



Policy Studies Institute

Understanding the worklessness and financial exclusion of Riverside tenants

Overview Report

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UNIVERSITY OF WESTMINSTER



1 Introduction

The Riverside Group commissioned PSI to conduct a study of their tenants in order to promote understanding of their needs and characteristics, particularly in relation to employment and financial management. Of concern is the scale of worklessness and poverty among tenants and the factors associated with unemployment, inactivity and financial exclusion. Tenant poverty can cause a range of problems, for individuals and their families, but also for The Riverside Group. Poor tenant behaviour and anti social activity may arise in addition to rent arrears and deterioration in the physical condition of property (TRG, 2008).

In studying financial exclusion and worklessness among tenants, one of the key aims therefore is to identify schemes and policies which The Riverside Group could implement to help move unemployed or inactive tenants closer to the labour market or into jobs.

The study examined the following issues:

1. What are the economic and housing circumstances of TRG tenants and how do these differ across the types of households?
2. What influences tenants' work chances and how do these factors differ across the tenant types?
3. Does location matter? What is the association between the employment chances of tenants and the characteristics of neighbourhoods in which they live?
4. Whether living in social housing disadvantages tenants
5. What policy measures are most likely to work for each type of household ensuring that the targets of reducing worklessness and improving financial inclusion are achieved most effectively

The research consisted of three methodological elements:

- A background and policy review which forms part one of the report.
- Quantitative analysis of data collected by The Riverside Group – presented in part two of the report
- A qualitative exploration of the lives of tenants based on 48 in-depth interviews - presented in part three of the report.

The overview report covers findings and recommendations drawn from all three stages. References cited may be found in the main report.

2 Summary of Findings

The conclusions in the main sections of the report chart three different approaches to understanding the landscape of multiple disadvantage: the first through the research literature, the second through an analysis of tenant information and survey data obtained from residents, and the third through qualitative interviews with tenants. The literature provides the context of multiple disadvantage and worklessness; the survey provides a demographic profile of residents and barriers to work amongst those not working; and the qualitative interviews provide descriptions of residents' experiences, perceptions and feelings about their situation.

2.1 Literature Review

In the most general terms, the immediate cause of worklessness is often linked to low skills making it difficult to get another job once out-of-work. The underlying causes are strongly associated with low educational achievement. The effects of not working often include deteriorating physical and mental health. Households and individuals without work usually have extremely limited financial resources and they are vulnerable to a host of circumstances that can push them (further) into debt. There is a strong association between public housing, worklessness, and poverty but little evidence to support the view that social housing is a cause of worklessness.

The process by which individuals become trapped in areas of poverty is highlighted in the work on multiple disadvantage. This has found a wide and cross-cutting range of issues impacting upon the lives of people. The issues are as follows: parenting is more difficult; schools suffer from low expectations resulting in lower performance and lower employment prospects; high concentrations of low-skilled people leads to intense competition for a shrinking pool of low-skilled jobs resulting in lower wages and withdrawal from the labour market increasing dependency on state benefits; difficulties in accessing jobs result in high levels of early retirement, disability and economic inactivity (Power and Wilson 2000).

In localities with high non-employment, there is widespread recognition (articulated in the TRG corporate plan) that action needs to be taken not simply at the level of the individual's personal resources (skills, etc.) but also *in an integrated way* at the level of social resources (e.g. childcare, schooling, welfare, etc.), financial resources (access to inexpensive credit, etc.), and environmental resources (environment, housing, transport).

Housing associations are generally viewed as being well placed to play a central role (alone or as a part of multi-agency solutions) in reducing worklessness and financial exclusion. It is recognized that a key strength of housing associations lies in their well established relationships with their tenants, who are often the "hardest to reach".

In line with this the Secretary of State for Communities and Local Government recently commissioned a report seeking to understand the role social housing can play in the 21st Century in terms of creating genuinely mixed communities, encouraging social mobility and opportunities, and more generally helping people to advance (Hills, 2007).

