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Policy Studies Institute

Understanding the worklessness and financial exclusion of Riverside tenants'

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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. Moreover, to identify programmes and policies that may help tenants better manage their financial affairs. By means of a dual methods approach, this study aims to provide a nuanced account of the lives of tenants and the barriers they face, differentiating the experiences of distinct social groups and household types. To this end, the research builds a profile of the Riverside Group tenants, provides evidence on the employment and financial circumstances of different household types and recommends approaches to delivering support to them.

The study examines 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. 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?

This study is exploratory and descriptive in nature because it is difficult to disentangle the causal links between housing tenure and worklessness. Despite the inevitable tentativeness of some of its conclusions, the study aims to advance Riverside's knowledge of their tenants and help the group to develop tailored policies aimed at reducing the distance of Riverside's tenants from the labour market and promoting financial inclusion.

The research was divided into three methodological stages:

- 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 first part of the study is a literature review, with a focus on the Riverside goals of reducing worklessness and financial exclusion. Part One of the report sets out the background to the research and reports on existing, relevant studies of worklessness

and financial exclusion among social tenants. Policies aimed at tackling worklessness and financial exclusion are described with a discussion of the role of housing associations in achieving these aims. Strategies adopted by registered social landlords for reducing worklessness and financial exclusion among their tenants are identified. This part of the study allows the agenda of Riverside to be placed in the context of these strategies

In the second part of the study, the overall profile of TRG tenants is presented by means of descriptive statistical analyses. 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, using multivariate regression techniques. 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 and neighbourhood factors.

The third part of this study builds on the second part of the study. The typology of tenants developed at stage two was used to construct a sample of 48 households on three different Riverside estates. In depth interviews with 16 heads of households were conducted in each of the three locations. These interviews use a number of methodological tools such as work history timelines and visual maps to explore five broad research questions:

1. How do tenants experience and understand worklessness?
2. How do tenants make use of and value their neighbourhood?
3. What is the nature of tenants' financial situations and debt issues?
4. What is the nature of estate based 'cultures'?
5. What services/support are tenants aware of in their local area in relation to employment and finance support?

Whilst each question raises separate issues to explore, they are also interrelated and the research examines where and how issues such as housing, employment and financial exclusion intersect.

There is a stand-alone overview report containing the introduction, a summary of key findings and recommendations. There is also a stand-alone companion report setting out in detail the research methodologies that underpin the analyses.

Part 1: Background and policy review

2   Background to research

2.1   Worklessness

The low employment rate of social housing tenants compared with other tenures has prompted concern among policymakers that the higher concentrations of disadvantage within the sector may present a barrier to work. Fewer than half of working-age social tenants are in employment and 60 per cent claim Housing Benefit. Of those not in employment the majority are economically inactive (Ingeus, 2008), and research has indicated powerful associations between growing up in social housing and socio-economic position in adulthood (see for example Feinstein, 2008). While caution is required before asserting that social housing *causes* worklessness (Hills, 2007) there is, nevertheless, a strong association between public housing, worklessness and poverty (Gregory, 2009)

Possible explanations for the relatively high levels of worklessness among tenants in social housing include: the way in which tenants are screened into social housing, their fears over losing benefits (including housing benefit) once in work, and the difficulties of moving house in order to find a job. Recent research has shed light on these issues; for example a qualitative study of the link between social housing and worklessness (Fletcher et al 2008b) found that the tax and benefits system was a significant disincentive for social tenants to find employment. The same study also found that tenants rarely cited restricted mobility as a barrier to work but very few said they would move to improve their employment opportunities.

The location of social housing and the "neighbourhood effects" arising from the concentration of social housing in deprived areas could also be seen as playing a significant role in determining worklessness. In recent years a large number of studies have tried to estimate the effects of the clustering of deprived households within the same neighbourhood (see Durlauf, 2003; Dietz, 2002). They have found that the interaction of individuals with their out-of-work peers may have an influence on their preferences and attitudes towards job searching thus reinforcing a "culture of dependency".   Fletcher et al.(2008b) found limited "area effects" in a very small number of the case studies they examined. The case study areas examined were mainly high density estates characterised by persistent local worklessness and poverty, strong local identity, low levels of residential mobility, and high levels of social contact between residents (Fletcher et al. 2008b), thus areas which would theoretically offer key sites for the existence of cultures of dependency.

The process by which individuals become trapped in areas of poverty is highlighted in the work on multiple disadvantage. This body of work has found a wide and cross-cutting range of issues impacting upon the lives of people positioned within this category. 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 lead to high levels of early retirement, disability and economic inactivity (Power and Wilson 2000).

2.2   Financial Exclusion

Being a tenant in social housing does not only imply an increased likelihood of worklessness, but it also increases the individual's chance of suffering financial exclusion (Mitton 2008, Kempson and Whyle 1999, Pantasiz et al 2006). The term 'financial exclusion' broadly implies a lack of access to financial services, although it has a number of dimensions. Mitton (2008: p.xii) describes it as a 'complex set of overlapping barriers'. The different dimensions of financial exclusion relate to both demand issues, such as decision making and capability, and supply demand issues, such as availability and accessibility of financial products for those on a low income. In relation to the former, anyone might lack financial capability and make poor financial decisions, but it is those on a low income without a 'financial cushion' who are at risk of exclusion. The evidence highlights several aspects of the problem: Firstly, the financially excluded are less likely to have a bank account or if they do they only have a basic account with limited functions. This is significant because without direct debit facilities individuals cannot access cheaper rates for utilities and may find themselves in fuel poverty. Secondly, they are less likely to have savings, insurance or access to affordable credit, this makes them vulnerable to unexpected events pushing them quickly into debt. Therefore, those on low incomes can pay substantially more for a range of products and services than those who are not.

Whilst financial exclusion is mainly a function of low income, those living in social housing are among the groups more likely to be financially excluded alongside lone parents, single pensioners and those aged 16-24 (Kempson and Whyley, 1999; Goodwin, 2000). However, the dimension and extent of financial exclusion among social tenants is not entirely clear. Research shows that they are a key group of the 'marginally banked', with only 75% having a bank account (Barnes et al, 2005b). However, their particular experience of other aspects of financial exclusion such as financial capability and problem debt are not discussed in the research literature. The impact of financial exclusion and problem debt on individuals ranges from increasing the likelihood of poverty in old age to mental health problems (Balmer 2006). In addition there are issues around job entry for those on means tested benefits particularly as they may find their income being appropriated by creditors. Again, whilst all these problems are likely to impact on housing association tenants, the literature does not focus on the needs of social tenants in particular. Moreover, as Mitton points out, even though the groups are united by their low income status, they all require different support strategies and solutions to their financial exclusion (Mitton 2008: 7).

3   The policy context

Understanding the potential strategies for tackling both worklessness and financial exclusion requires an examination of the recent policy context which has generated a wide range of initiatives to respond to these issues.

3.1   Worklessness

In relation to worklessness, Government New Deal programmes have, for the past 10 years, focused on the supply side, targeting 'work first' support (which focuses on employment outcomes) at a wide range of unemployed groups including lone parents, disabled people, young people and those over 50. Other Government programmes

have focused on the specific experiences of ethnic minorities (e.g. Ethnic minority outreach[1]), disabled people (e.g. Pathways to Work[2]) or the long term unemployed in areas of high unemployment (Employment Zones[3], The Working Neighbourhoods Fund[4]).

More recently, there has been a growing recognition that a core of the unemployed endure sporadic and short lived spells of employment, tending to repeatedly cycle between unemployment and periods of short term, low paid work. The employment retention and advancement (ERA) programme was designed in response to this problem and aims to help individuals back into work on a more sustained basis[5] .

Evaluations of these mandatory and pilot programmes have signalled which initiatives actually work in terms of reducing worklessness for particular groups, many of whom are housing association tenants. They highlight how workless people require access not only to employment-related assistance but also to a range of services such as English for Speakers of Other Languages (ESOL), IT training, housing advice, debt counselling, childcare, ex-offender support, drugs and alcohol teams, mental health and self-esteem groups and credit union facilities (Barnes et al, 2005, Barnes and Hudson, 2006, Hoggart et al, 2006, Vegeris and Smeaton, 2009).

Another policy development relates to the increased recognition of a need for joined up approaches and closer collaboration between the public, private and third sectors to improve the lives of individuals, families and communities . To this end, Local Strategic Partnerships[6] and Local Area Agreements have been established for a variety of purposes, including tackling the issue of worklessness. The importance of local neighbourhood solutions drawing on the expertise of multiple agencies can be seen in the CLG's Working Neighbourhoods Fund. This fund was set up to drive community based approaches to getting residents off welfare and into work. Such pilots also sought to bring together a network of key providers to which participants could be referred for specialist help and guidance (Dewson et al 2007). Similarly, DWP's City Strategy[7], piloted in 15 pathfinder areas, seeks to combine the knowledge of local statutory, voluntary and private sector organisations in designing and providing effective local support for workless individuals.

Looking to the future, a number of welfare reforms have been implemented, with a range of implications for the unemployed. The separate New Deal programmes, which catered for the specific needs of different non-working populations (people on disability-related benefits, young people aged 18-24 years, people aged 25 and over, the over 50s and lone parents), are to be replaced by a single Flexible New Deal (DWP, 2007). The revised regime for JSA claimants entails increasing conditionality during the first 6 months of a claim and additional support after 6 months. In addition, lone parents with older children will be moved progressively from Income Support (IS) to JSA, with attendant requirements for job search and greater conditionality attached

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[1] http://www.psi.org.uk/news/pressrelease.asp?news_item_id=162
[2] http://www.dwp.gov.uk/policy/welfare-reform/pathways-to-work/
[3] http://research.dwp.gov.uk/asd/asd5/report_abstracts/rr_abstracts/rra_449.asp
[4] http://www.communities.gov.uk/publications/communities/workingneighbourhoods
[5] http://www.psi.org.uk/research/project.asp?project_id=134
[6] http://www.communities.gov.uk/localgovernment/performanceframeworkpartnerships/localstrategicpartnerships/
[7] http://www.dwp.gov.uk/policy/welfare-reform/city-strategy/

to benefit receipt.[8] A new disability benefit, Employment Support Allowance, has also been introduced with more stringent work-related obligations for those deemed capable of moving towards work.

3.2 Financial Exclusion

Policies targeting the financially excluded have involved replacing giro cheques with paying social security benefits, local housing allowance and direct payments into a bank account which has provided the impetus for increasing the number of low income households with bank accounts. Similarly Child Trust Funds and Savings gateways pilots encouraged the use of banking services to save money. Financial exclusion has become a central priority for government and Mitton's policy overview (2008) describes the range of government and statutory bodies engaged in strategies and initiatives to increase financial inclusion. In 2004 the Treasury outlined a three pronged approach to the problem, improving access to banking, affordable credit and face-to-face money advice. A financial exclusion committee was set up in 2005 (HM Treasury 2004). These initiatives were supported by a financial inclusion fund of 120 million pounds which has since been extended until 2011 (HM Treasury 2007).

On the supply side, this has given rise to joint working with the banking industry to create basic bank accounts. Provision of affordable credit is being promoted via the DWP's Growth Fund which supports third sector lenders (credit unions). On the demand side, the drive to increase financial capability has been led by the Financial Services Authority (FSA) (2006) whose financial capability innovation fund was launched in 2005 and provides grants to education projects run by the third sector. The FSA's push for high quality 'sales free advice' has also led to a feasibility study of generic financial advice, the Thoresen Review (2008), which recommended a national 'money guidance' service to be taken forward by the FSA in partnership with existing organisations and providers. DWP is also delivering its 'now lets talk money' campaign, raising awareness among those on a low income of the range of support services available to them.

Whilst tenants of housing associations are not one of the specific groups targeted by the Treasury and the FSA (whose focus is primarily on children, young people, families, adult basic skills and employees) they will be included within these groups and the FSA's desire for progress has meant housing associations' tenants have in fact become a focus because existing channels of communication can be utilised (Mitton 2008). Recently the DWP appointed two financial inclusion champions from the Chartered Institute of Housing to work within the social housing sector promoting financial inclusion policies.

3.3 The role of housing associations

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".

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[8] Progressive implementation is based on the age of the youngest child; it applied to those with a youngest child aged 12 or over from November 2008, aged 10 or over from October 2009, and will be applied to those with a child aged 7 or over from October 2010.

In line with this the Secretary of State for Communities and Local Government more 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). Likewise, a recent Joseph Rowntree Foundation report argues that the social rented sector should be designed not simply to house the poor but also to facilitate their exit from poverty (Maclennan, 2007). Some housing associations have already been engaged in this process as part of their own agenda. Riverside, like many other associations have had 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 insure 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. The Housing and Regeneration Act stipulates 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 assessing financial inclusion.

The housing associations' role in tackling worklessness is complex, not least because of the speed of current welfare reforms in this area. In autumn 2009 the Flexible New Deal (FND) is being implemented and a key element of delivery will be provider-led support for the long term unemployed. Whilst FND provision will be delivered by prime contractors (usually third sector or private sector specialist providers), housing associations such as Riverside will have a role to play as sub contractors delivering particular services. This is, as yet, uncharted territory. In response to recent welfare to work policy initiatives Liverpool First have developed the 'Liverpool Registered Social Landlord Offer', which has identified several challenges which highlight the importance of housing associations addressing the worklessness of their tenants. In particular, they have identified how tightening conditionality as part of the FND and other initiatives could lead to the restriction of housing benefit for some of their tenants (Nevin and Leather 2008). A report by the Housing Corporation (2007), based on a nationwide survey of 283 housing associations, identified a series of factors that affect housing associations' capacity to tackle worklessness of which obtaining funding is seen as the most important barrier. Finally, although it is undocumented in the literature, housing associations might find it difficult to provide services that are outside their main area of expertise. This factor might place housing associations at risk of failing to deliver the intended outcomes due to their lack of expertise and/or capacity. Furthermore, if they begin to engage with the conditionality of government programmes this could also jeopardise their relationships with more vulnerable tenants.

4 Strategies for reducing worklessness and financial exclusion among social tenants

Given the problems faced by housing associations in delivering the worklessness and financial exclusion agenda it is very important that those funds that do become available to housing associations (whether from external sources or through utilising internal funding) are used most effectively. The current economic recession is likely to restrict access to funding, while the proportion of social tenants in need of support

and guidance is likely to grow. In these conditions it is important that decisions relating to resource allocation are based on evidence about what works for whom and at what cost.

The task of reducing worklessness and financial exclusion among social tenants requires an examination of the supply (who the tenants are) and demand (what jobs and services are available) in relations to both employment and financial inclusion. Moreover, it is important that appropriate strategies for provision of relevant services to particular groups of tenants are developed and that these strategies are thoroughly evaluated. These tasks can be understood as forming three key areas of work a) understanding the social and economic circumstances and needs of tenants, b) gaining knowledge of the local labour market and financial support services available in the community and developing appropriate provision, and c) evaluating and monitoring the impacts of programmes and initiatives.

The following section refers to information presented in Housing Corporation, 2007 to explore the existing practices of housing associations in these areas. In doing so it highlights the range of experience and approaches to provision and partnership within the sector and areas where there are gaps in knowledge and practice.

4.1 Understanding social and economic circumstances and needs of tenants

The first area of work for housing associations is undertaking research which will enable them to understand and categorise their tenants. In particular, there is a need to identify the range of barriers tenants face in relation to work and financial inclusion in order to target support and resources appropriately. The long term relationships housing associations have with their tenants puts them in a good position to understand their needs, (e.g. for services, training, financial advice and jobs). Housing Associations conduct surveys of their tenants and some of them use geographical information systems software (GIS) to map the information on tenants obtained by means of such surveys as well as information on the housing stock and other neighborhood characteristics. Surveys of new tenants are conducted with the aim of understanding their socio-economic characteristics. Home Connections; for example, uses such a survey to explore employment aspirations of tenants applying for housing through their choice-based letting scheme. Riverside conduct a range of tenants' surveys whilst also collecting information on the sustainability of the local area and the housing stock within it. These surveys demonstrate the heterogeneity of social tenants. However few of these sources of data are used in order to identify types of tenants and to design policies tailored to them.

4.2 Knowledge and development of worklessness and financial exclusion provision

The second area of work entails housing associations assessing existing employment provision and sources of financial support in the local area, evaluating what would work for their tenants and signposting them to the existing range of local provision. It also involves flagging up gaps in provision, particularly in relation to tailored services for housing associations' tenants and developing new programmes and services (either alone or in partnership).

There are two broad approaches adopted by housing associations in tackling worklessness and financial exclusion. Firstly, they provide direct support to tenants often developing their existing work to support their tenants in new ways. For

example, debt advice that was provided in order to prevent rent arrears is broadened to become advice preventing financial exclusion. Secondly, housing associations can build partnerships with a range of agencies as a way of complementing their own services and direct their tenants to them. These approaches may focus on all housing association tenants, subgroups or even individuals. But they may also be expanded to include residents of the communities where housing associations operate, as happens when housing associations take part in regeneration programmes. The remainder of this section describes these approaches in relation to the provision of employment, training and information about jobs and various forms of financial advice and assistance.

