doesn't impinge on their ability to meet their needs on a day to day basis.







managing on a constrained budget. Indeed, one person had ended up with significant arrears after being put onto direct debit rather than prepayment meter when she moved in. Her monthly payment had been underestimated and she could not catch up once it became clear that she was not paying enough. Participants also noted that using prepay has become much more convenient since being able to pay via a smartphone app. Being in control and

to keep an eye on energy consumption – and some had made changes, for example changing a washing machine cycle or using it to point out to children the impact of their energy use. However, other factors related to energy consumption were felt to be out of participants control. Where participants could not afford carpets and were living with concrete floors or floorboards (see Chapter 2) it was felt to hamper energy efficiency. Old

company low income or social tariffs which, subject to eligibility, can significantly reduce water bills. Given low awareness among participants and the potential savings involved (£140 a year on electricity and one participant had saved £276 a year on their water bill), it is an area that could make a big difference to tenants. Furthermore, it could appear more straightforward and less daunting than switching energy providers for example, if people could envisage a discernible saving.

- *Support and information for tenants with oil heating*  
 Participants with oil heating felt that the housing association could do a lot more to support the specific issues that this brings, especially for new tenants who are unlikely to have had this type of heating before. First is the need for clear information before a tenant moves in, so that they are aware the property has oil heating, potential costs involved, and how to use it as efficiently as possible – which they felt very unsure about *'I don't know how much I am using, how much it is, I just feel like I am blind with how much I need to save as well for the winter'*. Second, is support with costs where there is a need for information about: any choice of provider; if they can spread cost; whether there are local schemes for oil users to share delivery costs and access to discounted rates. One participant had recently got her oil more cheaply through an 'oil club', but had been made aware of this by her neighbours rather than by the housing association, whereas another participant who had recently moved into an area had yet to establish local networks and would have welcomed the housing association's help to access such a scheme.
- *Support with energy efficiency – an 'energy efficiency check'*.  
 While some participants were open to advice about reducing energy consumption, people's reaction was often that they had already cut back as much as they could.

particular company would compromise impartiality if offering advice about switching provider, or whether any discounted rate would always remain best value and competitive.

#### 4.4 Delivery and tenant engagement – participant views and suggestions

Evidence from existing energy cost saving schemes rolled out by some housing providers shows that tenant engagement is strongly linked to their success but that it needs to be a continuous process to reinforce messages. Participants in our study also reflected on issues that relate to the delivery of potential schemes and the engagement of tenants.

There was support for an individualised approach to providing support. Switching in particular was seen as complex and could require personalised support, depending on the extent to which the housing association needs to advise tenants how to do this themselves or support people more directly with the process. Furthermore, any energy efficiency check would also need to be tailored to an individual's property and usage. As such, participants felt that face to face options should be available. Personalised support in the form of liaison with energy providers could also be helpful for some participants who were experiencing arrears and difficulties in communicating with the provider. A few stressed that support should be an option offered to all tenants so people could accept help if they wanted it, but not feel pushed – the idea of being 'told' to do something was seen as counterproductive.

The importance of providing thorough explanation was also stressed, from physically showing someone how to use their heating, to providing examples of how much someone might save through switching or a low income scheme, per week, month and year. Participants felt that people would be more engaged if they could envisage the amounts involved and what it could mean to them. For example, when discussing this one participant supposed that if it was £150 a year it could mean taking the children out for the day which they can't currently do -

## 4.5 Conclusion

The Minimum Income Standard budgets are calculated on the basis that people have enough in their budget to adequately heat their home. When comparing our participants actual spending on energy to the MIS allowance for a household of similar size, it was apparent that while some were spending similar amounts, others were paying more – considerably more where they had oil heating. One factor might be the use of prepayment meters, and support to access a better value tariff (regardless of payment method) could help reduce costs. Furthermore, access to low income schemes could significantly ease the amount spent on energy or water for some tenants. For many, their way to keep costs down was to cut back, particularly on heating and hot water. So even where people might have been spending amounts similar to MIS, it may be questionable whether this is acceptable if, for example, they are sitting wrapped in a duvet to keep warm or washing in