Some housing associations have already been engaged in this process as part of their own agenda. Riverside, like many other associations have incorporated within their mission a commitment to eradicate poverty. Housing associations have also been tackling tenant debt issues for many years as part of a drive to reduce costly eviction procedures and late payment of rents. Many have also implemented income and rent schemes in an effort to

alleviate the negative consequences stemming from damage or theft of property from low income tenants (Perri 6 et al, 2005).

The current Government increasingly expects housing associations to engage with these various agendas. However, there is little evidence at this time about the impacts of such activity. The Housing and Regeneration Bill proposes that one objective of the new social housing regulator will be to 'encourage registered providers of social housing to contribute to the environmental, social and economic wellbeing of the areas in which the housing is situated'. The Department for Work and Pensions also believes that the social housing sector can make the biggest difference in addressing financial inclusion.

2.2 Quantitative study

The purpose of the quantitative study is to provide an overview of the characteristics of TRG tenants. Moreover, different tenant groupings are identified using cluster analysis and the impact of neighbourhood and locality on the work chances of each type of tenant is examined. In this way the relationship between types of tenant and their employment chances and barriers to work are explored with reference to individual and household characteristics as well as neighbourhood factors. Four data sources are used in order to describe the Riverside tenants and the neighbourhoods in which they live: STATUS, Academy, Neighbourhood Investment Strategy (NIS) rank and Index of Multiple Deprivation (IMD).

Overall about a quarter of Riverside tenants are above retirement age and only 12 per cent have dependent children. The majority of tenants are 'white' though the proportion of Riverside tenants from a non-white background is higher than the national average. Nearly four in ten households contain someone suffering from a long-term illness or disability.

Turning to work among tenants, the focus of this report, less than three in ten tenants have some form of paid work, though when just those tenants of working age are considered this proportion rises to 36 per cent. This rate of working compares favourably to the national average among social housing tenants of just less than one-third of working age adults. Of those tenants without paid work, slightly under 10 per cent are actively seeking employment. Of the remaining tenants, just over a third are inactive and not seeking work and three in ten have retired.

The analysis of the data sought to identify groups of tenants with shared characteristics but that differed in significant ways from other groups of tenants so that policies might be developed to target support more effectively. Grouping tenants together on the basis of their labour market status did not produce groups which were sufficiently homogenous for this purpose. The substantial inactive group of tenants were particularly diverse.

Four statistically generated clusters of tenants were identified which were internally relatively homogeneous but as different as possible from each other. The clusters generated are shown in the table below ranked according to the likelihood of household having someone in work.

Cluster	Description	Work likelihood
3	Single person households in good health	Highest
1	The biggest and poorest households led by female tenants most with children	Second highest
4	Single person households with health problems.	Third highest
2	Two-member households without children, on a low income, and with health problems	Least likely

Overall, in families with children, the most significant barrier to work among lead tenants was disability or illness in the family.

These clusters proved insufficiently homogenous for addressing issues of worklessness. and tenants were therefore re-allocated into five groups in order to explore the factors relating to their work chances. These family groups were identified as follows:

- A. Families with children, including lone parents
- B. Two- or more-member families without children
- C. Single person families aged 16-54
- D. Single person families aged 55-64
- E. Small families with up to two members, where lead tenants are aged 65 years or more.

The main conclusions reached are that:

- The highest work chances are found among childless households with two or more adults, followed by younger single person households and then families with children
- Other than households led by someone over the age of 65, older single person households below retirement age are the least likely to have work.
- The presence of children and the existence of disability or illness in the household appear to be the most important barriers to work (the type of health problem varies by age, with mental health problems and drug misuse more prominent among younger tenants).
- Increasing age is in itself a significant factor in worklessness.
- Those living in the best neighbourhoods are more likely to be in employment although it is not possible to attribute causality to this statistical association.

One notable deficiency in the data is the lack of information on skills and levels of educational attainment among tenants. However, the available data and national studies suggest that a lack of education and skills are likely to be important barriers to work.

2.3 Qualitative Study

When we explored the views of tenants about what they perceived to be the barriers and drivers associated with working, the following findings emerged.