4.2.1 Direct support for worklessness and financial exclusion

Housing associations may act as employers of their tenants, offering them trade, secretarial, administrative, professional, clerical or caretaking jobs. A number of housing associations encourage and support their long-term unemployed tenants to undertake training and employment in the construction sector (e.g. Wakefield and District Housing, Notting Hill Housing Group), sometimes offering them a job repairing void proprieties (e.g. Helena Housing). Some associations may offer apprenticeship schemes where tenants have an opportunity to learn a trade. For example, Kush Housing Association, based in London, train residents and members of the local community for the jobs available within the Association. More often, where direct provision of employment is not possible, housing associations offer advice on work matters. Family Mosaic offers a personal advisor who assists with the preparation of CVs and interview techniques, provides job vacancy information and offers advice on career pathways. London and Quadrant Group assists tenants to move onto courses organized by specialist providers that deliver support, training and employment opportunities.

In relation to financial exclusion, the majority of housing associations provide money management advice to their tenants or signpost them to external money advice providers. This has been a recognised way to help tenants meet their rent payments, prevent rent arrears and avert expensive eviction procedures. Some housing associations, such as Mercian, have implemented a shift in organisational priorities in guiding their debt recovery teams towards preventative rather than reactive policies. They produce a 'Cash for Christmas' newsletter for their tenants providing tips and advice on saving and money management to help them through the Christmas period. London and Quadrant leads a consortium of 12 housing associations that provides a range of financial services and advice to tenants, helping them access mainstream banking services - recently it has begun a project to administer small loans. Genesis Housing Group also provides tenants with advice on managing their finance, claiming benefits and setting up bank accounts. .

Whatever services the housing association provides communication with tenants that highlights these activities and helps to signpost and attract new clients to the provision is a key element of any strategy. Willow Park Housing Trust is developing a new and comprehensive Tenants Information Pack that includes details of advice, information and support available and the range of opportunities in the area. Reports of peer experiences of provision distributed through newsletters and focus groups have been used to this effect by Accord Housing Group. It engages the tenants in various aspects of the Group's work so that they contribute to the website, newsletter, Equal Opportunity and Diversity agenda, Value for Money and efficiency policies and the Green agenda.

4.2.2   Partnership working

Workless people living in social housing often experience multiple disadvantage, where the challenge is not only to improve tenants' opportunities but also to expand their capabilities. The scale and complexity of the task may require partnerships with a range of agencies to draw on a broader range of skills and resources. The potential partners may include government agencies, such as Jobcentre Plus, local authorities (via Local Area Agreements, Access to Employment Groups – AEG, Local Enterprise Growth Initiatives – LEGI), local businesses, training providers and other stakeholders.

The One Housing Group in London, for example, has developed a multi-agency partnership with private, public and voluntary sector organizations in order to achieve sustainable employment among its tenants. All members of this partnership - Camden Council (working on the Camden Housing and Employment Project), Tribal Consulting (delivering a range of opportunities in construction), Kennedy Scott (delivering security training for women), West Ham and Plaistow NDC (developing a range of opportunities in both the Transport and the Hospitality industries) - signed a Partnership Agreement that set out the role of partners in achieving the expected outcomes. Hyde Housing Association have developed a "Job Plus" arm where in-house Information, Advice and Guidance officers help individual tenants to improve their skills, motivation and confidence as well as advise them on debt and money management and access to affordable credit. In order to integrate tenants into existing resources and avoid duplicating provision Hyde partnered with local employment and training centres.

Housing associations recognise that administrative boundaries may act as a barrier to accessing employment and services among social tenants. Forming partnerships with other housing associations provides a way around this issue. Dominion Housing Group and Catalyst Housing Group in London offer employment and training schemes to tenants of all 15 associations that are members of the two groups. The Riverside Group is part of Fusion 21, set up to deliver a number of goals, including a housing improvement programme, greater availability and level of skills within the construction industry and a reduction in worklessness among the tenants of the participating housing associations.

In relation to promoting the financial inclusion of their tenants, some housing associations such as Riverside have close links with local credit unions and CAB offices where they can direct tenants who get into particular difficulties. Housing associations have also increasingly worked with commercial sector providers of financial services such as banks and building societies. Kush housing association teamed up with Places for People Financial Services and the latter in partnership with the Cooperative Bank provides financial products to Kush customers enabling them to access affordable credit, home and contents insurance, and clear advice on managing their finances.

Many housing associations are aware of the importance of contents insurance for low income tenants and this has become increasingly important with the rise in flood damage in 2007, 2008 and again in the autumn of 2009. Insurance schemes devised in partnership with insurance companies such as Sun Life provide easy payment schemes with low premiums for low income tenants. Where housing associations do not provide insurance against rent arrears they may signpost tenants to insurers who can provide a service tailored to low income tenants' needs.

4.2.3 Initiatives focused on sub-groups of tenants

It is not uncommon for housing associations to focus their efforts on certain groups of tenants. These cases may, but not necessarily, require partnership with organizations with specific and particular expertise and experience. For example, Kush Housing Association assists young African & Caribbean men who report the highest level of unemployment through the "Assisting vulnerable people from the Afro-Caribbean community" (AKABA) programme. Midsummer Housing Association, Accent Community, Westlea Housing Association and Gentoo Group aim to reduce worklessness among young people (usually those not in education, employment or training) by teaming-up with colleges, Youth Services, and Jobcentre Plus in offering training and coaching in various skills, apprenticeships and eventually employment. Midland Heart Association which specialises in providing accommodation and support for those with mental health conditions and learning disabilities, partnered with Henley College and Midland Heart Limited to develop a community ICT learning centre.

Some housing associations adopt a strategy of bespoke interventions to tackle barriers to work and training among tenants on a one-to-one basis, with outreach workers providing tailored services by developing individual action plans. For the 'hardest to reach' individuals a first step in these plans can be encouraging them to volunteer in order to improve confidence and aspirations. For example, Cambridge Housing Society provides training in literacy, numeracy and ICT in peoples' homes and offers the loan of a laptop computer for a period of time. Accent Community engages mentors who work with each individual to ensure they complete training and move into employment or more advanced training.

However, there is much less information available on the design of these programmes and what outcomes are expected in the short- and long-term, and the impact of these initiatives compared with expected outcomes. The literature suggests that housing association approaches to developing provision are ad-hoc rather than evidence-based.

4.3 Evaluation and monitoring

The final area of work for housing associations, the evaluation of short-term and long term impacts of programmes and strategies, is important in delivering positive outcomes to tenants. Housing associations may find it useful to supplement more anecdotal and short term information on their initiatives with systematic evaluations of the impacts, assessment of longer term outcomes and cost benefit analyses. In relation to initiatives undertaken in partnership with other agencies, these are usually not followed by an impact assessment.

Measuring long term impacts of projects is important in understanding whether tenants are improving skills and confidence in a sustainable way and retaining work rather than cycling between work and benefits. Evaluations will enable social landlords to understand which initiatives are most effective, and why, and rank their resource allocation and strategies around worklessness and financial exclusion. This will feed back into the understanding of their tenants (task one) and local neighbourhoods (task two), in order that the provision keeps abreast of changes at both tenant and local community level (task three). Without this, housing associations will have a less stable foundation upon which to develop future services or demonstrate value for money, and this has been clearly identified by Riverside as an area for further development (Riverside, 2008).

4.4　Agenda for the Riverside Group

The Riverside Group undertakes a wide range of activities and projects aimed at both improving the financial inclusion of their tenants and providing employment and training opportunities. In relation to the former this has involved assisting credit unions to grow and develop, supporting advice agencies, participating in the DWP's 'now lets talk money' campaign and increasing levels of welfare advice available to customers. In relation to the latter, opportunities have ranged from ensuring their building contractors recruit and train tenants in construction skills, providing job opportunities for tenants via Group businesses to funding Intermediate Labour Market programmes and working with local councils providing transitional employment programmes.

The Group aspires to bring together organisations that deliver services to their tenants in order to tackle worklessness. It sees partnerships with the existing welfare to work providers as a way forward to achieving this aim (Riverside, 2008). The Riverside Group have identified their goals as providing 'access to affordable credit' and 'help into employment'. In order to achieve these goals effectively, Riverside sought to underpin their programmes with 'a better understanding of the circumstances of their tenants and in particular the relationship between their housing and economic circumstances' (the first task in the model described above). The current piece of research of which this literature review is the first stage, is commissioned by Riverside in order to address this issue.

A key aspect of this task is to develop a better knowledge of the reasons why households stay out of work, and to identify their barriers to work. Gaining a better understanding of the work and housing circumstances of different groups will allow for the development of potential solutions relevant to each specific tenant type. For example, support needs, employment chances and barriers to entering and retaining work will differ between older, less healthy households and healthier, younger households with children. In the former case, health care needs may have to be addressed while in the latter case, the households may be able to achieve higher work entry and job retention rates when child-related concerns are addressed.

4.5　Conclusions

This chapter set the Riverside goals of reducing worklessness and financial exclusion among its tenants in the context of the latest research findings and policies. It reported on the strategies adopted by housing associations in reducing worklessness and financial exclusion and demonstrated that it is not always clear how these are underpinned by evidence and whether they are evaluated.

The prerequisite for housing associations to develop the strategies to tackle worklessness and financial exclusion, is understanding their tenants – who they are, what barriers to work and financial inclusion they face, what their needs and aspirations are - and understanding the nature of local labour markets and local service provision. This knowledge puts housing associations in the position where they can make informed choices with regard to the allocation of their resources and potential partnerships. Such evidence allows them to design the policies that can be expected to work and to evaluate their success, making it easier to adjust programmes in response to results emerging from evaluations.

The Riverside Group have engaged with the worklessness agenda for the past ten years through development of a number of initiatives and have accumulated

extensive experience in tackling worklessness. They have a rich data set containing information on their tenants and would like to utilise it to increase the effectiveness of their efforts in tackling worklessness and financial exclusion. This report marks the start of a process toward achieving this objective and to better understand the housing and economic circumstances of Riverside tenants.

Part 2: Profile, typology and work chances of Riverside tenants. A quantitative analysis.

The purpose of the quantitative study is to provide an overview of the profile of TRG tenants by conducting a descriptive statistical analysis of their demographic characteristics, employment position and housing situation. This will provide a broad picture of the overall population of TRG general needs tenants and allow some generalisations about their circumstances.

This picture will be complemented by identifying subgroups (or clusters) of tenants that are relatively homogenous with regard to their characteristics. Cluster analysis will be employed in this task. Cluster analysis is a statistical tool widely used for solving data classification problems. The typology that will be developed as a result of this analysis will ensure that households in each subgroup tend to share similar characteristics to those in their particular subgroup, while being relatively distinct from households in other subgroups.

Subgroups are then compared across a number of outcomes. Of particular interest will be the comparison of employment rates across clusters. A multivariate regression analysis conducted for the overall general need tenants and for each cluster will show which household and neighbourhood characteristics are likely to have an impact on work outcomes. The analysis conducted for each cluster will reveal the relationship between the characteristics of households comprising the subgroup and their employment chances. It also explores the association between an indicator of the neighbourhoods' quality and the households' work outcomes in relation to each subgroup.

The quantitative part of this report is organised as follow: Chapter 5 introduces the data sources and sample used for the quantitative analysis, Chapter 6 describes the profile of TRG tenants and their neighbourhoods, Chapter 7 identifies and describes a typology of tenants, Chapter 8 discusses the work chances of Riverside's general need tenants and Chapter 9 concludes. Details on the quality of the data used for the analysis and the methodology adopted are reported in the final Annex.

5   Data source and sample used for the study

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).

STATUS survey data was collected in 2007 from 'general needs tenants' (GNT) who responded to the Riverside survey. The STATUS survey followed National Housing Federation guidelines concerning tenant satisfaction surveys. The respondent could be a lead tenant or any other member of the household. A total of 4,685 GNTs responded to the survey. This is the richest source of data on tenants and all the remaining sources of data are used to complement information from STATUS.

Academy data comes from The Riverside Group's housing management system, and contains administrative data about all Riverside properties; the number of cases in the data set at autumn 2008 was 56,830. The data are collected when tenants move in and then elements of it are updated at each service transaction point (such as rent payment and repair order). Thus Academy has the most accurate information about

each property and its occupants. However, the data about lead tenants and their households is rather limited.

The NIS Index developed by TRG serves to monitor the sustainability of the neighbourhoods where TRG has 'general needs stock'. The NIS rank, or index, is updated annually and the data set used in this research refers to 2007/08. It contains 3,349 cases with information on neighbourhoods from Academy and external data sources but only focusing on those where general need tenants that responded to STATUS live. More details about NIS data are provided below.

IMD is another data set that provides information about the areas where TRG tenants live. National IMD data covers 32,482 Lower Layer Super Output Areas (LSOA) in the country. Of these, 831 LSOAs containing 4,487 Riverside properties that were present in both Academy and STATUS were available to the study.

Table 5.1 provides a summary of the data available for analysis. It also shows the number of cases that represent general need tenants as these are the focus of the research.

Table 5.1   Description of data sources

Data set	Type	Time period	Coverage	Number of cases overall	Number of cases available to analysis
STATUS	Survey	2007	Properties occupied by general needs tenants	4,685	4,503
Academy	Administrative	2008	All TRG properties	56,830	4,503
NIS index	Administrative	2009	Neighbourhoods with		3,349
			More than 30 properties		
IMD	Administrative	2008	LSOAs	32,482	4,487

None of the described data sources could be used on their own to answer the questions this research seeks to address. They were merged together enabling the analysis to link characteristics of tenants to the data on tenants' satisfaction with their accommodation and the neighbourhoods in which they live. It is also important to note that the data sources available for analysis did not contain key variables known to be significant in determining work chances. Among the most notable of these missing variables are prior work experiences and educational attainment.

A number of tasks had to be carried out to make the data ready for analysis. The Companion Report describes the approach adopted for the preparation of data for analysis, and discusses the quality of data used in the study.

6   Profile of TRG tenants and their neighbourhoods

The analysis of worklessness and financial exclusion among TRG tenants starts by analysing their overall profile. In this chapter, it is the lead tenants' demographic characteristics, accommodation and neighbourhood in which they live as well as their assessment of their financial situation that are examined. Throughout the quantitative analysis carried out in this report it is the lead tenant who is the unit of analysis.

The profile of tenants is described not only in general terms, overall, but also by subgroups defined by tenants' labour market position. Four labour market states are distinguished: in work (including part-time and full-time work, and self-employment),

unemployed, inactive and retired. Among people of working age the inactive are the furthest from the labour market because unlike the unemployed they are not actively seeking work.

Table 6.1 (last row) shows that according to STATUS, overall, less than 28 per cent of TRG tenants have some work. However if only Riverside tenants of working age are considered (i.e. only those aged 16-64) 36 per cent of them work. This compares favourably with the national average for social housing tenants in 2006 of 32 per cent (CIH, 2009). Of Riverside tenants not in work, STATUS suggests that 9.4 per cent of them are actively seeking work and consider themselves unemployed. But the largest proportions of tenants are inactive (34.5 per cent) and those who have retired (28.5 per cent).

Table 6 1   Demographic characteristics of TRG tenants

Row percentages

Characteristics of tenants	Employment status					All
	In work	Unemployed	Inactive	Retired	Col.%	Unweighted Total
Age of tenant						
16 to 34	38.3	18.1	41.4	2.2	17.0	648
35 to 54	39.7	13.2	45.8	1.4	39.1	1558
55 to 64	24.3	5.4	41.5	28.8	18.4	810
65 and over	4.1	0.9	7.6	87.4	25.5	1137
Household composition						
Single without child	26.0	11.1	31.4	31.6	58.1	2216
Single with at least one child	32.9	5.0	54.0	8.2	2.8	211
Two or more adults without child	29.9	6.2	32.9	31.0	29.7	1215
Two or more adults with at least one child	28.4	11.2	53.3	7.2	9.4	511
Household income						
under 60 p/w	9.1	37.0	43.7	10.3	19.9	794
60 to 100 p/w	13.8	5.1	47.8	33.3	29.5	1213
100 to 150 p/w	23.9	1.9	30.3	43.8	30.3	1228
150+ p/w	70.8	0.2	12.6	16.5	20.4	918
Living in:						
Midlands	34.6	9.4	40.6	15.4	10.4	387
South	41.2	8.4	26.4	24.1	8.6	869
North	25.2	9.6	34.6	30.6	81.0	2897
All	27.6	9.4	34.5	28.5	100.0	4153

The aim of this chapter is to understand which barriers to work unemployed, inactive and retired tenants are likely to face and which characteristics make it more likely for tenants to be in work. The analysis of the characteristics that are shared or are common among tenants in each 'employment status' group should demonstrate whether these groups are relatively homogenous or not (i.e. whether individuals within these groups are similar to one another and different to those on average in other groups). If relatively homogenous groups of individuals can be identified on the basis of their employment status they are likely to face barriers to work in common. In

this case policies aimed at reducing worklessness among these groups could target the barriers to work that are specific to them.

6.1 Demographic characteristics of tenants

6.1.1 Overall profile of tenants

Table 6.1 shows that more than a quarter of Riverside tenants are of retirement age; 17 per cent are under 35 years of age and only 12.2 per cent have children[9].

The overwhelming majority of Riverside tenants have a white ethnic background but at 13 per cent, the proportion of non-white ethnic minorities is higher than the overall average (8.1 per cent) recorded in the 2001 census in Great Britain. A slightly higher proportion of lead tenants are male rather than female (54 per cent vs. 46 per cent).