## 5 Support with digital inclusion

Being able to participate in the world around you, and feeling included, is a critical component of what is seen as a minimum living standard by the public (Davis et al., 2018). Making ends meet in order to cover your minimum essential material needs is clearly crucial for survival, but as highlighted in Chapter 2, one of the perhaps unexpected consequences of, for example, not having flooring throughout one's home, is the impact that this has on social participation. In a world where social participation is increasingly about being online as much as it is about being 'offline', digital inclusion has increased in importance. Before looking at the experiences of the participants in this research, and at what housing associations could do to support digital inclusion amongst their tenants, it is worth briefly exploring what digital inclusion means. Digital inclusion is usually taken to refer to some combination of digital skills (having the necessary skills to use digital devices), connectivity





- *One-to-one support*

Some participants felt that support and advice in developing both digital skills and confidence would be best delivered face-to-face on an individual basis, centred around the needs of individual tenants rather than through more general training or advice. This kind of tailored support would be able to respond more usefully and appropriately to particular barriers that individuals may face. Some suggested that hands-on support, showing individuals how to do a range of useful tasks online, such as sending emails, using online Universal Credit accounts, managing home energy accounts, and using the housing association's 'my account' facility to check rent status would be most useful. Some participants saw this as part of an expanded/new role for all frontline staff who have regular contact with tenants, and who could provide support and advice based on an understanding of what is needed. Others saw this as a separate role.

questioned. However, overriding view of participants in this research reflects the broader public agreement that

scheme. Others stated that they would be happy to pay a small amount in order to guarantee that the laptop or device was ‘fit for purpose’.

*Guarantees about the reliability of equipment* – some participants were more sceptical of the value of such a scheme, particularly if equipment was old and where this meant it could not run the latest software.

*Range of equipment available* – while the principal interest was in computers, some participants noted that other IT equipment such as printers could be included.

*Support for use of equipment* – some participants felt that this scheme would only work to improve digital inclusion if it was combined with support and advice on how to use the equipment through the kinds of solutions set out in the previous section.

- *Discounted broadband through housing association partnership with broadband provider*

This potential solution to digital exclusion was about providing reduced cost broadband to housing association tenants, through a deal negotiated between the association and a broadband provider. Some participants felt this was a good idea, could help to both get more people online and to cut costs for some households, and could be beneficial, particularly if it resulted in faster connections in rural areas. There was some scepticism as to how this would work in practice. Some participants felt that a housing association pointing tenants to one provider was problematic and that it would be preferable to support individual tenants through raising awareness about how to get the best deal or compare their current deal to what other providers offer, while some commented that providing discounted broadband was not the role of a housing association. 5(th)14 (t4)8 1 (Td)H26.1 (r)4.

association to report these. There was a broad agreement that the website and digital access to the housing association could be improved.

### 5.3.1 Housing association Apps – potential solutions

The idea of housing associations having an App which tenants could access via their mobile phones was one that received broad support from participants. It was felt that this would have a positive impact on the ease of communication between tenants and housing providers, and would also potentially improve the service received by tenants. Enthusiasm for an App was not limited to those participants who were comfortable with digital; some of those who described themselves as not 'tech savvy' were keen on an App, as these are often more straightforward to access and navigate than websites or using email.

Participants identified a number of key features that they would find useful in an App.

- An instant messaging or live chat service would facilitate communication between the housing association and tenants. Participants felt that this would have a positive effect on the relationship between housing provider and tenant and would mean, for example, that tenants were able to get an answer to questions in a timely manner, rather than having to wait for a response to an email, or to get through on the phone. Some participants noted that they may be more likely to seek help from their housing association if they could communicate with them in this way. In order for this to work practically the scope of what could be covered on live chat may need to be controlled, but participants were clear that this would be a valued feature of any App.
- Being able to check rent accounts on the App was something that participants thought would be particularly valuable. Some participants felt that being able to have instant and easy access to their rent account could help with budgeting and would enable them to see where they are with rent, possibly pre-empting problems with paying rent.
- The App could provide a way of making and keeping track of appointments for repairs, or other services, and through which the housing association could let tenants know about any problems with meeting appointments.
- Some participants suggested that the App could be a means through which the housing association could share information about the other services that they are

accessing better deals across a range of household areas. Each of the solutions here could have a positive impact: providing support and advice for those tenants currently not digitally active could enable these individuals to access services they are currently excluded from; providing the 'hardware' through which individuals access the digital world could improve levels of social participation, but also help with, for example, finding employment or accessing training opportunities; building bespoke housing association apps could enable tenants to have greater control over their rent payments, more quickly access support and advice and report repairs easily.