2.3.1 Barriers to Work

Working age families and lone parent with school age children (family group A)

For working age families and lone parents with school age children worklessness was understood to be a result of the domestic demands of looking after young children. For those with few skills and experience the benefits of working were mostly cancelled out by the cost of childcare. Although support from wider family or friends, the use of formal childcare and children starting school created opportunities for work and education, these were limited and required flexibility from employers or colleges that parents struggled to find. Where couples were both workless a second factor was often in play, ill health, which prevented them working and created a burden of care for the other partner.

Young tenants living alone (family group C)

Worklessness for young tenants in single person households arose because these tenants had come through (and in some cases were still involved in) a chaotic or traumatic period, often involving homelessness. They often had limited skills and little work experience. They were learning to live independently but lacked knowledge about managing without benefits. However their freedom from domestic responsibilities provided opportunities for gaining work experience and developing skills through college courses which they were generally keen to take up.

Single and couple households with older working age tenants (family groups B and D)

Worklessness for older tenants in their 40s, 50s and early 60s, many of whom lived alone, was almost entirely attributed to health issues combined with labour market changes which had reduced opportunities for work in areas in which tenants had spent the majority of their life. Chronic health conditions, often a result of many years of manual labour, left a significant group of tenants unable to work. A second group had mental health problems that also made formal work settings particularly difficult for them. Many of this group, even those in their 40s, felt that they would not work again. Whilst there was scope for them to do voluntary work, or cash-in-hand work that was flexible and could be managed with their health condition, most in this group said that they could not take on paid work that would enable them to come off benefits.

There were a range of other factors that shaped individual tenants' trajectories. Housing tenure provides an important context to people's working and domestic lives. Tenants' main priorities were often closeness to family and the security provided by familiarity within a neighbourhood and a desire to work close to home. Few looked for jobs in other locations. The findings echo those of Fletcher et al. (2008b). They also raise a further question about whether tenants' horizons were already narrowed at a less conscious level in relation to employment opportunities because they understood the implicit difficulties in terms of both cost and timescales of organising a housing transfer.

2.3.2 Financial resources

The research then went on to explore the financial circumstances of the tenants interviewed.

Most tenants were living on a low income and had few savings, even those in employment. The majority said they managed their finances well although this was not without difficulty. A small number of older tenants on benefits worried about bill payments, particularly in the

winter. Many who felt they had an effective system for managing their finances had to employ a time-consuming strategy of weekly bill payments at the post office in order to keep control of their finances. It was not clear as to the extent to which they sacrificed necessities such as food in order to make sure the bills were paid.

The minority who were not managing their finances well, had what could be described as problem debt. They were struggling to pay off loans with payment plans that affected their quality of life. These were mostly debts incurred by younger workless tenants with few resources and only a small chance of finding work. Whilst none of the tenants admitted that they had used doorstep lenders, several were using commercial lenders charging very high rates of interest. Several of the tenants had loans from the Jobcentre which they paid back directly out of their benefit payments and were interest-free. Although the amounts were generally small, the repayments made a significant dent in their weekly income and they were borrowing money for food, clothes and electricity, creating a cycle of debt.

2.3.3 Sources of support for problems and difficulties

Finally the study looked at the way in which tenants access support and advice about housing, employment and financial matters.

Support over housing issues

Tenants' use of and perceived need for support varied considerably depending on the type of problem and the availability of informal support. Housing repair problems were viewed as the responsibility of the provider (although tenants with resources or informal support were able to resolve some problems themselves). Those in newer properties, or in properties adapted for tenants with specific needs, or with helpful and effective caretakers, were generally much more satisfied than those in older properties and bedsits.

Riverside was perceived to be successful in supporting tenants with experience of financial issues such as rent arrears and delays in housing benefit applications.

Work, skills & training

Few tenants were actively seeking work and therefore few had made use of local work-related services. Tenants had mixed views on Jobcentre Plus and the helpfulness of job centre staff. They also lacked understanding on how starting work, education or training might impact on their benefits. Younger tenants who did not have dependents said they wanted to improve their skills and undertake work experience.