More than 38 per cent of households report having someone suffering from long-term illness (LTI) that affects their daily activities, consider themselves as long-term sick or disabled, or say they are in receipt of disability-related benefits (Disability Living Allowance, Attendance Allowance or Incapacity Benefit). It has to be noted that there is a big disparity between respondents' answers to these three health-related questions in STATUS. In this study, a household was considered suffering from ill health if the respondent answered 'Yes' to at least one of the above questions.

STATUS data suggest that some Riverside tenants report very low per capita household incomes.[10] For example, a fifth of tenants report per capita household income of under £60 per week and only a fifth weekly per capita household income over £150. The majority of Riverside tenants live in the North of the country which in the tables brings together the North East, North West and Yorkshire and Humberside.

6.1.2 Characteristics of population found in each labour market state

This overall picture can be disaggregated in order to show the characteristics of lead tenants defined by their labour market status. Figure 6.1 shows differences in lead tenant ethnicity, gender, health and the presence of children in the household by labour market status. Evidence in Figure 6.1 and in Table 6.1 is discussed below to give an insight as to how people with different characteristics are distributed in each labour market status.

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[9] Although only 3 per cent of tenants said they were lone parents, the proportion of lone parent households may in fact be greater. This is because the data do not allow one to distinguish families where children live with parents from families where children live with two or more adults, only one of whom is their parent.

[10] The only source available to compute household income is the following question in STATUS: *"Which group represents your household's total net income from all these sources after deductions for income tax and national insurance? (Do not include Housing Benefit or Council Tax benefit. Include income from all adults in the household)."* Tenants can then tick one among seven boxes with different levels of weekly (and monthly) household income. No other information on income is present in STATUS or Academy. Household income in this report is defined as per capita net household income and is obtained by dividing net household income, deriving from this question, by household size. Given the nature of data an interval regression approach has been used to impute missing values. For more detail on that see Chapter A2 "Preparation of quantitative data for analysis" in the Companion Report.

Figure 6.1 Characteristics of tenants by labour market status

Panel A: Ethnicity of the lead tenant
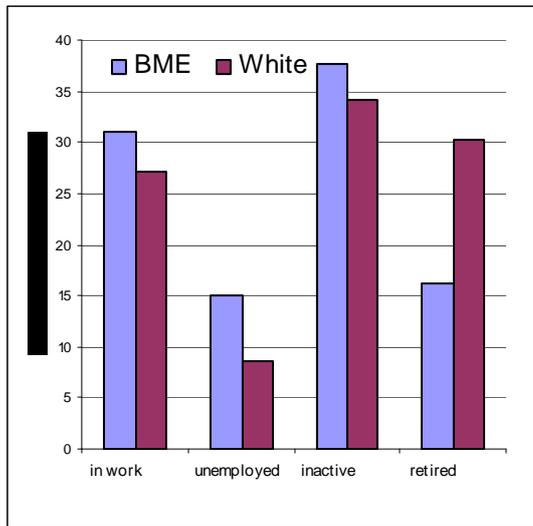
Panel B: Gender of the lead tenant
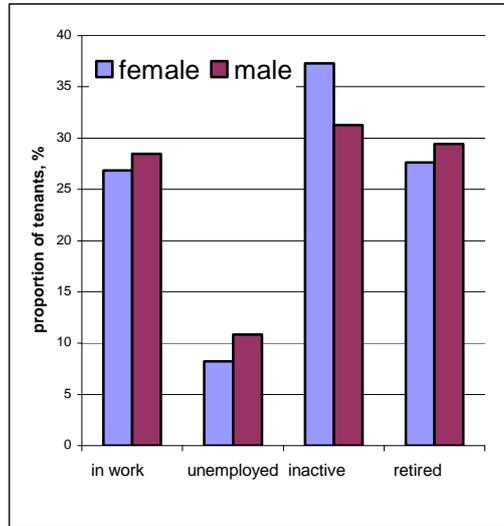
Panel C: Presence of children in the family
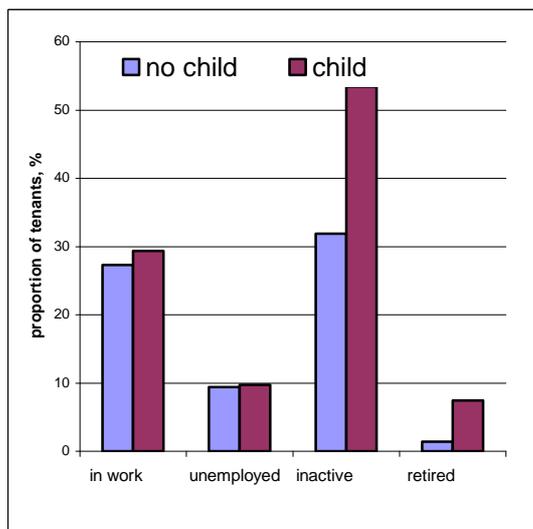
Panel D: Health status of the lead tenant
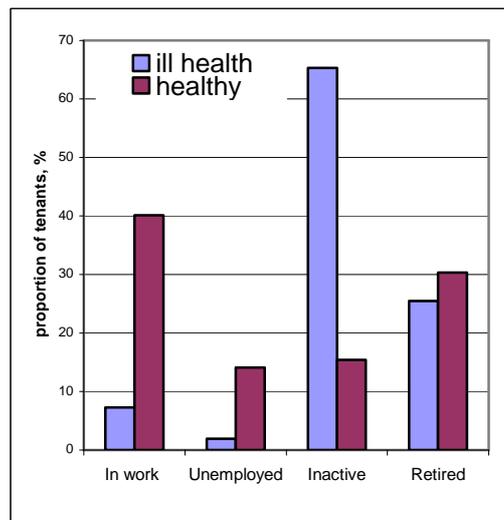
Those who are in work

Unsurprisingly working tenants are likely to have higher household incomes – 51 per cent of those in work report having household per capita income of £150 or more per week and a further 26 per cent have a household per capita income of £100-150 per week. Reflecting the composition of the overall Riverside population, 87 per cent of working tenants live in a household without children and the majority of them live alone.

Given that overall, only three per cent of the Riverside tenants are lone parents, it is expected that lone parents represent the minority in each group – working tenants, the unemployed, inactive and retired. Indeed, the highest proportions of lone parents are three per cent and four per cent, found among those in work and those inactive, respectively. But with 33 per cent of lone parents being in work, no other household type (single person households, couples with children or couples without children) is so well represented among the working households. Thus, lone parents demonstrate the highest work chances among Riverside tenants. It may seem surprising that single person households are less likely to be in work than lone parents. However, the former group includes retired households and this affects the work chances of this group.

Non-whites are in the minority in each group of tenants as defined by their employment status but are more likely to be in work than whites.

Figures not presented in this report indicate that eight out of ten working tenants are under 54 years of age, mainly in the 35-54 age category. This means that employed tenants are generally a younger group than inactive tenants but, on average, older than the unemployed. Like all other groups of the Riverside tenants, the majority of working tenants (74 per cent) live in the North. However, an even greater proportion of non-working tenants (be it the retired, inactive or unemployed) live in the North. This suggests that living in other regions is associated with a greater chance of being in work than living in the North. Indeed, those living in the South of the country (that is in the East of England, London, South East and South West) appear to have the highest work chances.

Households led by males are more likely to be in work than households led by females (see Figure 6.1 – Panel B). Unsurprisingly, those households in which a disabled or sick individual resides are less likely to be in work than those where all household members are in good health (see Figure 6.1 – Panel D). The association between good health and the work status of Riverside families confirms that ill health is an important barrier to work. In addition to lone parents, larger families without children are more likely to be in work than adults living alone or larger families with children. The likelihood of larger families without children being in work suggests that some of these families may have grown-up children who no longer act as a barrier to work.

Those who are unemployed

Unemployed tenants are overwhelmingly of working age. Around a third are aged 16-34 and no other group of households – working, retired or inactive – has such a high proportion of tenants in this age category. Table 6.1 shows the youngest households, where the lead tenant is younger than 34 years of age, are more likely to be unemployed than older tenants.

Some 68 per cent of those unemployed are single and unemployment does not seem to be associated with the presence of children: households with children are as likely to be found among the unemployed as households without children (see Figure 6.1 – Panel C).

Among the unemployed households the proportion of families led by a male and an ethnic minority tenant is higher than the proportion of families led by females and white tenants (see Figure 6.1 – Panel A-B-D). Alternatively, for households led by unemployed tenants health seems not to be a big concern (see Figure 6.1 – Panel D). This is mainly due to the fact that people with health problems tend to be inactive. Figure 6.1 – Panel D confirms this by showing that among the inactive a substantially higher proportion of households have at least one member with a health problem.

More than three-quarters of unemployed households report an income of less than £60 a week. Even retired and inactive households do not report household incomes that are so low, suggesting that unemployed tenants experience the highest levels of poverty. The distribution of unemployed households across the regions matches that of the Riverside overall and eight out of ten of those who live in the North.

It is difficult to identify a barrier to work among this group of people because none of the characteristics that describe them points to a particular impediment. Their location in the North and the Midlands (rather than the South) may point to the lack of jobs in the areas where they live as a factor explaining their out-of-work status.

Those who are inactive

As expected, the majority of inactive tenants are of working age and reside in households where children are present. In fact, families with children are more likely to be inactive than families without children, suggesting that the presence of children in the household can be an appreciable barrier to work (see Table 6.1).

Of those inactive, four out of ten report a household per capita income between £60-100 per week. This makes them the second poorest group after the unemployed. The majority of them, as was explained above, live in the North but it is the Midlands that has the highest concentration of inactivity: 41 per cent of TRG tenants living in the Midlands are inactive, 35 per cent are in work and 9 per cent are unemployed (see Table 6.1).

In contrast with the previous two groups, families led by a woman and families with at least one member suffering from ill health are more likely to be inactive than families led by a man and families who report good health (see Figure 6.1 – Panel B and Panel D).

It seems therefore that this group of households is most disadvantaged – respondents may have health problems themselves or care for a household member who suffers ill health (65 per cent of TRG tenants reporting health problems in the household end up in this group); they tend to be located in regions where there are fewer jobs on offer; they are likely to have children and may need to take care of them. At the same time, households in this group don't necessarily experience all of these disadvantages simultaneously. It is possible that inactive families who are not looking for work because of ill health are not the same families who are not looking for work because of child care problems. Indeed, 15 per cent of households who do not report ill health are found in this group and 81 per cent of inactive households have no children. The heterogeneity of this group of families suggests that it consists of sub-groups which are very different in terms of the barriers to work they face.

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Those who are retired

Unsurprisingly, retired tenants are the oldest among the Riverside households. In some families, lead tenants say they are retired despite their being in the 16-34 or 35-54 age groups (see Table 6.1). These people could be retired early because of ill-health, for example due to an accident. However, this may also reflect the poor quality of the data.

As might be expected, households with children represent a minority of the retired tenant households; single adult households and households consisting of a number of adults without children dominate this group. Unlike working tenants, the unemployed and the inactive retired households contain the lowest proportions of lone parents.

Slightly less than a half (47 per cent) of those retired have an income between £100 and £150 a week and more than a third report an income of £60 - £150 a week. These households are not the highest earners in Riverside but have the second highest household incomes, on average, after those who are in work.

Households led by a man and households led by a tenant from a white background are more likely to be in this group than households led by a woman and households led by an ethnic minority tenant respectively. Although the majority from each group of tenants (working and non-working) live in the North, the retired are *most likely* to be found there compared with other groups (see Table 6.1).

The retired households are not subjected to policies aimed at greater labour market participation and they are not the poorest among TRG tenants but they may still suffer financial exclusion. Financial circumstances of tenants are considered next.

6.2   Financial circumstances of tenants

In order to understand financial exclusion among Riverside tenants, financial circumstances of households are described with reference to their sources of income and employment status reported during the STATUS survey.

6.2.1   Income sources

A household's income may comprise a number of sources – for example, a couple may receive income from employment and JSA if one partner is in work and another is looking for work. This multiplicity of income sources needs to be borne in mind when interpreting the tables and figures that describe the financial situation of tenants.

As Figure 6.2 demonstrates, the highest proportion of TRG tenants receive Income Support (IS) and/or a health-related benefit (Incapacity Benefit, Disability Living Allowance or Attendance Allowance) and/or a pension. This is consistent with the demographic profile of tenants, their health status and their position with regard to the labour market. As described above, more than 25 per cent of Riverside tenants have reached retirement; more than 38 per cent report problems with health for at least one member of the household; and less than 28 per cent of tenants are in some type of work. Some tenants (about three per cent) report receiving working tax credit, which is paid to lone parents and couples with children who work above 16 hours a week and have an income below a certain threshold.

Figure 6.2   Income sources as reported by tenants
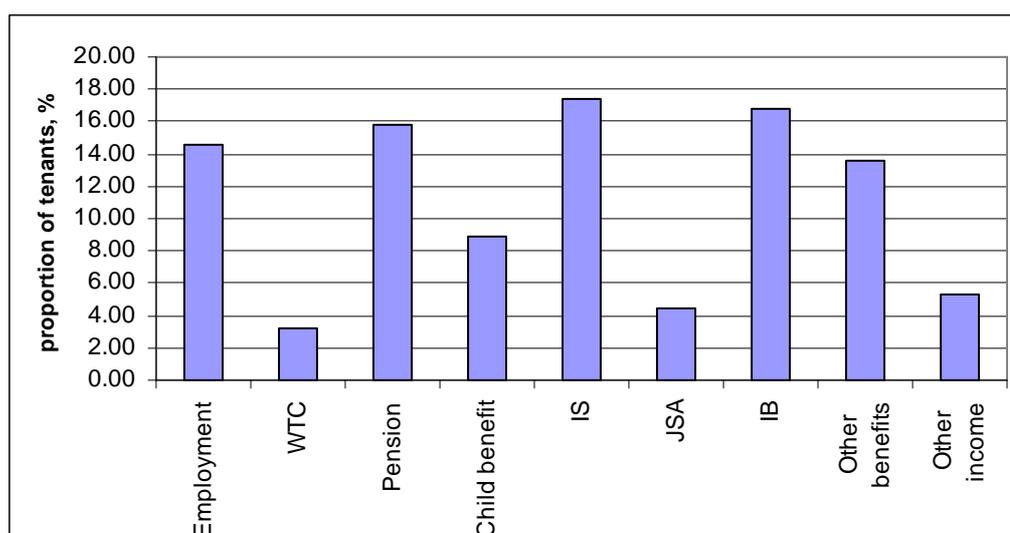
The relationships between the tenants' employment status and the income sources of their household are as expected. Table 6.2 shows that those in work are most likely to report income from employment, WTC and Child Benefit than from other sources. JSA is more likely than any other source of income to be mentioned by unemployed households. Pension, pension credit and some other state benefits are the most likely source of income among those who are retired. IS, health-related benefits and Child Benefit are more likely than other income sources to be reported by inactive tenants

Table 6.2   Income source of the household and employment status of lead tenant

Row percentages

	Employment status				
	In work	unemployed	inactive	retired	Unweighted Total
Employment	86.4	2.6	8.5	2.5	1081
WTC	72.8	6.1	20.2	0.9	420
Pension	7.7	0.9	10.4	81.0	1168
Child benefit	31.0	12.2	54.4	2.4	1049
IS	4.9	7.0	68.8	19.3	1257
JSA	8.9	76.0	9.4	5.7	224
DLA/AA/IB	7.1	2.0	60.8	30.1	1130
Other benefits[11]	5.1	2.3	28.2	64.4	988
Other income[12]	2.2	2.4	5.0	4.3	153
All	27.6	9.4	34.5	28.5	4180

Since households may report more than one source of income, the percentages of households in each column do not add up to 100.

6.2.2   *Financial circumstances of tenants in each labour market state*

Table 6.3 shows that overall, the majority of Riverside tenants have current accounts and savings: about 85 per cent and 66 per cent of those who answered these

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[11] This includes pension credit and 'other state benefits' reported by tenants.
[12] This includes income relating to interest from savings and 'other sources' mentioned by tenants.

questions in the survey respectively. But only a third say they are not worried about getting into or being in debt and approximately the same proportion think they are managing their finances well. A closer look at this population shows that the two-thirds of tenants who have an account or savings are not necessarily the same tenants who do not worry about debts or manage their accounts well. For example, those who have an account and savings are more likely to be in work than those who do not. But those who tend to be fairly worried about getting into or being in debt and those who say that they are getting into difficulty managing their finances are also more likely to be in work than those who are not worried about debt and manage their finances well.