## 6 Money advice and employment support

In contrast to previous chapters that have explored different ways in which the housing association might support tenants, this chapter focusses on services that are already provided by the housing association – money advice and employment

make changes, for example to where and how they shop. Several also commented on the manner of the advisor, welcoming a 'non-judgemental' approach. Those who had received follow up contact and support really appreciated this aspect of the service.

One participant's experience highlights the value that these aspects of support g714 (e)3 aah eeon6 Td[(ts)







money advice service on offer may result in greater engagement of a wider range of tenants who would benefit from this advice and support. Those who had engaged with the employment service had valued the in-depth face to face contact they had received.

- *Raising awareness of the service and what it does*

Services are only of use if tenants know about what is on offer and how to access them. Lack of awareness about even the existence of the service was an issue in particular for employment support – something also noted among other housing associations (Acis Group, 2018). Many participants were (pleasantly) surprised to be told about it during the research interview. This could be partly explained by participants not associating this type of service with the organisation that they rent their property from.

*'I don't know if that is within what I would expect from them though, as a housing company whether I would expect them to help me find a job, I mean if they were able to then that would be marvellous, I mean how good is that?'*

However, housing associations also need to make sure that their tenants know *how* these services are able to help. It was felt by participants that the content of the rvice4 (c)8 (e4())T-2

The key issue for both of these services is raising tenant awareness. This is particularly so for the employment service as tenants do not necessarily think of this as something likely to be offered by their housing provider. This means not just informing tenants that the service exists, but making it clear what it entails and importantly how it can help.

## 7 Communication and knowledge sharing

This chapter brings together some overarching themes around sharing knowledge and communication between the housing association and their tenants – whether about the services already provided by the housing association, signposting to other providers, or looking ahead to any potential new services that may be introduced. Interlinked to this is the relationship between the housing association and tenants, and we draw out some key themes arising from participants' thoughts about the importance of building a relationship with their housing provider.

### 7.1 Sharing information about services and support

circumstances – to get across to tenants that they care about their residents not just the property – rather than simply letting people know what is available.

### 7.1.2 Relevant and local information

A recurring theme among participants was that information has to be 'relevant' to tenants. This particularly related to being unimpressed by 'corporate' style newsletters about what the company was doing or organisational statistics which people did not relate to, rather they wanted to receive information that they felt more directly applied to them. When thinking about signposting to other organisations, participants stressed the need for information about *local* services or charities, in order for it to be relevant and accessible to them. This is something to bear in mind for large housing associations covering wide geographical areas, in that for example a broad brush mail out may not be as

them.