Understanding Benefits changes

Some tenants did not understand how their benefits entitlements would change when their circumstances changed, such as moving into a job with different hourly rates or varying hours.

The need for advice and acknowledging this need

There is often a reluctance to face up to problems particularly in regard to financial issues. Advice was typically sought at the last minute. Tenants were inclined to ask for help only when their situation reached crisis point.

2.4 Does social housing disadvantage tenants?

One key question posed by the research is whether social housing itself can be a disadvantage for tenants and, if so, how and why? Additionally, is there evidence from the research for a culture of worklessness?

One mechanism that can prevent effective job search outcomes for housing association tenants is a lack of geographical mobility. Hills (2007), for example, found that social tenants' lack of mobility was implicated in their high levels of worklessness. Findings to support this perspective were not widespread among the Riverside tenants however. Few of the working age tenants directly identified their housing or the neighbourhood in which they lived as a particular barrier or driver to finding work. However, their priority tended to be living close to family members – sometimes parents and siblings but also aunts and uncles and young children who may be living with an ex-partner. Parents, in particular lone parents and women, often relied on local support from family and thoughts about work were confined to their local area for practical and financial reasons. In one or two cases tenants did describe the possibility of finding work in a different geographical location and raised the issue of how to find accommodation there. With long waiting times associated with securing housing association homes and finding suitable properties to swap with in the event of a job opportunity, this is clearly a significant barrier. It is not, however, a common barrier, with a wide range of other problems far more likely to prevent tenants from finding work. The ability to move home in time to secure a job elsewhere in the country is also a problem that afflicts homeowners in the private sector. They also often have little control over housing sales chains and are also often bound to location by friends, family and familiarity. Geographical immobility should not therefore be over-played as an explanation for worklessness among housing association tenants.

Living in a region with high unemployment and low labour demand is also a key barrier to employment but, again, this is a problem which affects individuals throughout the housing sector spectrum and is not specific to housing association tenants.

The research also highlighted the importance landlords can play in providing the basic housing and neighbourhood conditions in which tenants can prosper. Ensuring that housing stock, streets and neighbourhoods more generally are 'decent' is important for a number of outcomes. For those who face barriers to work already, such as having young children or a lack of skills and education, ongoing problems with their housing or neighbourhood simply add a further barrier. Problems with housing that lead to insecurity about where tenants would be living in the future can be another factor limiting their willingness to prioritise job search and employment. Conversely where there is a good housing 'offer', this can provide a secure platform for tenants to be able to manage their lives effectively.

The Riverside Group has an important role in ensuring the houses and neighbourhoods of their tenants meet the basic requirements of cleanliness, safety and comfort.

The notion that there is a culture of worklessness permeating particular neighbourhoods was not apparent from the data. Neighbourhood effects appeared to be mainly created by local labour markets or the lack of fit between types of work available and the skills and experiences of those living in an area. In Wirral, for example, there was a strong narrative from tenants about the lack of jobs and lack of opportunities that was not apparent in Leicester and London and less apparent in Carlisle. Whilst tenants in Wirral reported an alternative culture of drug taking and drug dealing in that neighbourhood, which for those involved precluded formal employment, not all working age tenants were a part of this culture and many, particularly those with education, skills and work experience, actively

resisted it. The evidence would suggest therefore that dependency or worklessness cultures are fairly complex, do not affect all tenants and are likely therefore to be associated with other, non-neighbourhood factors, including opportunities on the black market (such as drug sales).

3 Policy recommendations

The primary purpose of the study is to suggest policy options that would bring workless tenants of Riverside closer to work and reduce financial exclusion among them. General conclusions and policy implications are brought together here from the different elements of the research.

Riverside has a history of delivering projects that tackle worklessness and financial exclusion, yet this is not its core business, and the extent to which resources are available for this 'added value' work is limited. To what extent is the approach of The Riverside Group optimal in terms of the use of limited resources and the likely effectiveness of schemes given the scale and nature of worklessness among tenants?