Table 6.3   Financial circumstances of tenants

Row percentages

| Characteristics of tenants | Employment status | | | | | All |
	In work	Unemployed	Inactive	Retired	Col.%	Unweighted Total
Have a bank, building society or post office current account						
Yes	30.5	9.3	33.7	26.5	85.3	3330
No	14.3	10.4	42.9	32.4	14.7	534
All	28.1	9.5	35.1	27.4	100	3864
Have savings						
Yes	29.0	8.3	30.3	32.4	65.8	2786
No	24.8	11.7	42.6	20.9	34.2	1367
All	27.6	9.4	34.5	28.5	100	4153
How well are you managing your finances						
Managing well	28.6	4.2	21.5	45.7	29.2	1163
Just getting by	26.9	9.7	38.9	24.4	57.3	2270
Getting into difficulties	29.5	18.9	44.7	6.9	13.5	479
All	27.7	9.4	34.6	28.3	100	3912
How worried are you about getting into or being in debt?						
Very worried	26.3	15.7	44.3	13.7	16.9	601
Fairly worried	31.8	11.9	38.0	18.3	31.4	1163
Neither	27.5	8.2	35.2	29.1	21.0	843
Not very worried	28.4	6.4	27.3	37.9	15.1	576
Not at all worried	22.6	2.9	21.3	53.2	15.7	605
All	28.0	9.5	34.2	28.2	100	3788

It is likely that those who work have their spending power enhanced by borrowing but the type of work they do and/or stability of their jobs makes them worry about the sustainability of their debt. Without data on the type of job (full-, part-time), type of the industry (manufacturing, services) and occupation of tenants (manual, secretarial, etc.) it is difficult to say anything further regarding job stability.

Those who have no current account, who have no savings and who get into difficulty managing their finances are more likely to be unemployed than those who have a current account, who have savings and who manage their finances well. Those who are very worried about getting into or being in debt are also much more likely to look for work than those who have less strong fears about the debt. Some of the unemployed might have only recently lost their job and are looking for work to maintain their lifestyle. Others may have been out of work for a longer period and worry about their deteriorating financial position. Again, the lack of data on the skills of these people, their job search behaviour, past work experience and the reason for leaving previous work makes this conclusion rather tentative. The financial circumstances of the inactive are very similar to those of the unemployed.

It seems that only retired households are less likely to worry about getting into or being in debt. They may have a stable pattern of spending that they cover with their income. For example, those who think they manage their finances well are also more likely to be retired than those who say they have difficulty. Moreover, those who have savings are more likely to be found among the retired than those who do not have savings. But interestingly, those who have no current account are more likely to be retired than those who do. This may reflect the fact that they do not work and have no need for an account to receive wages. But this may also be due to a cohort effect – older people were more likely to have been economically active during a period where cash payments predominated and they therefore have not felt in need of a bank account. It is difficult to judge whether this group of people is likely to be financially excluded. On the one hand, they seem to be contented with their financial circumstances but on the other, this may reflect lower expectations regarding their income. These questions are examined during depth interviews described below.

6.3   Accommodation and neighbourhoods in which tenants live

Three types of neighbourhoods are identified on the basis of NIS rank. Those with a rank lower than 33 are defined as 'worst' and those with a rank higher than 66 are defined as 'best'. The remaining neighbourhoods are considered to be of the 'average' quality. Analysis reported in the Companion Report (Section A2.4) show that most of the Riverside stock (about 52 per cent) is located in the 'worst' neighbourhoods and only 15.3 of the stock in the 'best' neighbourhoods. In terms of the age of stock, the majority of properties were built after 1960, and especially in the period 1960-1980. Housing stock is dominated by two-to three-bedroom properties that are likely to be houses; only 36 per cent of the stock consists of flats.

Almost 87 per cent of the Riverside housing is located in the North of the country. Households appear to be happy with the condition of Riverside properties: 74 per cent of tenants describe the general condition of their property as 'very good' or 'fairly good'. Still more tenants (84 per cent) are satisfied with the area where they live. The majority of tenants report moderate levels of problems in the areas where they live[13]. Of the remaining tenants the proportion of tenants who say the level of problems in

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[13] The assessment of the level of problems is based on tenants' answers to the following two question in STATUS:
1.   Q50 "Do you think that each of these is a serious, slight or not a problem in your area?", listing 19 various problems, such as *Vandalism, Graffiti, Dogs, Litter and rubbish and Neighbour nuisance*
2.   Q52 "How much of a problem do you think anti social behaviour or nuisance behaviour is in your area?"
The possible answers for both questions are "serious", "slight" or "not a problem". All 19 problems in Q50 and the problem in Q52, value (-2) were assigned to answer "serious problem", 1 was assigned to answer "slight problem" and (+2) was assigned to answer "no problem". These summed up to an index that takes values from (-40) to (+40), a score of (-40) indicating the highest level of problems.

the area in which they live is low, is double the proportion of tenants who say the level of problems is high (the respective figures are 31.8 per cent and 16.7 per cent).

Section A2.4 in Chapter A2 of the Companion Report disaggregates this picture to characterise the best, average and worst neighbourhoods in terms of the age and type of the stock, quality of accommodation, and how areas are perceived by the tenants themselves.

It is interesting to examine the relation between the quality of neighbourhoods and the employment status of tenants living in them. As was explained above, the three types of neighbourhoods are identified on the basis of their NIS rank and one of the dimensions used in the computation of NIS ranks is the average unemployment rate in the area. It would not be surprising therefore if employed tenants were more likely to be found in the best neighbourhoods. Because of this, a slightly different approach is taken, namely to ask in which neighbourhoods tenants are most likely to reside, given their employment status.

Table 6.4 shows that inactive households are more likely to be found in the 'worst' neighbourhoods than in the neighbourhoods of better quality. Working households are more likely to live in the best, than in the lower quality areas. Those who are looking for work (the unemployed) are least likely to live in the best areas. Given some similarity between the unemployed and those in work, in all the other characteristics, this suggests that the lack of job vacancies in their local areas may be a barrier to work for the unemployed. Moreover, inactive households may find it even more difficult to join the labour market because they are more likely to live in the worst areas. Tenants who say they are retired are more likely to live in the average quality neighbourhoods than in the worst or best areas.

Table 6.4   Neighbourhood characteristics by employment status of lead tenants

Row percentages

Characteristics of neighbourhood	Employment status				All	
	In work	Unemployed	Inactive	Retired	Col.%	Unweighted Total
Worst	24.6	9.6	37.5	28.4	51.3	1520
Average	27.8	9.5	33.3	29.4	32.6	977
Best	32.1	7.6	31.4	28.9	16.2	610
All	26.9	9.2	35.1	28.8	100	3107

6.4   Conclusion

This chapter examined the profile, financial and housing circumstances of Riverside tenants. The overall picture was complemented by the group analysis, each group being defined by tenants' labour market status. Looking at who works, who is unemployed, who is inactive, and who is retired, the chapter highlights the factors that were likely to be associated with each labour market state. It also demonstrated some similarities between the first two groups - those who work and those who were looking for work. But the group of inactive households seemed to bring together tenants belonging to families facing different barriers to work.

A picture of Riverside tenants' housing and neighbourhoods was also presented and three groups of neighbourhood were identified based on the NIS rank. It seems that there exists a correlation between work status and quality of neighbourhood: working tenants are more likely to live in best and average neighbourhoods, whereas

unemployed and inactive tenants are more likely to live in the worst or the average neighbourhoods. This suggests a possible role of the quality of the neighbourhoods in tenants' work chances. However, this descriptive analysis does not allow any assertion on the direction of the causal link between employment status and quality of neighbourhood. It is uncertain whether those with work choose better quality neighbourhoods in which to live, or the work opportunities in better neighbourhoods means that individuals who reside within them are more likely to be employed.

The analysis presented to this point shows that, with the exception of retired households, partitioning the overall population of tenants according to their work status did not produce homogeneous subgroups for which tailored policies could be designed in order to bring these households closer to work. Each work status, in fact, includes tenants with different demographic, financial and neighbourhood characteristics.

In the next part of this study we identify more homogeneous groups using a criterion that is not based on tenants' working status alone. Instead we aim to cluster tenants according to a wide range of characteristics.

In the following two chapters a number of research questions are addressed:

- What are these (more) homogeneous groups like?
- Why do seemingly similar individuals have different work statuses?
- What policies should be developed for subgroups of inactive and unemployed households?

Once Riverside tenants are divided into more homogeneous groups the following chapter will examine work chances of these new subgroups.

7 Typology of tenants and neighbourhoods

This chapter uses available data to identify clusters (or subgroups) of tenants which are more homogeneous with regard to their characteristics than simply classifying them by their work status. These findings will form the basis for the selection of a sample of households to be interviewed at the third phase of the research. It also provides a starting point for identifying the factors that make one subgroup of tenants more likely to be in work than another, the subject of the analysis in Chapter 8.

7.1 Partitioning into clusters

The population of tenants is divided into subgroups by means of cluster analysis in order to ensure that the characteristics of tenants' households comprising one subgroup are different to those of tenants' households in other subgroups. The procedure has two stages. First, a technique called principal component analysis is used, which combines a number of correlated variables (such as the size of the household, presence of children and age of the tenants) to construct new uncorrelated variables, or principal components, that retain as much information about the data as is possible. Cluster analysis then divides the overall population of tenants into subgroups determined by the principal components. A detailed description of these methods is provided in the Companion Report[14].

It is important to note that both principal component and cluster analyses are data exploratory tools. They involve arbitrary decisions on the part of the researcher; for example on the number of principal components, and the number of clusters. Cluster analysis simply uncovers structures in the data without explaining why they exist. Being a statistical tool for solving classification problems, it is sensitive to the size of the sample, the number of subgroups and the choice of grouping dimensions. It should be recognised therefore that the results of analysis are shaped by the decisions made regarding these issues.

In this research, as a result of cluster analysis, the overall population of TRG tenants is divided into four subgroups using the following information:

- demographics (i.e. presence of children, gender, ethnicity, age, number of people in the household)
- receipt of IB, DLA or AA
- income level
- type of property.

The focus of this chapter is characterising the clusters according to the characteristics of the tenants they comprise and comparing clusters to highlight how they differ from one another.[15]

Chapter A3 of the Companion Report presents tables and figures describing demographics, economic situation, financial circumstances, characteristics and location of accommodation for the overall population of Riverside tenants (column All) and for each cluster. They help to understand how each cluster differs from the others in the above characteristics.

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[14] Reproduced in part from Kasparova, D. (2006) under the terms of the Click-Use Licence.
[15] This is not the same approach used for the four employment states where the main interest was to understand if tenants with certain characteristics are more likely to be in an employment status rather than in another employment status (e.g. if young tenants are more likely to be unemployed than old tenants).

So for example, Table A3.1 in the Companion report shows that tenants aged 16-34 constitute a minority of TRG general needs tenants overall (16.6 per cent) but out of the 979 tenants of the first cluster, this youngest group of tenants comprises 34.2 per cent, while out of 1014 tenants of the second cluster those aged 16-34 comprise less than 6 per cent. Therefore, while those aged 16-34 are found in each of the four clusters, they are most likely to be in cluster one and least likely to be found in cluster 2. It is important to note that there is no 'pure' cluster that would contain only tenants with some characteristics but not others. Indeed, the distribution of ethnic minorities across the clusters demonstrates that all clusters are dominated by the white tenants and do not differ from each other in this respect. But the important feature is that in the first cluster, whites make up 82 per cent of those assigned to it and in the second cluster whites comprise 92.8 per cent, while the average for Riverside is 87.3 per cent.

The sections in this chapter describe the characteristics of tenants in each cluster focusing mainly on their demographic and economic situation. Charts are displayed that represent graphically the main features of each cluster.

7.2 Cluster 1: Female lead tenants in the biggest and poorest households with children

Lead tenants in Cluster 1 are mainly young females. More precisely, 88 per cent of tenants in this cluster are aged 16-54 and about 77 per cent of them are females. They live in big households: in fact 94 per cent of them belong to households with more than 2 members and, of them, only 28 per cent to 2 member households. Cluster 1 is the only cluster containing households with children; however, even in this cluster, households with children comprise only 53 per cent of the total. All the clusters are dominated by tenants of white ethnic background but with 12 per cent of lead tenants being from black or minority ethnic group, this cluster has the second highest proportion of people from minority ethnic backgrounds. Cluster 1 is the poorest cluster, 78 per cent of lead tenants in this cluster report the lowest income band, 60 per cent of them are inactive and 21 per cent unemployed. Their main sources of income are Child Benefit and IS. Almost all of them live in a house or a flat and 66 per cent of them live in a dwelling with 3 or more bedrooms.

The composition of Cluster 1 is represented graphically in Figure 7.1.

Figure 7.1: Main demographic economic and housing characteristics of lead tenants in Cluster 1 (Overall Riverside's average in parenthesis)

Characteristic	YES	NO
Lead tenant aged 16-54 years (55%)	88%	12%
Female lead tenant (54%)	77%	23%
Lead tenants white ethnicity (87%)	88%	12%
Lead tenants in 2+ member-households (41%)	94%	6%
Lead tenants in 3+ member-households (16%)	66%	34%
Lead tenants in household with children (12%)	53%	47%
Lead tenants in households in the lowest income group (19%)	78%	22%
Inactive lead tenants (28%)	60%	40%
Inactive or unemployed lead tenants (44%)	81%	19%
Tenants' households receive Child Benefit (15%)	52%	48%
Tenants' households receive IS (29%)	51%	49%
Tenants in house or flat (92%)	96%	4%
3 or more bedrooms (37%)	66%	34%

7.3   Cluster 2: Two-member households without children, reporting low income and health problems

Lead tenants in Cluster 2 are mainly men (58 per cent) and 63 per cent of them are older than 55 years of age. Again the majority are white (only 6 per cent of lead tenants are from a black and minority ethnic group). Almost all of them (96 per cent) either have small families of 2 members or are single persons and almost all of them do not have children (98 per cent). They are mainly retired or inactive (87 per cent) with the retired lead tenants representing 45 per cent of households in the cluster. Inactivity is probably due to health problems; in fact with 60 per cent of lead tenants reporting health problems in their households this cluster shows the highest proportion of families with disabilities. Not surprisingly, IS and DLA/AA/IB are the main income sources. More than 10 per cent of this cluster live in a bungalow and about 60 per cent in a small dwelling with one or two bedrooms.

The composition of Cluster 2 is represented graphically in Figure 7.2.

Figure 7.2: Main demographic, economic and housing characteristics of lead tenants in Cluster 2 (Overall Riverside's average in parenthesis).

	YES	NO
Lead tenant aged 35+ years (83%)	94%	6%
Lead tenant aged 55+ years (45%)	63%	37%
Male lead tenant (46%)	58%	42%
Lead tenant white ethnicity (87%)	94%	6%
Lead tenants in 2+ member-household (41%)	94%	6%
Single person lead tenants (59%)	34%	66%
Lead tenants is a single person or in a 2 member household (84%)	87%	13%
Tenants in households without children (88%)	98%	2%
Lead tenants in households in the II lowest income group (28%)	95%	5%
Inactive lead tenants (28%)	45%	55%
Inactive or retired lead tenants (63%)	87%	13%
Tenant's households receive IS (29%)	46%	44%
Tenant's households receive DLA/AA/IB (28%)	35%	65%
Tenants in household with health problems (37%)	60%	40%
Tenants in house or flat (92%)	89%	11%
3 or more bedrooms (37%)	41%	59%

7.4 Cluster 3: Single Tenants without children

Cluster 3 is most likely to include single person households without children (98 per cent). Lead tenants can be either men or women and 69 per cent are younger than 55 years old. One-third of them are from a black and minority ethnic group, this being the highest proportion among the four clusters. Respondents in this cluster are the richest among Riverside tenants with 82 per cent of them reporting income in the highest income band. In fact, 58 per cent of tenants in this cluster are at work and for 43 per cent of the tenants the main income source is employment. Pensions, IS and DLA/AA/IB are also important income sources ranging from 17 per cent of tenants receiving pensions to 11 per cent of tenants receiving DLA/AA/IB. Almost all of them (96 per cent) live in a house or a flat and the majority (79 per cent) in a small dwelling with one or two bedrooms.

The composition of Cluster 3 is represented graphically in Figure 7.3.

Figure 7.3: Main demographic, economic and housing characteristics of lead tenants in Cluster 3 (Overall Riverside's average in parenthesis).
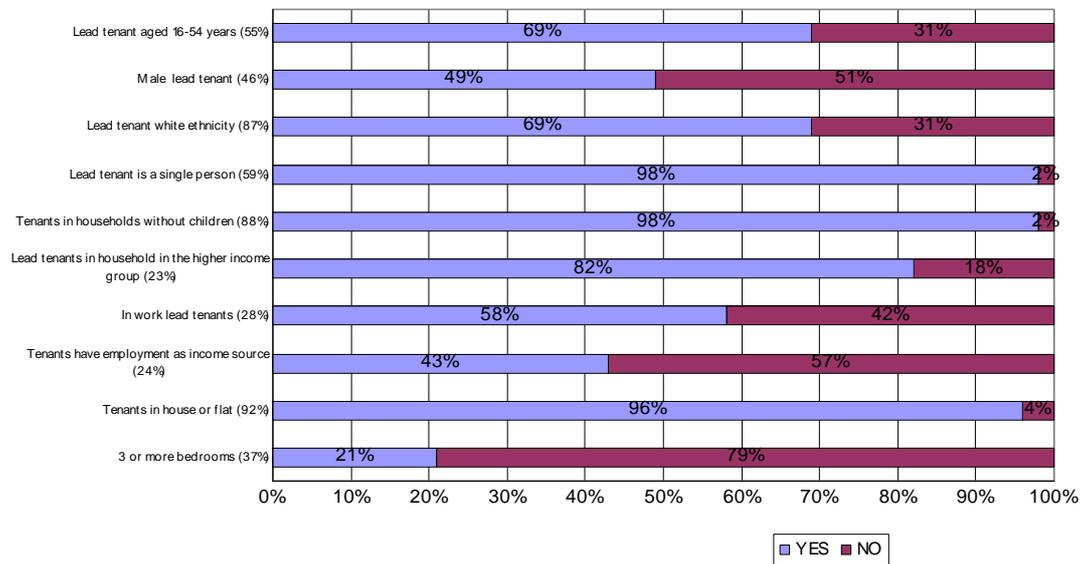
7.5 Cluster 4: Single tenants without children and with health problems

Cluster 4 is most likely to comprise small households without children (98 per cent). Single person households comprise 74 per cent and 2-member households comprise 24 per cent of households in this cluster. Lead tenants can be either men or women; the majority of them (63 per cent) are older than 55 years of age. Only 9 per cent of lead tenants in this cluster are from black and minority ethnic group. They are mainly retired (44 per cent of tenants in this cluster) or inactive. Tenants in this cluster are the second richest among Riverside households and the main income sources are IS (46 per cent), DLA/AA/IB (32 per cent) and pensions (40 per cent). Not surprisingly, 40 per cent of tenants in this cluster belong to households with health problems, placing this cluster second in terms of health problems, immediately after Cluster 2. More than 10 per cent of them live in a bungalow and only 29 per cent have a dwelling with more than two bedrooms.