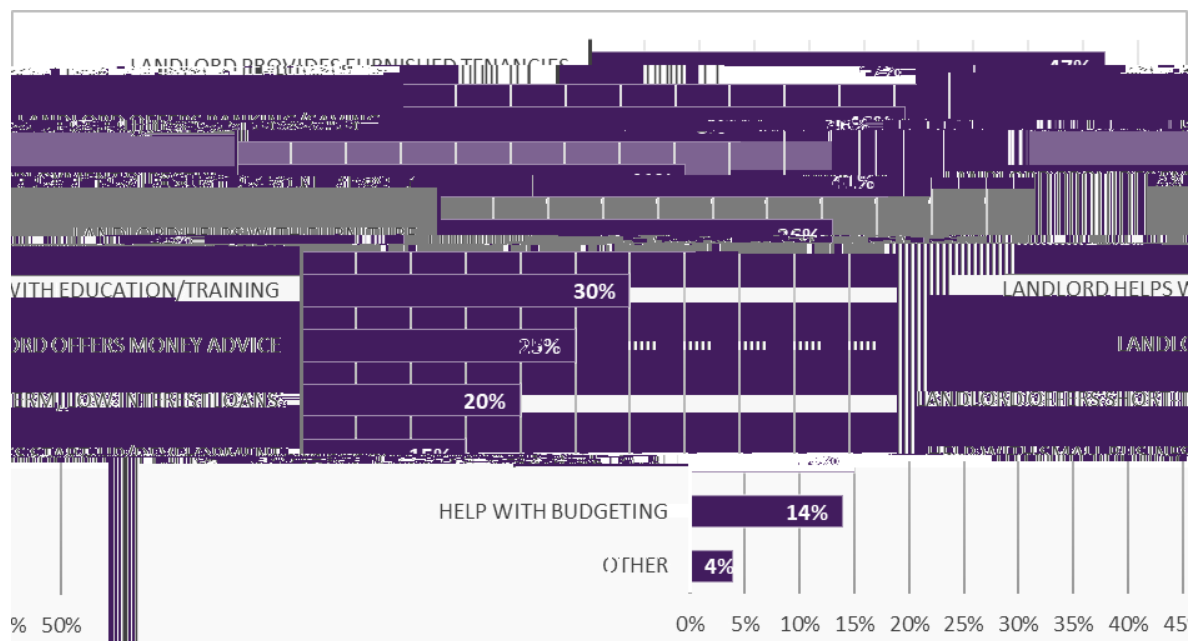


## 8 Key findings and conclusions

The affordability of housing, across the social and private rented sectors, continues to be a concern for tenants, housing providers and policy makers alike (Affordable Housing Commission, 2019). It is an issue that has been recognised centrally by Government (Department for Communities and

key priority to address their financial problems (Figure 7). The benefits of furnished tenancies in social housing have also been explored through research in Northern Ireland (Ambrose et al., 2016: 99) which found that ‘tenants in a wide range of situations reported that they would value some form of furniture provision’ (see also Tanner, 2020). The participants in the research outlined here strongly communicated the need for support at the start of a tenancy, when costs are potentially very high, particularly in relation to furnishing, equipping and the condition of a property. The importance of and need for an affordable *home*, rather than simply an empty property, was repeatedly emphasised.

**Figure 7** Tenants’ priorities for support from social landlords to tackle financial problems



Source: Timmins and Gulliver, 2015, ‘Furnishing Homes, Furnishing Lives: An Initial Discussion of How Furnished Tenancies Support Sustainable Communities’, p. 13

## 8.1 Key findings

### 8.1.1 The context matters

The broader economic characteristics of a region have an impact on the ability of households, in general, to meet both their essential housing and non-housing needs. In the East Midlands, relatively **low average incomes mean that households are more likely to struggle to make ends meet compared to some other regions**, despite relatively low rents.

### 8.1.2 A ‘minimum home standard’?

New housing association tenants often face a substantial financial outlay when first moving-in to a property. The costs of white goods, decoration and flooring can exert particular pressure on budgets. Consequently, support in obtaining these ‘essentials’ in an affordable way has the potential to make a significant difference to the finances of new tenants’. A key idea mooted here was the **suggestion of a ‘minimum home standard’ for housing association properties, with associations committing to providing carpets/flooring and a**

**reasonable standard of decoration for new tenancies**, alongside more **systematic ways to pass on or access second hand essential furniture and white goods**. This would support tenants in making their house a home, as well as, for example, reducing the likelihood of accruing debt, reliance on others, reducing heating costs, easing stress and enabling social participation. **More comprehensive support at the point of moving in** would also help to establish a good relationship between tenant and housing association.

### 8.1.3 Signposting to financial support

Large or unexpected financial outlays, alongside times of particularly high costs (such as Christmas) can exert significant pressure on households who in general have limited savings or little flexibility in their budgets. At the same time, managing everyday costs can also be a challenge, with many tenants needing to prioritise their most immediate needs, such as feeding their children and paying bills, with no scope to budget for large, less regular outlays. In combination – or alone – this can

housing association apps w

to better support tenants. Although some of the ideas proposed here may be possible to achieve without significant additional resource, there is a real challenge for housing associations in delivering good quality, low cost housing *and* a range of other allied services. The 'social mission' of housing associations is a key one, but this has to be balanced against the provision of housing, or more crucially-

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