The findings highlight the need for strong, innovative and wide ranging interventions, but ones which are targeted to meet the varied needs of the Riverside tenant base and the neighbourhoods it operates in. Findings from the study suggest that a number of issues are endemic among Riverside tenants but that many of the challenges are distributed fairly discretely among different household types and neighbourhoods. A key conclusion of the research, therefore, is the importance of understanding both the different neighbourhoods in which Riverside operates and the types of families experiencing worklessness and/or financial exclusion and the factors influencing these in order to formulate targeted solutions to the specific problems they face. These are described below with a discussion of the role The Riverside Group might play in overcoming these problems or at least mitigating their worst effects.

This section offers recommendations about initiatives to address worklessness and debt in regard to different household and family categories, and then concludes with a discussion about Riverside strategy going forward.

3.4 Neighbourhood issues

Neighbourhoods are diverse in relation to labour market contexts, local resources and tenant relationships with Riverside. Although the Riverside's own NIS data captures some of these distinctions and could provide a basis for targeting neighbourhoods, there is also an argument for not using crude neighbourhood categories to impose blanket targeting of initiatives on particular types of area i.e. all those defined as 'worst'. The alternative is to enable particular areas to generate programmes that address particular local needs, if possible in partnership with other local providers and delivery agencies.

Do different neighbourhoods suggest different approaches?

While the causal direction cannot be ascertained, neighbourhoods do appear to be associated with employment propensity. The work chances of tenants living in the best neighbourhoods are higher than work chances of tenants living in the worst areas. Indeed, in the worst areas tenants are least likely to be searching for work at all, with the highest proportion of 'inactivity'.

Some tailoring of interventions to particular neighbourhoods is likely to be effective. In the Wirral, for example, an active drug subculture may have led to drug related lifestyles being regarded as an alternative to paid, mainstream employment. It may also have caused problems for other tenants, possibly preventing them pursuing employment opportunities (if, for example, they were waiting to be re-housed to get away from bad neighbourhoods). Targeting street drug use and sales might therefore be recommended as a priority in this area. By contrast, in areas characterised by very high local unemployment, improving the prospects of their tenants may more effectively be achieved by means of training and education opportunities.

3.5 Targeting particular social groups or family types

Merging the findings from the qualitative and quantitative phases of the research allows us to identify key household/family groupings which can be targeted for assistance. Each group tends to face particular challenges in searching for and keeping employment, which gives rise to interventions likely to help combat barriers to work and promote better financial management outcomes. An important caveat here is that while targeting helps to concentrate resources in the areas where they are needed most, it also risks missing the specific conditions and circumstances of individual households. The dynamics of households vary greatly. The impacts of health or mobility problems are not identical. Life events such as bereavement or accidents are experienced differently and may have different consequences. It is important that policies based on targeting acknowledge and take into account by flexible practices the diversity that exists within groups.

The groupings used here reflect the need to work with easily understood categories whilst acknowledging some of the bigger differences within these groups. Each group is mapped to the family groups identified as part of the quantitative research.

Families with children (family group A)

- Where families with children are concerned, childcare problems need to be addressed, especially where families have no access to informal care. Both cost considerations and quality of care are of importance as is its location and ease of access.
- Ill health and learning disabilities of children is often a barrier to work for parents. Attention to the special needs of these children in schools, or through some form of follow-up home visiting service (to provide help and support) may help parents to enter work.
- Out of work lone parents face particular challenges. Support with childcare is a particular priority for this group. Better access to money management and debt advice and possibly also credit union services would help meet some of the needs identified by this group as would improved access to advice on benefits and their implications for work and education.

Households without children but with health, caring or mobility problems (family group D - and some of B)

- Members of working age households without children may enter work if health or mobility problems or health related care responsibilities, are addressed.