The composition of Cluster 4 is represented graphically in Figure 7.4.

Figure 7.4: Main demographic, economic and housing characteristics of lead tenants in Cluster 4 (Overall Riverside's average in parenthesis).
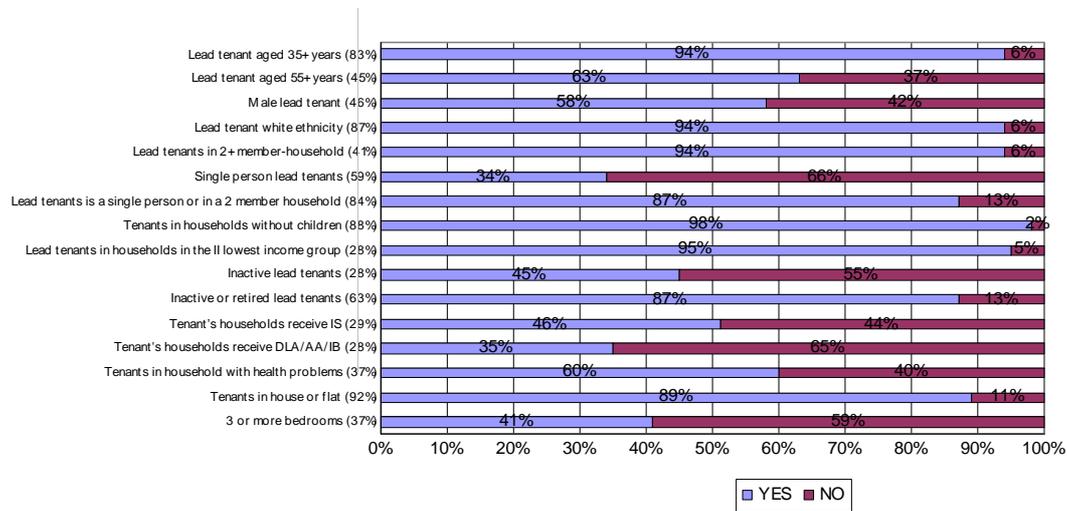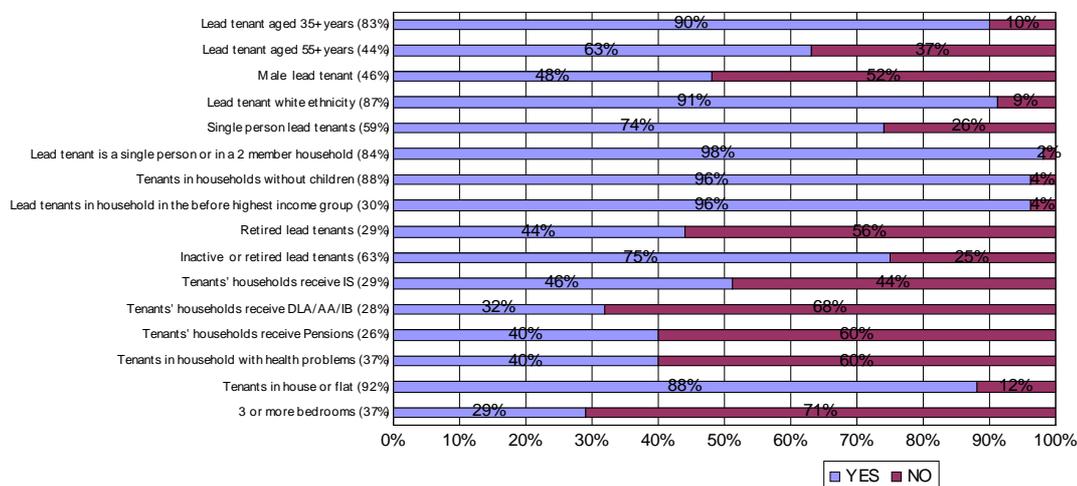

7.6 Conclusion

This chapter identified four clusters of Riverside tenants using a range of data on their demographics, accommodation and neighbourhoods. Defined according to their dominant characteristics, these four clusters are:

Cluster 1:   The biggest and poorest households with children led by female tenants

Cluster 2:   Two-member households without children, on low incomes, and with health problems

Cluster 3:   Single person households without children in good health

Cluster 4:   Single person households without children and with health problems.

It is important to remember that the four clusters are more homogeneous with regard to chosen characteristics than the overall population of general need tenants divided purely on the basis of their work status, but they are not 'pure' and each cluster contains households that do not share all the characteristics of the cluster.

The next chapter examines the work chances of these clusters and explores the factors that increase or decrease the likelihood of employment among tenants in each group.

8 Work chances of tenants

The previous two chapters examined Riverside tenants in two different ways. Chapter 6 partitioned the population of general need tenants into four groups according to their labour market status. That analysis highlighted factors associated with tenants' chances of being in work, unemployment, or inactive and found a diversity of tenants in each group. Chapter 7 dealt with this diversity. It partitioned the population of TRG general needs' tenants into four clusters on the basis of a wider range of data, their demographics and other characteristics and suggested possible barriers to work faced by each group. So while, for example, Chapter 6 found that inactivity was associated with ill health and the presence of children, Chapter 7 demonstrated that households who suffer from ill health (Cluster 2) are likely to be different from households who experience childcare problems (Cluster 1). The next step is to identify the relationship between the clusters and the work chances of tenants, holding neighbourhood quality constant.

8.1 Work chances of clusters

It is clear that Cluster 2 which consists of retired couples is very unlikely to enter work. Therefore Cluster 2 is chosen as a *reference category* so that the chances of being in work for tenants in each of the other clusters are compared to that of individuals in Cluster 2. The influence of location on work chances is also examined and the poorest quality neighbourhoods are chosen likewise as a reference category. This means that the work chances of tenants in Clusters 1, 3 and 4 are compared with the work chances of tenants in Cluster two residing in the worst neighbourhoods.

Error! Reference source not found.8.1 presents the results of regression analysis where the chances of individuals being in work, by cluster, are examined. They demonstrate that the tenants in Cluster 3 (single persons aged 16-54) are most likely to be in work: compared with tenants in Cluster 2 (retired couples without children aged 65 or older) - the work chances of those in Cluster 3 are 55 percentage points higher than those in Cluster Two. The previous chapter identified this cluster as the one that is most likely to contain single people who are of working age and who have the lowest incidence of health problems compared with tenants in other clusters. It is not surprising therefore that they are most likely to be in work and this finding confirms the conclusions of the previous chapter.

Table 8.1   Work chances of each cluster

Clusters	Work chances
Cluster 1: The biggest and poorest households with children led by female tenants	0.175**
Cluster 3: Single person households without children in good health	0.552**
Cluster 4: Single person households without children and with health problems	0.168**
Average neighbourhood on NIS	0.016
Best neighbourhood on NIS	0.044
Observations	3068

**statistically significant at 1% level

Tenants of working age with children (Cluster 1) are similar to tenants in Cluster 4 (Single person households without children and with health problems) in terms of their work chances: they are almost 18 percentage points more likely to be in work than retired households in Cluster 2. Availability and affordability of childcare was

thought to be a possible barrier to work among these tenants and this barrier may be especially problematic in the neighbourhoods of 'average' and 'poor' quality where these tenants are likely to reside. Addressing access to childcare may be important therefore in tackling worklessness among them.

Those individuals most likely to struggle to find work are to be found in the fourth cluster (single person aged 55-64), although the difference between them and tenants with children (Cluster 1) is not very big. They are almost 17 percentage points more likely to be in work than the retired couples of the second cluster. The previous analysis showed that these tenants tend to take early retirement for reasons of ill-health, and that they are unlikely to experience financial problems. Policies that aim to encourage them to work may require substantial resources and return on these measures may not be high.

Regarding location, **Error! Reference source not found.**8.1 suggests that the quality of neighbourhoods does not have a statistically significant effect on the work chances of the clusters.

This analysis compares the clusters in terms of the likelihood of individuals within them of being in work but it does not reveal which factors determine whether, within each group, a tenant is likely to be in work or not. Such analysis requires some 'purification' of the clusters, so that the association between the outcome (of being in work) and each characteristic of the cluster are not 'contaminated' by the presence of tenants with characteristics that are very unlike the majority of tenants in each cluster. In the sections which follow, these 'purified' clusters will be referred to as groups of households or families to distinguish them from the original clusters.

'Purification' of clusters

As we saw in Chapter 7, the four clusters were defined as:

Cluster 1:   The biggest and poorest households with children led by female tenants

Cluster 2:   Two-member households without children, on low income, and with health problems

Cluster 3:   Single person households without children in good health

Cluster 4:   Single person households without children and with health problems.

A 'purification' of the four clusters was carried out partitioning of TRG households into even more homogenous groups with regard to demographic variables. The new portioning is obtained through studying the correlation between the clusters and the tenants' household composition as reported in Table 8.2. Before purification, for example, Cluster 1 was the only cluster containing households with children but it also contained 47 per cent of households without children. Similarly, Cluster 2 was mainly composed of 2-member households but it also included single tenants, while Cluster 4 was mainly composed of single tenants but also included two-member households. The new partitioning of the overall population of tenants was carried out through identifying five groups of families that resembled the four clusters as closely as possible but additionally distinguished a group of two-adult families without children

The partitioning, thus, identified the following five groups of families:

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

Table 8.2   Correlation between the clusters and the groups of families

					Column percentages
Groups of families	Clusters				All, %
	1. The biggest and poorest households led by female tenants	2. Two member households without children, on low income, and with health problems	3. Single person households without children in good health	4. Single person households without children and with health problems	
1. Families with children, including lone parents	62.0	1.1	0.0	0.25	12.9
2. Small families with up to two members, where lead tenants are aged 65 years or more	3.21	40.6	15.1	38.1	26.0
3. Single person families aged 16-54	5.1	17.2	71.2	21.2	29.3
4. Single person families aged 55-64	0.0	8.3	13.1	20.5	11.5
5. Two- or more-member families without children	29.7	32.8	0.7	20.0	20.4
All, %	100	100	100	100	100

Error! Reference source not found.8.2 shows correlation between the clusters and the groups of families. The highlighted numbers are the highest in each row; they show the correspondence between clusters and newly defined groups of families. For example, the group of families with children is most likely to be found in the first cluster, While a newly defined group – 'Two or more-member families without children' - was previously dispersed between clusters two (32.8 per cent), one (29.7 per cent) and four (20.0 per cent).

The demographic and economic characteristics of lead tenants in each family group are reported in Table 8.3.

Table 8.3   Characteristics of lead tenants in each family group

Tenants' characteristics	Family groups				
	1. Families with children, including lone parents	2. Small families with up to two members, where lead tenants are aged 65 years or more	3. Single person families aged 16-54	4. Single person families aged 55-64	5. Two- or more-member families without children
Single	23%	60%	100%	100%	0%
Lead tenant aged 16-54	94%	0%	100%	0%[*]	68%[**]
White ethnicity	80%	92%	83%	90%	91%
Per capita net income per week	55 GDP	114 GDP	139 GDP	128 GDP	82 GDP
Tenants' families receive pension	4%	76%	3%	28%	10%
Tenants' families receive IS	53%	20%	31%	24%	29%
Tenants' families receive IB	24%	31%	21%	35%	31%
Tenants' families receive JSA	8%	1%	15%	4%	6%
Tenants' families with health problems	31%	35%	34%	48%	44%

* By definition, lead tenants in this family group are all in the age group 55-64, of them 28 per cent are women in the age group 60-64 who are likely to be retired. ** 100 per cent of tenants in this family group are aged 16-64.

The analysis of work chances of these newly constructed groups of families is the subject of the next section.

8.2   Work chances of groups of families

Analysis of work chances among groups of families followed the same format as the analysis of work chances of clusters. The reference category was chosen to be a single person or a 2-member family led by a tenant aged 65 or older living in the worst neighbourhood. The results of analysis (Table 8.4) confirm that single tenants aged 55-64 are the furthest from the labour market among the families where lead tenants are younger than 65. They are only 38.6 percentage points more likely to be in work than tenants aged 65 or more. As in the analysis of clusters, their work chances are lower than the work chances of the tenants in families with children[16], whose chances are in turn lower than those of single person households[17]. But the highest probability of being in work is found among tenants without children. They are more than 56 percentage points more likely to be in work than tenants over the state retirement age. The difference between the work chances of tenants in families with children and the work chances of tenants without children suggests that the

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[16]They are 46.5 percentage points more likely to be in work than households of the retirement age.
[17]Their chances are 52 percentage points higher than work chances of households of the retirement age.

availability of affordable childcare is likely to be important. Another finding of this analysis is the statistical significance of the quality of neighbourhood for work chances of tenants. **Error! Reference source not found.** 8.4 shows that tenants living in the best neighbourhoods are almost nine percentage points' more likely to work than tenants in the worst neighbourhoods.

Table 8.4   Work chances of lead tenants in each family group

Types of tenants	Work chances
Families with children, including lone parents	0.465**
Two- or more-member families without children	0.562**
Single person families aged 16-54	0.520**
Single person families aged 55-64	0.386**
Average neighbourhood on NIS	0.038
Best neighbourhood on NIS	0.087**
Observations	3073

** statistically significant at 1% level

In order to identify the factors that increase the work chances of each group of tenants, further analysis is carried out. This time the characteristics of tenants and neighbourhoods enter into the analysis and the association between these characteristics and tenants' work chances is established.

Characteristics associated with tenants' work chances

Table 8.5 presents the results of this analysis in the first column. It shows that overall, 26.8 per cent of households in the sample are in work[18]. Unsurprisingly, younger tenants have a greater chance of being in work than tenants who are older than 64 years of age. For example, lead tenants aged 16-34 have a 31.3 percentage point higher chance of being in work compared to lead tenants aged 64 years or over. Lead tenants aged 35-54 have a 29 percentage point higher chance of being in work; and the lead tenants aged 55-64 a 21.0 percentage point higher chance.

Men appear more likely to be in work than women but only by less than four percentage points, and ethnicity seems to have no association with the probability of working.[19] The greater the number of working age adults in the household, however, the higher its chances of having the lead tenant in work. For example, the probability of being in work is 14 percentage points higher for a single person younger than 65 years of age than for a single person older than 65 years of age. But this figure rises to 25.4 percentage points if the tenant leads a two-member family and is aged under 55 years. This supports the finding that tenants aged below 55 leading families of two

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[18]This figure is different from the proportion of households in work that was presented in the Companion Report in Section A2.4 because the sample of households in this analysis is restricted to those living in neighbourhoods that have valid values on NIS ranks. The absence of valid data on NIS in cases where tenants' data are available leads to changes in the sample and differences in the results.

[19]This may seem to contradict the results presented above where non-white tenants were more likely to be found in work than white tenants. However, previous results did not isolate associations between each of the tenants' characteristics and their work chances. This only became possible in the course of regression analysis. Under the ceteris paribus condition, the regression analysis examines an association of interest holding all other relationships constant. For example it may be the case that tenants from minority ethnic groups differ from white tenants in the education level, household composition and some other characteristics that affect tenants' work chances but because these other effects cannot be isolated by the descriptive analysis, tenants' ethnicity shows as a factor associated with work status.

or more members without children are more likely to be in work than single person tenants of the same age.

Similarly to the results produced by the analysis of groups of families, tenants living in the neighbourhoods that rank best on NIS are more likely to be in work than tenants living in the worst neighbourhoods, but again by only 6 to 7 percentage points. The greatest barrier to work appears to be ill health of the tenant or someone in the family. Being long-term sick or disabled, or having someone with health problems in the family reduces tenants' work chances by almost 25 percentage points. The other factor associated with the reduction in the probability of being in work relates to the receipt of benefits and pensions. But this just shows that those on IS, JSA, pensions or other benefits are likely to receive these because they are out of work.

This analysis shows which types of Riverside families have greater chances of being in work and why. Taking this analysis one step further, this next section focuses on each family type in turn and explores what makes some of the families in a group more 'employable' than others. However, the sample sizes are rather small and the results should be treated, therefore, with caution.