- It is possible that care responsibilities are more of a barrier among women than men. If this is correct then measures to provide relevant aids and adaptations may help these households into work, because household members are more likely to suffer physical disabilities than other types of tenants.
- Promoting awareness of employment rights would support individuals with elder care responsibilities. The right to request flexible working has been extended from parents with young children to adults caring for older relatives. Knowing that hours and schedules can be negotiated in the workplace might encourage job search among those who care for other adults and are unsure whether they could combine the dual roles of caring and paid employment.
- Older tenants in this group are least likely to be in work, particularly those who have taken early retirement where income from their pensions and health-related benefits may provide little incentive to move into work. They are probably the most difficult to move closer to the labour market. The prevalence of health problems amongst this group is high and this may impair their chances to move into or stay in work. However this older age group would benefit particularly from help and advice in relation to complex health and disability related benefits.
- The Riverside Group is urged to adopt a pro-age stance and recognise that individuals at all ages are capable and keen to work given the right circumstances. Any schemes relating to training, apprenticeships, employment advice etc should therefore be open to all tenants regardless of age.

Single person working age households with support needs (family group C)

- The analysis suggests that many tenants in this group do not work due to ill health or lack of skills. Given that many of their health problems may be related to mental health conditions, some programmes aimed at their rehabilitation and improvement in skills and self-esteem – from job search to social skills – may be needed.
- Younger tenants often had little employment experience to build on, despite enthusiasm and drive, and were not therefore in a strong position to gain employment in a competitive market. Opportunities for voluntary work might benefit such groups. Riverside could therefore support organisations co-ordinating voluntary work opportunities or, perhaps, provide some voluntary work opportunities themselves.
- Apprenticeship schemes are suited to those with little experience and few qualifications or to those seeking a change in career. Riverside might consider partnering with local FE colleges and employers to provide training opportunities, particularly apprenticeships and work experience for tenants
- Qualitative research suggests that individuals in this group might benefit from money management, debt advice and access to a credit union.
- Improved access to advice on benefits and their implications for work and education would also be appropriate

Retired tenants (family group E)

- Although the research suggests that retired tenants do not report specific problems in relation to the management of their finances, access to money management, debt and advice services, tailored to the specific needs of retired tenants might be considered.

3.6 Emergent themes

In this final section, priorities for future policy development are discussed, drawing on those findings that are common to both qualitative and quantitative research, or which are particularly prominent within either of these elements of the work.

Recommendation 1: Signposting work, skills & training

Riverside should consider developing 'signposting' services to help tenants access advice and services regarding training and work

As a landlord with a strong relationship with its tenants, Riverside is in an excellent position to access people that other agencies find 'hard to reach'. Riverside's expertise is housing, and there is limited merit in developing programmes outside of its areas of direct experience. Rather, it would be more effective for Riverside to develop its staff to enable them to support tenants who are not working or who are experiencing financial exclusion, helping them to access the advice and services of expert providers such as Jobcentre Plus or FE Colleges.

Riverside might consider offering a regular 'surgery' which tenants could attend on a 'drop-in' basis. Working with other agencies, a 'one-stop-shop' service could be particularly useful where problems are multiple and inter-related. Indeed, one solution for geographically dispersed tenants might be a travelling Riverside bus, kitted out like a mobile library with computer facilities and on-board experts.

Recommendation 2: Access to child care

Riverside should consider supporting the development of local crèches and other childminding services, providing suitable premises and other start-up support in order to get child care services up and running. Key in achieving this might be for Riverside to collaborate with local Children's Centres.

It is important that parents are aware of their rights. Parents of children under the age of 8 are entitled to request reduced hours or other flexible working arrangements to accommodate their caring responsibilities. Improving awareness of this may improve the propensity of parents to seek work and Riverside could provide advice through trained staff and the production of information leaflets for tenants, outlining various employment laws which may influence the work related decision making of tenants.

Recommendation 3: Ill-health and mental well-being

Riverside should consider mechanisms to improve advice and support to tenants in ill health, in order to facilitate work entry. In this respect, Riverside might examine the potential for working in partnership with Jobcentre Plus in specific areas in order to improve access to information concerning entering work for those with disabilities and those with caring responsibilities. Riverside should also consider targeting aids and adaptations services to help those with caring responsibilities find work.