8.3   Work chances of families within each group

As was explained above, this analysis aims to identify the factors that are associated with the distance from the labour market of lead tenants within each family group. A factor, or a characteristic, that is negatively associated with the likelihood of being in work acts as a barrier to work, and a factor, or a characteristic, that is positively associated with the likelihood of being in work acts as an enabler of participation in the labour market. This analysis also allows the comparison of barriers to work with regard to the magnitude of their impact on work chances of tenants within each group. The results of the analysis are presented in the last four columns in Table 8.5.

Table 8.5   Work chances of groups of families

Characteristics	Work chances All tenants	Families with children, including lone parents	Two- or more-member families without children	Single person families aged 16-54	Single person families aged 55-64
Age 16-34	0.313**	Reference category	Reference category	Reference category	N/A
Age 35-54	0.288**	0.002	-0.032	0.079	N/A
Age 55-64	0.210**	0.031	-0.165*	N/A	N/A
Lead tenant is male	0.036**	-0.010	0.088*	0.041	0.008
White	0.010	-0.067	0.023	0.017	-0.003
One-adult family	0.144**		N/A	Reference category	Reference category
Two-adult family	0.254**	0.099*	Reference category	N/A	N/A
Presence of one child	-0.014	Reference category	N/A	N/A	N/A
Presence of 2 or more children	-0.031	-0.005	N/A	N/A	N/A
Presence of members aged 65+	0.023	0.845**	-0.003		-0.010
Presence of someone suffering from ill health[20]	-0.248**	-0.233**	-0.436**	-0.491**	-0.265**
IS	-0.233**	-0.550**	-0.534**	-0.325**	-0.112**
JSA	-0.133**	-0.194**	-0.085		
Pension	-0.106**	-0.180**	-0.181**	0.115	-0.086**
Other benefits	-0.145**	-0.162**	-0.294**	-0.417**	-0.209**
Average neighbourhood on NIS	0.007	-0.063	0.038	0.053	-0.001
Best neighbourhood on NIS	0.066**	0.104	0.039	0.178	0.055
Average neighbourhood on IMD	0.024	0.130**	0.112*	0.051	-0.013
Best neighbourhood on IMD	0.008	0.091	-0.038	0.094	-0.001
Midlands	0.037	-0.109*	0.087	0.113	0.021
South	0.052	0.540**	0.159	0.045	-0.001
Number of observations	3068	594	595	671	366
Proportion of families in work in each sample	26.8	28.6	40.4	38.4	22.1
Proportion of families reporting ill health	37.4	31.0	43.7	33.8	48.7
Reference category	One-person household aged 65 or more, from an	One-member family with one child, lead tenant aged	Two-member family without children, lead tenant aged	A tenant aged 16-34, from an ethnic minority, not in	A tenant aged 55-64, from an ethnic minority, not in

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[20] Presence in the household of someone having long-term illness that affects their daily activity, or being in receipt of DLA/AA/IB, or considering themselves long-term sick and disabled.

	ethnic minority, not in receipt of benefits or pensions, living in the worst neighbourhood in the North	16-34, from an ethnic minority, not in receipt of benefits or pensions, living in the worst neighbourhood in the North	16-34, from an ethnic minority, not in receipt of benefits or pensions, living in the worst neighbourhood in the North	receipt of benefits or pensions, living in the worst neighbourhood in the North	receipt of benefits or pensions, living in the worst neighbourhood in the North

* statistically significant at 5% level; ** statistically significant at 1% level;
N/A - not applicable.

8.3.1 *Families with children, including lone parents*

Among the families with children, overall, 28.6 per cent of households are in work. Analysis of the factors that make some of them more likely to be in employment than others shows that work chances of the lead tenant increase by 9 percentage points if another adult is present in the family. This implies that couples with children have a greater chance of being in work than lone parents. Available evidence also suggests that men in couples with children are more likely to be in work than lone parents (Kasparova *et al.*, 2003; Kasparova, 2006).

Another factor helping parents into work is the presence of adults aged 65 or more. This factor has the strongest effect on the tenant's work chances: these increase by 85 percentage points compared with the work chances of families with children but without a person aged 65 or more. This finding again points to the importance of solving childcare problems for families with children because it suggests that informal childcare is available where an older person is available (possibly a grandparent) to look after the children in the family.

Families living in average quality areas are 13 percentage points more likely to be in work than families living in the worst neighbourhoods. Available research suggests that families that have or are expecting children have higher aspirations about their environment than families without children (Aassve *et al.*, 2005 and 2006). The findings from our analysis also show a correlation between quality of location and work chances. However, a lack of data means that the causal direction of the relationships between work opportunities, household location and fertility decisions cannot be studied. It could be the case that families with children move to better neighbourhoods and thereby enjoy the advantages of better labour market opportunities but it could also be the case that individuals in better areas find it easier to get work and are more prone to have children.

Job opportunities do seem to be a factor associated with the work chances of families with children. Those living in the South are 54 percentage points more likely to be in work than those living in the North. But families with children who live in the Midlands have 11 percentage points lower work chances than families with children living in the North.

Another barrier to work among the families with children is ill health. Those who suffer from health problems or have to care after someone in the family who is sick or disabled are more than 23 percentage points less likely to be in work than those who do not have to worry about ill-health in the family. Examination of health problems reported by the families with children shows that most often they refer to learning disabilities, and this suggests that it is the health problems of children that are crucial.

8.3.2   Two- or more-member families without children

About 40 per cent of working age tenants in the group of families without children are in work but among them, the oldest tenants have lower work chances than the youngest. Families led by a tenant aged between 55 and 64 are almost 17 percentage points less likely to be in work than families led by a tenant aged 16-34. This finding is supported by the results of analysis of work chances among all tenants aged 16-64 - younger tenants are more likely to be in work than older tenants. Another finding supported by the previous analysis relates to the importance of gender. In two-or-more-member families without children: men are 9 percentage points more likely to be in work than women.

The quality of neighbourhoods appears to be associated with the distance of these families from the labour market. Those who live in average quality neighbourhoods are 11 percentage points more likely to be in work than those who live in poor quality neighbourhoods. The factor that noticeably reduces their work chances is ill health of the tenant or someone in the family. Disabilities that these families are most likely to report relate to physical conditions such as deafness, visual impairment, neurological conditions (stroke, epilepsy), diabetes, arthritis, heart problems, back and spine pain and difficulties breathing. It is possible that availability of aids and adaptations may ease the transition of workless tenants in this group into work, especially if the policies are targeted at younger tenants. Some households report problems with literacy and reading when asked about their health. But regardless of whether they suffer from a health condition that makes reading and literacy problematic, these answers suggest that education and training may be another policy option to bring these households closer to the labour market.

8.3.3   Single person families aged 16-54

In this group of households 38.4 per cent of tenants are in work. The only factor that seems to distinguish working tenants from those out of wok is ill health. It dramatically reduces their probability of being in work: work chances of those who have health problems are 43.6 percentage points lower than the work chances of those who are not sick or disabled. Their health problems are much more likely to be associated with mental health conditions and psychological problems, drug and alcohol abuse and liver conditions. They are also more likely than other family groups to report mobility and back or spine problems.

It is possible that another barrier to work among single persons aged under 55 is their level of skills and lack of education. Unfortunately, there are no data on such characteristics. But when answering health-related questions in STATUS, these households are more likely than other households to report problems with writing, reading and literacy. These problems may point to learning disabilities but may also be associated with a lack of work-related skills.

8.3.4   Single person families aged 55-64

Findings of the analysis of worklessness among these households are very similar to those reported for younger single tenants. Ill health is the only factor that reduces their chances of being in work: those who have health problems are almost 27 percentage points less likely to be in work than those who are healthy. At 48.7 per cent, the prevalence of health problems among this group of families is the highest compared to the other three groups and the prevalence of employment among them

is the lowest. There is no specific health condition that these households are more likely to report than households in the other groups, except cancer.

This wide range of health conditions would make it difficult to design policy measures tailored to the needs of these tenants. Additionally, cluster analysis showed that these tenants are likely to take early retirement[21] and report no financial difficulties. As previous analysis shown, they seem to be satisfied with their economic status and appear to have little motivation to enter work. They may also have accepted their worklessness out of the belief that they would have problems finding a suitable job given their age.

8.4 Conclusion

This chapter examined work chances of groups of tenants. It was assumed that no policy was needed to bring tenants over state pension age (65 or more) into work and the work chances of each of the other group of tenants were compared with the work chances of this group. The overall population of tenants was divided into subgroups in two ways – initially, as clusters identified by the previous analysis and then as groups of families where all members share the same (cluster defining) characteristics.

The identified clusters were:

Cluster 1:   The biggest and poorest households with children led by female tenants

Cluster 2:   Two-member households without children, on low income, and with health problems

Cluster 3:   Single person households without children in good health

Cluster 4:   Single person households without children and with health problems.

The analysis of work chances compared work chances of each cluster with work chances of Cluster 2. This analysis showed that tenants in the third cluster, i.e. single tenants without children, are most likely to be in work, followed by lead tenants in Cluster 1, i.e. tenants in households with children, and then by Cluster 4, i.e. single person households without children and with health problems.

The grouping of households was then 'purified', so that every tenant in each cluster shared all the most important characteristics of the group. The new grouping distinguished a group of tenants – families consisting of two- or more-member households without children. The following groups of TRG families were identified:

-   Families with children, including lone parents
-   Two- or more-member families without children
-   single person families aged 16-54
-   single person families aged 55-64

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[21]This group also includes women of State Pension Age (60 years or more). The proportion of women older than 60 years in this family group is 28 per cent.

- Small families with up to two members, where lead tenants are aged 65 years or more.

Ranking of work chances of lead tenants in these groups of families resembles that of clusters. Compared with tenants of retirement age (older than 65), single tenants aged 55-64 are more likely to be in work, but they are less likely to be in work than families with children and even less likely than single persons aged 16-54. But the highest work chances were found among families without children consisting of two or more adults.

For the first time, the significance of location to work chances was found: tenants living in the best environments appear to have higher work chances than tenants living in the worst neighbourhoods.

Further analysis established the association between work chances of all tenants and their characteristics. This explained the ranking of groups by showing that single tenants were less likely to be in work than lead tenants in families consisting of two or more adults and that younger tenants were more likely to be in work than older tenants. The effect of having children in the family was not statistically significant, although the result were suggestive that lead tenants in families with children may have lower work chances.

The last analysis in this chapter, conducted within each ('purified') family group, revealed which factors determine whether a tenant is likely to be in work or not.

In the group of families with children, the most significant barriers to work among their lead tenants were the presence of children and disability or illness in the family. A correlation between location and job opportunities was also observed but this could mean both that job opportunities may be better in higher quality neighbourhoods or that those who had good employment prospects tended to migrate to better areas.

Lead tenants in families of two or more members without children are more likely to be in work if they are male. As they age they are less likely to be in employment, probably because their health deteriorates. They are most likely to suffer physical disability and investments into aids and adaptations may ease their transition into work. The absence of data on education, qualifications and skills makes the quantitative analysis of worklessness very difficult because these factors are key determinants of employment. The qualitative interviews with tenants conducted as part of this study will, however, shed light on these issues. But the answers of this group of families to disability questions in STATUS point to some need for education and training. Living in a better quality neighbourhood was found be positively correlated to the work chances of lead tenants in this group of families in terms of job opportunities; however, we cannot be certain that this relationship is causal. That is, we cannot tell whether an individual's job chances will be improved by moving to a better area or whether we are simply observing individuals with better job prospects migrating into better areas.

The two remaining groups of families (single tenants aged 16-54 and single tenants aged 55-64) have a common barrier to work, namely ill health. Older tenants are much more likely to suffer ill health and the range of their health conditions also varies considerably. Their relatively comfortable financial position and age may have led them to accept their workless status. These households are likely to be most difficult to move closer to the labour market. Health problems reported by younger tenants tend to relate to mental disabilities, psychological conditions, drug misuse

and related health conditions. Another barrier to work among them is likely to be a lack of skills since they report problems with writing, reading and literacy more frequently. Therefore, some rehabilitation and/or training programmes may help these households into work.

We assume that the group of households where the lead tenant is over the state pension age are not subject to welfare-to-work measures. But they may be or feel financially excluded and therefore be subject to policy measures that improve financial inclusion.

The following chapters of this report, that present findings from qualitative research, investigate experiences and priorities of tenants in terms of worklessness and financial exclusion. Tenants' attitudes towards work, their education, qualifications and skill levels, barriers to work (including any relationship to their status as social housing tenants), job search behaviour and other questions that could not be addressed, due to the lack of available quantitative data, are examined.

Part 3: Understanding the situations and needs of the Riverside Group tenants. A qualitative analysis

9   Background and methodology

The third phase of the project rested on the findings of both the literature review which flagged up particular issues for social housing tenants in relation to work and financial exclusion, and the quantitative analysis which helped to build up a picture of different types of Riverside tenants who were likely to have varying situations and needs. The aim was to deepen the understanding of the circumstances of Riverside tenants acquired at phase two. Moreover, to identify ways in which Riverside could usefully design and target future initiatives to tackle worklessness and financial exclusion of its tenants. In order to achieve these aims qualitative research was undertaken to explore the experiences of a wide range of different Riverside tenants; their expectations and priorities in relation to housing, work and money, their relationship with their local area, including use of services and the support available to them.

There were five broad research questions shaping this phase of the project:

1. **Worklessness**: How do individuals and households understand worklessness? What are their orientations to work and their priorities in relation to employment, care and other forms of work? What are the drivers of change in their employment status? What are the main barriers to working?
2. **Housing:** How do individuals understand and value their housing and neighbourhood? What are their priorities with regard to housing and what are the drivers of change in housing or neighbourhood? What are the relationships between work and housing? Are there structural barriers to employment resulting from housing tenure or policies around rents, benefits and allocations?
3. **Finance:** What is the nature of tenants' financial situations and debt issues? Do tenants feel they are managing day-to-day? What do they see as the financial implications of working or not working?
4. **Neighbourhood:** What is the nature of estate-based 'cultures' and does peer pressure impact on tenants' choices in relation to employment and training? What are tenants' social networks and how do they view others on the estate? To what extent do friends, family and neighbours play a role in individuals' decision making and motivations about work either in a positive or negative way?
5. **Support:** What services/support are tenants aware of and/or make use of in their local area in relation to employment and finance? When do they use informal support such as friends and family and when do they use formal help provided by the job centre, housing office, CAB, credit union, community centre or voluntary sector providers? What else would help?

The research design consisted of four case studies of Riverside neighbourhoods, selected to reflect the diversity of TRG housing stock and estates and in doing so capture the breadth of issues associated with different types of housing and neighbourhood for different tenant types. Each case study consisted of two elements:

- Neighbourhood mapping: geographical mapping of local services and labour markets in the selected neighbourhoods based on desk research and information provided by Riverside staff.

- Depth interviews with tenants: purposively sampled tenants capturing a cross-section of household types based on the clusters identified through the quantitative analysis at phase two.

The research methodology for this stage of the study is set out in greater detail in a companion technical report. The technical report describes how the qualitative research was conducted, the process of sampling neighbourhoods, recruiting interviewees and analysing the interview data. It also provides helpful contextual and background information relating to the four sampled neighbourhoods, describing some of the issues facing tenants in those areas and their views on living in their neighbourhood. It also maps the tenants' housing histories tracing the various paths followed into Riverside accommodation and the particular events and circumstances that triggered these transitions.

48 interviews were conducted in total. Unlike quantitative methodologies which seek to establish the extent of a particular phenomenon, qualitative methods aim to explore and uncover reasons behind the existence of particular phenomenon, and aim to achieve a deeper understanding of the issues at stake. In particular the strength of qualitative methodologies lie in their ability to provide an exploration of connections and relationships between issues and why things happen the way they do. The qualitative sampling method used for this research was 'purposive sampling', meaning that the research sample is selected 'purposively' with specific target subgroups in mind, responding directly to the interests of the research. The virtue of this sampling method is that the sample directly reflects the key interests and concerns of the research, so rather than trying to reach the 'statistical adequacy' of a sample, it relies on identification of relevant cases. Fewer numbers of interviews are needed in qualitative research because; a) each case brings relevant and appropriate data and b) given the in-depth nature of the interview each interviewee provides a case study within which a number of processes can be explored. There is no need to do multiple interviews within the same category to prove the validity of such a case because each case or interview does not stand for an intrinsic truth, neither is its purpose to be replicable to all other possible cases in the wider population – instead each case presents an opportunity to analyse the processes at work in a particular biography, raising knowledge about the kinds of experiences and processes influencing a specific case. In the case of this research the aim of sampling was to capture the diversity of Riverside tenants and the typology provided through the quantitative cluster analysis informed this by segmenting different groups.

9.1 Sample profile - Age, gender, employment status and household type

Table 9.1 below shows the age and gender profile of the qualitative sample. The table shows those of working age represent 68% of the sample, while those of retirement age represent only 32%, conforming to the study's concern with prioritising those of working age. In the breakdown of age bands there is a high representation of cases in the 40-49 band. This reflects the neighbourhood profiles. By contrast an almost equal balance in the sample of men and women was achieved across the neighbourhoods.