In terms of ill-health amongst children, it will be important that such issues are properly addressed in the development of child care services. Tenants with children who suffer from long-term illnesses or disabilities may be reluctant to leave their children in child care and it is important that any new service inspires confidence among those whose children have

particular needs. Riverside might also consider working in partnership with local schools to help provide extra support for children with special educational needs.

Recommendation 4: Access to affordable credit and financial information

Riverside should extend access to its 'Moneyline' service and actively support and promote credit unions working in its neighbourhoods. It should extend advice relating to financial benefits and debt counselling services, in particular targeting those seeking work.

Respondents claim that they lack access to advice and information regarding money management and debt, and a lack of access to affordable credit. Riverside is already successfully supporting tenants who are experiencing financial difficulties such as rent arrears and delays to housing benefit applications, so this would be a natural extension of this area of work. One of the barriers to starting work is the complexity of addressing the financial changes that this entails. Riverside should consider actively targeting those who are seeking work or who have recently entered employment, in order to provide them with support and advice about managing the financial implications of work through claiming tax credits and other benefits.

Given the significant proportion of tenants above the state retirement age, any financial advice should also focus on the needs of pensioners, particularly encouraging take-up of state pension top-ups such as Pension Credit.

Riverside might also consider developing proactive advice, or even training courses, addressing basic financial literacy to help support tenants develop strategies for managing on a low income. This could include courses to develop IT skills to improve internet access which is becoming increasingly important in minimising outgoings.

3.7 TRG Strategy considerations

Core business

TRG's core business is housing. Its credibility is determined firstly by its housing performance but its effectiveness is informed by its ability to support the wider needs of the communities that it serves. In our view, the key elements in providing that support are as follows:

Partnership working

There is widespread recognition (articulated in the TRG corporate plan) that action needs to be taken not simply at the level of the individual's personal resources (skills, etc.) but also *in an integrated way* at the level of social resources (e.g. childcare, schooling, health and welfare, etc.), financial resources (access to inexpensive credit, etc.), and environmental resources (economic activity, infrastructure, environment, housing, transport,). These are the core elements of sustainable communities. This requires a systems approach with multi agency working and co-ordination. TRG is already involved in multi-agency initiatives in many localities.

Balancing the range of initiatives

The portfolio of actions that TRG supports should be a mix of initiatives that aim to provide support and those that promote self development.

Value added of TRG involvement

Possible courses of action identified need to be weighed up in terms of how great a contribution TRG might make on its own or in wider partnership. Initiatives need to be appropriate to the scale of the task; those that appear tokenistic can easily backfire.

Riverside is likely to be most effective where it develops its existing services and skill sets, rather than attempting to develop entirely new services which are beyond its traditional areas of expertise.

Using information, research and evaluation to support strategic development

It is often difficult to assess what will work in what circumstances. There is great value in adopting an evidence informed approach to development by

- reviewing what information is valuable in understanding tenants' situations and capabilities (e.g. educational attainment)
- reviewing what TRG and others have done elsewhere
- setting up local experiments
- undertaking formative evaluations (what issues and challenges emerge in the process),
- undertaking summative evaluations (what worked, why and what might work elsewhere).

Strategically this can help create an evidence informed culture to sustain and promote a learning organisation. It can also strengthen Riverside's credibility and position in relation to drawing down government funding.

Hills suggests that housing associations are 'close' to their tenants which gives them an advantage in providing work focused support services. However, the reality is more complex with some neighbourhoods (and some tenants) being quite isolated from their housing provider.

The research highlighted the considerable diversity across tenant types and between neighbourhoods and suggests that initiatives are more likely to be effective if they are generated at the local level and targeted at specific groups

The quality of management information data is important here. It is difficult to tailor services if you cannot effectively target them at the right people. The need for improvements in data quality and the collection of important background information such as educational attainment and work history from tenants are among the important conclusions emerging from our research. These are among the key determinants of employment status and future prospects and are associated also with financial management skills.