Table 9.1   Age and gender structure of the sample

Men		25
Women		23
Age group	16-19	1
	20-29	7
	30-39	7
	40-49	12
	50-59	6
	60-69	9
	70-79	5
	80-89	1
Total interviews		48

Employment status and household composition are illustrated in Tables 9.2 and 9.3 respectively. Table 9.2 shows a large proportion of the sample are inactive due to ill health, closely reflecting the overall statistics on ill health presented in the quantitative analysis. Furthermore, the highest proportion of those who report ill-health are found in the north of England (Carlisle and Merseyside). This possibly reflects high levels of work-related illness in turn connected to labour markets characterised by unskilled and semi-skilled employment in heavy industries. In addition, a high proportion of those in the 'looking for work' category are in Merseyside, reflecting the more contemporary labour market profile characterised by dying industries and high levels of unemployment. Conversely, the proportion of those in employment is much greater in London and Leicester where the economic circumstances are more favourable.

Table 9.2   Employment/current status

Neighbourhood	Working full or part time	Looking for work	Not looking for work			total
			ill health	retired	children	
Merseyside	0	4	4	4	4	16
Carlisle	2	1	7	6	0	16
Leicester	4	2	2	0	0	8
London	3	0	0	4	1	8
	9	7	13	14	5	

Table 9.3 reveals that a high proportion of the sample are single people particularly in Carlisle where there are significant numbers of elderly people living alone. Table 9.3 also shows high numbers of households with children in Merseyside and Leicester where the populations tend to be younger.

Table 9.3   Tenants in household

Neighbourhood	Single people	Couples	Lone parent +children under 16	Couple + children under 16	total
Merseyside	6	3	5	2	16
Carlisle	15	0	0	1	16
Leicester	5	0	0	3	8
London	4	2	1	1	8
	30	5	6	7	48

In Leicester, an additional issue for the research was to recruit and interview tenants of Indian origin. The decision was made to focus on the Gujarati community which constitutes the largest ethnic minority population in the city.

The remainder of quantitative study (Part 3) is divided into three chapters that broadly reflect the main themes and research questions. Chapter 10 explores tenants' employment situations. It focuses on working age tenants and looks at the different drivers and barriers these groups face at different points in their working life, linked to; parenthood, ill-health, and retirement. This chapter also looks more closely at the possible links between housing and employment circumstances and the ways in which the two interact in shaping people's work histories and decisions. Chapter 11 explores tenants' financial issues; their strategies for managing their money and payment of bills, the reasons why some tenants find this difficult and how problem debt occurs. Finally, Chapter 12 examines tenants' support needs. It looks at what issues tenants seek support for (housing, employment, money), whether they use formal or informal support and why. It also examines tenants' responses to real or potential initiatives provided, or supported, by Riverside, such as credit unions, advice and information, and apprenticeships.

10 Work and Employment

10.1 Introduction

This chapter explores the work situations of the tenants. Our research questions address the reasons behind individuals' worklessness and conversely why some apparently similar individuals are working. The data on tenants' work and employment histories, motivations and priorities, was analysed with a focus on 'drivers' and barriers. In other words what was it that motivated people positively in relation to work; and conversely what were the barriers, the things that made it difficult for tenants to live their lives and work? This analytical focus on drivers and barriers did not necessarily assume that everyone would or should want to be in full time paid employment. If a mother wanted to stay at home with her young baby and 'be there ' for her children this was taken as a positive driver even if the effect was that she was not in employment. Barriers and drivers were also entangled and a barrier could also be a driver if a problem was viewed as a force for change; for example where lack of skills had motivated someone to go back to college.

The 48 interviewees were divided into two groups for the analysis. The quantitative analysis identified three clusters (1, 3 and 5) comprised of households of **working age** (following the quantitative analysis this is defined as aged between 18 and 54)**.** These tenants constituted the first group and made up around two-thirds of the sample. This group consisted of households with children including lone parents, and those without children, often single people. They gave us a picture of the contemporary work and unemployment situations of working age tenants. We then looked at those approaching or in the period after state pension age (clusters 2 and 4) aged 54 and above. The **retired and early retired** group consisting of singles and couples, constituted around one third of the sample. For this group the focus was on people's reasons for leaving the labour market early and more generally on experiences of retirement - exploring motivations for early retirement in particular. Several in this group were still in employment which also enabled us to explore the drivers for working after state pension age and several were involved in voluntary work which provided an additional dimension to the analysis.

Sections 10.2 and 10.3 describe the employment circumstances, motivations and barriers of the working age group with and without children, highlighting the salience of child care issues, mental and physical ill health, disability, benefit rules, skills, education, chaotic lives, drug problems and local job markets. The final section (10.4) focuses on the question of the role of housing in tenants' work trajectories and the extent to which their housing situation played a role in their work decisions.

10.2 The Working age group

This group of working age tenants has been divided into families with children and those without children. The final section looks specifically at the small group of working age tenants who were actually in work.

10.2.1 Families with children

This was a diverse group of 13 households of working age with children (under 16) living at home. Most of these families were in Wirral with smaller numbers in London, Leicester and Carlisle. They ranged from older couples and (female) lone parents in their 40s with two or three school age children, to younger mainly lone parents in their 20s and 30s with one or two preschool children. The Indian and Iraqi families in the sample all fell into the former category.

The majority of these households were effectively workless. Of the five lone parents only one worked (weekends only). Of the couples the majority of them consisted of a mum at home looking after young children and a dad either unemployed or on incapacity benefit due to physical or mental health problems. Only one household consisted of both parents in full time work and it was a Gujarati family whose youngest child was 15.

10.2.2 Local childcare, local jobs

The main issues facing many of the families, particularly those with younger children, were universal ones; the availability of formal childcare locally and, in broader terms, the prioritising of work and family life. Childcare interacted with a much broader range of drivers and barriers such as the level of qualifications and skills, the availability of local and flexible jobs, the desire to increase household income, and the degree of understanding of the implications of moving off benefits and into work.

Formal childcare was financially out of reach for those tenants with few skills and qualifications who, if they found work, would have been earning a minimum wage and possibly not able to work full time. Many of this group, particularly the lone parents, had in any case prioritised 'being there' for their children while they were young. Like several others in this group, Nathalie, a lone parent in her 20s with a four year old daughter and no qualifications explained that:

> "I wanted to be around and watch her grow up, myself. Because, I know working mums, and I know they, some mums miss their first ever and they miss their first – and I didn't, I wanted to see that, she's me first daughter, and I wanted to... I wanted to see her grow up, I wanted to be there, I wanted to bond." (Nathalie, Wirral)

The practical difficulties and time associated with picking up and dropping off children at childcare providers as well as the desire not to be too far from their children meant that most mothers had ruled out a significant commute to work or to a childcare

provider. These mothers had no car so were dependent on public transport. If this group wanted to find work they needed a local job and local childcare. This combination of requirements was not easy to find. Alice, who described herself as "desperate" to get back to work was unable to find either the local childcare or a local job. She was becoming increasingly frustrated with the lone parent advisor at the job centre who she felt did not understand the problems of commuting if you have children.

> "they send you jobs in Wales and stuff! So you send them back to them and you say 'what?' and she says 'it looks ok'. And I say 'I've got no transport!' and then they say' ok can you find child care?'. I say 'ok I can find child care but the only one available for these hours is in Wallasey, I live in Rock Ferry and the jobs in Liverpool! You have to be in work for 9 o'clock so how is it possible with no car?" (Alice, Wirral)

An ongoing tension existed in most of the parents' narratives between the costs and difficulties of organising childcare and finding adequately paid secure jobs that would enable them to provide a stable home-life for themselves and their children. Nathalie was under pressure from the job centre to take a job in a shop but she could see that in the longer term it made more sense to improve her qualifications and find a job that provided a higher income:

> "it, makes no sense because I think why, if I'm qualified to do something, should I still take, a job I"m gonna get less money for. Cos working in a shop, not that I diss people in shops cos we need shops! But working in a shop gives me the same money that I'm on now, and I'm struggling, whereas if I work with beauty and that I'll make, more money, because you get tips and stuff." (Nathalie, Wirral)

Others chose to work but accepted that financially they were not better off. Sharon was working and receiving tax credits and had done the 'better off' calculation at the job centre which had showed that her previous job was not significantly adding to her weekly income:

> "if you go to the job centre to look for a job they say right we will put all the details in here now and we will work it out for you, and when I got my last admin job they worked out that I was only £12 better off!" (Sharon, Wirral)

A potential intermediate stage between looking after children and finding work was that of taking courses to increase skills and qualifications. One of the lone parents, Siobhan, with an extensive CV mainly in catering work was hoping that once her son turned five she would be able to get her dream job working for the police. She had applied in the past unsuccessfully and admitted the problem was straightforward; "I'm illiterate and you need to be able to pass an exam." However she was not sure how to go about addressing her literacy needs and getting the training she needed to get the job she wanted. Undertaking training or going back to education raised its own set of issues for tenants about how to find out what was available in the way of training and education, understanding the benefits' implications of becoming a full or part time student, and the need to find childcare while they attended classes. Whilst some Sure Start courses provided parent-friendly class times and crèches, other courses at further education colleges were less accommodating. Siobhan had been told that if she did more courses she would lose her income support. "*I think me personally I would benefit from doing another college course but, if I go and do me college course I lose me income support.*"

For some in this group who had left school without any qualifications, short college courses improved their confidence and gave them a sense that they could improve their job prospects. Nathalie, who had done Sure Start courses at college believed that the combination of improved qualifications and waiting until her daughter was in school, thus reducing childcare costs, had improved her chance of earning enough to come off benefits:

> *"I worked out without an education, because I've only got GCSEs, I'd actually make less, than what I do, off getting benefits because I'd have to pay childcare costs, because she starts full time school in September, i'll be finished my course, I'll be able to go and get a job, and so I'll be making more, because I won't have to pay childcare cos she'll be in school all, so it works out better." (Nathalie, Wirral)*

For others, finding work that fitted around their children was not hindered by their lack of skills but rather by the reverse. In order to find work that fitted with childcare and school they would be underemployed and compromise on their previous experience and qualifications. Alice, a lone parent in her late 20s with a young son, had done a wide range of jobs before becoming pregnant that included running a catering business with her father. She had acquired several qualifications whilst working including forklift truck driving and a European Computer Driving Licence. Although she wanted a job she was also clear that she did not want to do what she described as 'rubbish jobs'. At the same time she wanted work that would finish at 3 so she could pick her son up from school. These requirements were proving impossible to meet and she was wondering whether to continue studying instead.

10.2.3 Employers and flexible jobs

The nature of the employment was also crucial for parents who were trying to juggle work and childcare. Part time work that fitted around school hours was sought after. Employers who were flexible and sympathetic to the needs of parents were also a rarity and inflexible employers could trigger labour market exit.

Siobhan had done a succession of jobs mostly in catering before she had her baby and was thinking about going back into catering but admitted that the antisocial hours in the industry (She had worked a 70 hour week in one restaurant) would not fit with her caring responsibilities. Whilst many parents talked about their negative experiences regarding employers, one mum, Rachel, looked back on a job she had done several years ago when her children were young where her employer had been very supportive:

> *"Yeah, they were really very nice and if I needed a day off, even if it was something like sports day, I'd say 'I want to go to sports day tomorrow, can I do an extra hour today, an extra couple tomorrow?', and they would say 'Yeah, as long as you do your hours, that's fine', they were very accommodating ... it was really good, that's the sort of job you want, you know." (Rachel, London)*

Some parents were unclear about the financial advantages of a move into employment, but if there were any, they had to be weighed against less time with their children, less stability and higher levels of stress. The combination of issues for these parents around childcare costs, the availability of flexible work and lack of skills are reflected in much of the wider literature on lone parents and low income families (La Valle and Butt, 2007, Kasparova et al, 2003). Their position as social housing

tenants appeared to make little difference to their situation in qualitative terms although it was possible to infer some disadvantage in Wirral linked to the particular local job market and the size of the neighbourhood which isolated tenants from jobs and services.

10.2.4 Ill Health

There were other issues for parents in relation to their work and employment. The most significant of these by far was health (or a lack of health) and this became an underlying theme in much of the analysis of barriers affecting many of the groups (although predominantly those over 40) in all neighbourhoods. Health problems affected several of the parents, preventing them working and living a full life. For example Neil, a parent in his late 30s with two children, had a history of low paid, low skilled work. However in his early 30s he developed psoriasis which made it difficult to work and he had to leave his job as a forklift driver for a car manufacturer:

> *"it affects my hands and my feet, it was quite manual, it wasn't just forklift driving, it was the car parts come in these big metal containers and we had to like break them down and sometimes had to work hard on them, I couldn't do it no more so ... my hands were bleeding and stuff like that." (Neil, Wirral)*

He is now on incapacity benefit and has not worked since. He had since decided to go back to college and acquire IT qualifications which he hoped would enable him to get work that he could do with his condition. His wife was also at home caring for their two young children. Kishor was in his 30s and had cancer and complications from an injury which meant he had to have a foot amputated. His wife had had to give up her job to care for her husband and their preschool age daughter. In both these cases the combination of ill health and parenthood had effectively created workless households.

10.3 Working age tenants without children

The group of tenants who were of working age but who did not have children living at home (around 20) comprised two subgroups. The smaller of these, just four of the tenants, were in their late teens and 20s and lived alone. Some had chaotic housing journeys (documented in the companion technical report), involving periods of homelessness and hostel or sheltered accommodation. The larger group were mainly in their 40s and 50s and were living alone. Several were divorced with families living elsewhere. Of the individuals in these groups only four were working full time. Those who were not working faced a number of issues and barriers which made employment appear difficult or even impossible. The idea that they would be worse off in employment than they were on benefits was more prevalent for these tenants than those with children. Although the previous group with children faced the same set of questions about the financial viability of giving up the security of benefits, the presence of children in the calculation made the decision more complex.

10.3.1 Young people in bedsits

The young people in their 20s highlighted a particular set of issues around work for those who had come through the hostel system after leaving home at 16 or via drug treatment programmes or sheltered accommodation. This group was keen to work and tried various ways of accessing the labour market but their lack of skills and experience (the product of their often chaotic teenage years) was a barrier to labour market entry. Ryan was a young man who had made the transition from hostel

accommodation to social housing following a successful period on a methadone programme (which he was still on). He was trying out a number of jobs 'on the side', which included window cleaning and gardening for friends and family. This work earned him some extra cash to spend on his daughter and had the additional benefit of helping him stay off drugs "*because I'm busy and I'm keeping myself occupied you're not noticing it, rather than sitting around twiddling your thumbs, it plays on your head a lot more.*" However most of this was 'cash work' and he felt that none of them would earn him enough to enable him to come off his current benefits package:

> "*The rent a month, I think it's around £300, 290 something pound, and then you've got your council tax on top of that. Would I be able to do it? As I've said I've not got no qualifications, would I be able to go out there and find a good paying job without the qualifications to be able to cover that? And that's one of the things that's putting me off, that's why I'm doing a bit of work on the side, just to help me get by.*" *(Ryan, Leicester)*

Like others in this group he was not aware of the complexities involved in benefit calculations and could only make generalised assumptions about how much he would need to earn to make working worthwhile.

Whilst several of this group of young people had drive and enthusiasm, their lack of experience and skills meant it was not always clear how they would be able to convert this into concrete work or education outcomes. Alisha was a 19 year old woman housed by Riverside after a period sleeping on friends' floors and in a hostel. Although this had been a difficult period for her as she tried to establish her independence, she had also been involved in a number of activities including voluntary work teaching dance to young people with learning difficulties, taking college courses (including fashion design) and doing part time work in shops. She was confident that her training courses would pay off and enable her to find a good job:

> "*I'll always find a job because I'm qualified to do most things. Like business administration falls into everything you want to do, so I'm pretty clued up, I can do anything, so work will always be around. It's not like, one day, everywhere will just run out of jobs, there'll always be jobs.*" *(Alisha, Leicester)*

Yet her actual work experience was limited to Saturday work in a double glazing firm and there was a tension in her narrative between her confidence that she could do whatever she set out to do and her lack of any concrete plans for the near and more distant future. In addition most of her friends had babies and although she explained she wanted to wait a few more years before having one herself she had few role models to follow who had successfully found employment and avoided benefits.

10.3.2 Older men and women with ill health and disabilities

The main group consisted of around 15 men and a woman mostly in their 40s and 50s mainly living alone and most suffering from various physical and, for a significant proportion, mental health issues. These ranged from long-term chronic disorders such as arthritis, alcoholism and depression, to temporary health problems where full recovery was envisaged. Many of the former group had been told by doctors or simply believed that they would never work again.

Several of the men in this group shared a work history that consisted of low skilled manual labour in factories and construction and a number of those in the same neighbourhood had worked at the same factories. One example was John in his early 50s. He had been in continuous employment for most of his life moving between various factories and labouring jobs in and around Carlisle:

> " Well most of the jobs I have had in me life have been labouring jobs! I've no like … as I say I have no like qualifications so I didn' t... cos I wasn't qualified enough to do anything else."

Five years ago he began to suffer from depression and had to leave work. Although the depression was being treated with medication he also developed arthritis which he believed was caused by years of working outside in the cold. This restricted his mobility and made it difficult for him to go back to work.

Mark, who was in his mid 40s, said he had been told by doctors he would never work again following a diagnosis of PTSD. He had had anger issues for many years following his exit from the army in his mid-20s. Although he had had various jobs during that time he struggled to hold down work and found it difficult working with people:

> "Hmm. And how many jobs is going about now where you're working on your own. I can't work with people, because, as I say, if people upset us, I kind of just flip, I like, I'm ashamed to say, but I've been in prison twice." (Mark, Carlisle)

However not all those in this group who had been forced to exit the labour market with health problems were in low skilled manual work. Colin was in his mid-50s and had had a skilled job as a livestock auctioneer involving high stress and long hours. Eventually only two years before he achieved his 25 years' service award he had had a breakdown and left the job. *"I became very withdrawn, I couldn't go outside, I had a sort of a complex – I felt as though everybody was looking at me. I couldn't even sign my name to get money out of the bank."*

Other options for those with various health problems were the possibilities of undertaking training or education. Some were very open to this and had taken up training options. Arthur, for example, had in the past done a distance learning degree in modern management which had come about through his strong involvement in the union. Since retiring early he had gone on to do an NVQ at college.

For those whose disabilities and health problems did not entirely preclude working, the problem of finding work that they could manage and that earned enough to enable them to reduce their benefit package appeared insurmountable. Frank, who had earned a good salary in his previous work, was struggling to understand how he could live on the rates being offered for work.

> "the rate of pay at the moment for the seven 12 hour days is just ridiculous, it's terrible but again, if you work it out, it's only £6 plus an hour but it's 12 hour days, £72 a day which I know to some people that's a lot of money but I couldn't do that, not for 12 hour days and pay your full rent and all that, I really couldn't cope with it. It's not a case of not wanting to, it's I don't think I could live. You work to live don't you?" (Frank, Wirral)

Several of the men in this group had been told that they should be actively seeking work despite their health problems. Keith had arthritis but it was not severe and he had been put under pressure by the job centre to try working under 16 hours and took a job working night shifts sweeping up litter in the town centre. However contrary to the advice from the job centre he found it had an impact on all his housing benefit and he was reluctant to try other work:

> *"I went really mad, I said listen, its effecting me housing benefit, its effecting me income coming from me, everything, I said, what I've made you're taking off me, so I'm getting up at four o'clock in the morning, for no reason at all, cos what I make you're takin' off me, they said, well, that's the way it is, so I said, I'm not going to work again." (Keith, Carlisle)*

As with the issues for parents regarding childcare and work, the impact of various health and disabilities on people's relationship with the labour market are well documented in the wider research literature (for example see Disney et al, 2006; Berthoud, 2006)

10.3.3 The workers

The majority of tenants of working age without children living with them were out of work for various reasons related to ill health, as we have explored above. Several of these were doing small part time jobs under 16 hours or cash-in-hand work, voluntary work or were in education. However there were five tenants of working age without children who were in full time work and four in part time work and they provide an interesting contrast to the narratives of those who were struggling with worklessness. All the full time workers lived in Leicester and London, two of the part time workers lived in Carlisle - none lived in Wirral. Perhaps most noticeably several in this group were more skilled and better educated than those not in work, in fact three of this group had a university degree. Most were women who had not (yet) had children or whose children had left home and none worked in manual occupations.

10.3.4 Retirement and early retirement

The other main group in the sample (around 18) were those approaching state pension age and those who had passed this age (clusters 2 and 4). Their ages ranged from late 50s to one 80 year old so most were retired or had retired early. Although this group cannot tell us about current worklessness and barriers to work their work histories and experiences of employment and unemployment provide an interesting contrast with the working age groups. A small number were working past state pension age which also provided a point of contrast with those who had retired early. There were also interesting overlaps between the early retired group and those in the previous group who had stopped work on the grounds of ill health. The age profile meant that many of these tenants lived in Carlisle with smaller groups in Merseyside and London.

At least half of this group had retired early, some up to 15 years early. Whilst the particular circumstances behind their retirement varied and often involved a combination of factors the most common and overriding reason was some form of ill health. In that sense although they described themselves as being retired they had effectively been on incapacity benefit rather than a pension until they reached state pension age.

Others in this group were healthy themselves but had given up work to care for a partner or family member. Diane was 58 and had just retired to look after her daughter who had cancer and Liz who was now in her early 70s had also retired at 58 to take care of her husband who had Alzheimer's.

10.4 Housing and neighbourhood as barriers to work

Examining the drivers and barriers that had shaped tenants' work (or non-work) trajectories over the years revealed the complexity of factors that intersected to produce particular outcomes. Tenants' worklessness was dictated by a combination of factors pulling them out of the labour market and making it difficult to get back in; ill health and disability, parenting and caring, availability of local jobs, the opaqueness of benefit rules, and lack of skills, education and experience. The role of social housing in people's work trajectories as either a barrier to work (through curtailing geographical mobility) or as a driver for finding work (through sub-market rents) was not obviously apparent. Whilst Hills' evidence review (2007 p105-106) found that social tenants' lack of mobility was implicated in their high levels of worklessness, for Riverside tenants this barrier did not operate at the point of job- seeking behaviour. In other words, almost none of the working age group directly identified their housing or the neighbourhood in which they lived as a particular barrier or driver to finding work. In only one or two cases did tenants describe the possibility of finding work in a different geographical location and raise the issue of how to find accommodation there. Similarly whilst the benefit of sub-market rents has been assumed to have a positive impact on people's decision-making around job search and moving back into the labour market only one tenant actually perceived this to be the case in their own work history. Yet this is not to argue that people's housing situations did not affect their work. Rather, that factors associated with housing might not enter into a rational decision making process in the way often assumed in naïve economic models of behaviour.

Examining the data around neighbourhood, location and housing and where it intersected with discussions about work and employment, the overwhelming finding was the degree to which tenants were embedded in their locality. This may have meant the neighbourhood in which they lived, but even if they disliked that particular estate they rarely saw themselves moving no further than a few miles down the road. 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. These issues are discussed in greater detail in a chapter in the technical companions report exploring housing journeys.

A small group of older tenants had moved frequently and in some cases to different towns and cities over the course of their working life. However, for most of the tenants, moving to a different city for work was not an option they had considered. Tenants generally prioritised local jobs and looked for work in local papers or their local job centre or followed-up opportunities through friends and family and local social networks. The work they were looking for was in most cases low skilled and unlikely to be advertised in the national press. Nor were these jobs likely to be well paid. Where opportunities did come-up for moving for a job (often because their current job was relocating) several had turned down these opportunities because they did not want to leave the area and their family. For example, Norman was offered the chance to move to the south when the building company he worked for relocated but he turned it down as all his family were in Carlisle. Frank described

how one of his previous companies asked him to move but he refused because he didn't want to move his family:

> *"Faberge, when they were moving to a certain part, they opened another company up in Stoke before I left and asked me if I wanted to move to Stoke, I said 'I don't really know', it was £2000 moving fee, 'we'll get you a place up there to live' but my family were down here at the time, my mum was alive at the time, I've lost her now, God rest her but at the time I was for my mum, my dad, my family more than my own ..." (Frank, Wirral)*

Tenants were not only unlikely to look for work in a location that entailed moving house, they were also reluctant to undertake a significant commute to work. Even in London where transport connections to the city centre were good tenants sought work in their local area rather than commute. For some this was articulated as a quality of life decision:

> *"I'm not one of these where I'm kind of like 'I want a career, I want this and that', I enjoy my friends and my family so much, I don't want to go to a job where it's taking me two hours to get there in the morning, two hours to get home at night, tired, can't be bothered to do anything, you're paying out hundreds of pounds in expenses every month ... even though I say I earn rubbish money, I know friends who work in town where when they take off their expenses, they get the same as me." (Clare, London)*

As the earlier account of parents with children highlighted, for many parents, particularly lone parents, a short commute was important in facilitating fitting work around school hours and childcare. They felt there was little point in a long commute that reduced the time they could spend working. For example, Sharon, a single mother of two, explained how she would prefer to get a job locally but had been prepared to commute in the past:

> *"I travel to Cheshire … every day on the motorway in my last job … that was dead quick because it was on the motorway ... I dunno you know as long as it is not too … I wouldn't travel for an hour … I definitely wouldn't travel for an hour, I'd get bored [laughs] apart from anything else driving for an hour … I dunno I suppose like you don't know till you are in that situation how far you would travel or not ... there might be something like the wage might outweigh the mundane hour every morning and evening you don't know do you ... but umm I am hoping to get a job over here in the college anyway..." (Sharon, Wirral)*

Some in the working age group without children or with fewer ties or men with a partner who was at home to take responsibility for childcare, had looked for or found work in other locations. Frank had had plenty of experience of commuting long distances before he became unemployed. One company he worked for had been a 90-minute commute although he had loved the job. "*I had to be there between 7.00 and 7.30, I was having to leave for 5.30 because the motorways, basically it was more time consuming more than the job, the job was a great job to be honest with you ...*"

There was also more willingness from these individuals to commute longer distances to work although many were still happier working locally than commuting into town or to nearby cities, recognising the time and financial costs involved:

"I wouldn't mind taking the chance but again it's how, [...] want to take a job down there, got any houses and that and they'd say 'yeah, we've got a flat or a house down there', I'd go for it tomorrow like that, no problem whatsoever, providing I've got me housing set up and if I'd got to move, I would, I'd go tomorrow providing the money's right and the housing situation's right, without a doubt." (Frank, Wirral)

Neil, who was 37, explains how he kept his job search within a 20 mile radius:

"When I go in the Job Centre, their website, when I put in a search it's usually within a 20 mile radius of wherever I'm living, I don't mind Merseyside or Chester and stuff like that, I suppose Manchester's not too far, I've got a car, I drive." (Neil, Wirral)

Older tenants become less willing to spend time commuting. Chris used to commute when he was younger but now he feels if he had to commute for an hour it would be making the working day too long and tiring. Alison, in her 50s, moved into Carlisle from a neighbouring village partly because her workplace moved their main office into Carlisle and she wasn't enjoying the longer commute. *"And I thought this is not pleasant [chuckles] three-quarters of an hour ... and I know some people do it but at the end of the day I wanted to be here closer to work."* She added that there were several other benefits to the move that would make life easier as she got older.

" I have a daughter in Carlisle which is always helpful. And there will come a time when I won't drive a car so I wanted to be relatively close to things so I could get to .. .you know the Library.. Carlisle I could get to, go to the theatre maybe something like that … go to the pictures, without having to drive a car." (Alison, Carlisle)

There were more indirect ways in which tenants' housing situation impacted on their working or non-working lives. People's housing and the neighbourhood in which they lived had a significant impact on their wellbeing and played a subtle role in the decisions tenants made about their life and work. For those who faced a number of barriers to work already, such as having young children or a lack of skills and education, ongoing problems with their housing or neighbourhood simply added a further barrier. These tenants needed to feel secure and stable before they would contemplate coming off benefits. Problems with their housing that led to insecurity about where they would be living in the future was another factor limiting their ability to prioritise job search and employment. Sorting out housing issues and chasing Riverside or other providers about transfers was time-consuming and for some a fruitless task which did divert emotional and practical resources away from thinking about work.

Caroline and her husband explained that since they had left their jobs in the army they had been consumed with trying to find the right housing for their family. They had been on waiting lists for ten months and in the process of bidding for a number of houses until finally they were put on the homeless list. Her husband described how unsettling these ongoing housing problems were:

"… the house is too small for four of us, being, a boy and a girl child, in a, two bedroomed house that's tiny. This is the biggest room in the house, this one. And it's, full of damp, and they haven't fixed it, that's why there's no carpets down yet. They originally told us they were going to do the damp in January, January/February, the damp was gonna get done. Come the end

of March, there was nothing so we phoned them back up and they said, oh no, the budget doesn't kick in till April so, it may get sorted at some point after that." (Caroline's husband, Wirral)

Her husband was currently out of a job but for them finding work was less of a priority than resolving their accommodation issues. They were even wondering whether to try going into private rented accommodation as they found their current situation so difficult.

Neighbourhoods also played a role in tenants' worklessness but again this was not a straightforward process. The notion that there is a culture of worklessness which infected those who lived in particular neighbourhoods was not apparent in 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. As Alice remarks in relation to her neighbours "none of them work … they are quite happy with not working!" By contrast she explains in relation to herself:

"I have never not worked in my life before and it is killing me ... it is killing him (her son) as well you can't do what you want to do [inaudible] ... people think that if you are not working you have got time to spend with your child but you can't do the nice things, you can't just say 'do you know what I think we will just go for lunch today so we will go somewhere nice' ... you can't just go because you haven't got a car so you can't take him away somewhere nice … you can't do it … so it is that reason." (Alice, Wirral)

10.5 Conclusion

There were several groups of tenants with different barriers and drivers around work that were identifiable from the data. Within each of the 'purified' clusters identified in part 2 of the report, a range of work barriers are prevalent, including health problems and low skills. The qualitative research identified the following three groups as having further specific problems which created obstacles to work

- Working age families and lone parent with school age children
- Young tenants living alone
- Single and couple households with older working age tenants.

Worklessness for tenants in the first group was wholly or partly a result of the domestic demands of looking after babies and young children. For those with little 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 a level of flexibility from employers or colleges that parents struggled to find. Where couples were both workless a second factor was in play, often ill health, which prevented them working and increased the burden of care for the partner.

Worklessness for tenants in young 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, and had limited skills and little work experience. They were learning to live independently but had little experience of work and a lack of knowledge about managing without benefits. However their lack of responsibilities put them in a positive position with regard to gaining work experiences and skills through college courses and they were generally keen to make something of their lives.

Worklessness for older tenants in their 40s, 50s and early 60s, many of whom lived alone, was almost entirely a result of health issues combined with labour market changes which had closed down 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 a formal work setting particularly difficult. 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 could not take on paid work that would enable them to come off benefits.

These sketches of groups and the particular barriers and drivers they faced are broad-brush and 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 with 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.

11 Money and managing

The interviews also explored how tenants managed their finances on a day-to-day basis, their use of bank accounts and how they paid their bills and more generally how they felt they were coping. Respondents were probed on whether they used credit and had debts and what they would do if something requiring a significant financial outlay occurred. The example given was of the washing machine breaking down. This provided a way to explore the types of support they felt they needed and the relevance to them of services such as credit unions or money advice where Riverside might be able to play a role. Tenants were also asked what they would do if they were given a thousand pounds. This provided a way of understanding their priorities, the degree to which low incomes prevented them from buying necessities such as clothes and what they were currently unable to afford that was important to them. All of this provided the basis for understanding how groups of tenants might be financially excluded.

The main proportion of those interviewed were on a very low income, constituted entirely of a package of different benefits triggered by a combination of various life circumstances such as age, ill health, number of dependents and other sources of income. These benefits included income support, job seekers allowance, housing benefit, council tax benefit, incapacity benefit, daily living allowance, child benefit, child tax credit and for those over 60/65, pension credit. Some in this group also had employment income but this was low enough that they received other benefits. Many households were in receipt of a package with various strands of income arriving weekly, two-weekly and monthly with all or a percentage of their rent paid by the local authority. Those with higher incomes from employment usually had higher outgoings in the form of rent. The complexity of the benefits packages made it difficult to calculate a comparable weekly or monthly income across all the tenants interviewed.

A much smaller group of around 10 tenants were not in receipt of any benefits. Around half were in working households where at least one member of the household had a full time job. There was also one full time student in higher education and several who were retired or early retired and in receipt of a private pension in addition to their state pension. This group were paying full rent to Riverside. One of two in this group felt they were managing fine. One women, Diane, in her late 50s who was widowed and had taken early retirement, said she was living off her savings from the sale of her house until she got her pension at 60 but she still managed to go on holiday occasionally:

> *"we'd eventually bought it, and then I sold it, and, so I have got some savings that I'm living off now, but it, it soon goes! Em, so. Yeah, I mean I'm managing yeah, no problem, you know, but the rent it's, it's a lot to pay out weekly when you, when it's coming out of your money, but, and then I'll get me pension next year so, that'll be a little bit easier, once I get me pension, em, I get a small pension from Tesco's as well so, I'm managing, yeah, it's ok." (Diane, Carlisle)*

However, several of those households who were employed, were on a low income and they faced many of the same issues as tenants whose income was made up entirely of benefits. In fact Carol, a lone parent who had a professional career was adamant that life had been harder for her when she was earning a low wage than when she was on benefits:

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"working on a minimum wage, under 10 grand a year, which is less than £1k a month, before tax, I'm finding my rent, my community charge or my poll tax as it was then, I still have to pay the bills, I still have to feed my kids, I still have to get to work, I still need stuff for work. There's no kind of rebates on basics, and that is the time you struggle the most, because everybody assumes that 'cause you're working your fine."(Carol, Leicester)

Living on a low income, whether that was derived from benefits or employment, was a struggle for many of the tenants but the majority felt that they were managing. This was reflected in the answer to the question 'What would you do with a gift of £1000 pounds?' Around a quarter of the sample said they would save it or spend it on a holiday or even give it away. In other words it was regarded as non- essential. Two or three also said they would spend it on their children or grandchildren. Another smaller group said they would use it to decorate or buy furniture and furnishings for their flat or do repairs. These were more essential needs and several tenants were enthusiastic about the chance to improve their homes, which their daily income would not allow. Tenants were mostly comfortable enough with their day-to-day financial position and were able to cover their basic needs. However, a small group of around four or five said they would spend it on essentials. They talked about the money going straight into bills, food, debts, 'pots and pans' and replacing broken white goods. In the words of one tenant: "the list is endless".

Whilst this type of question does not give the whole picture it is an interesting indicator of how tenants view their financial situation and later probing revealed more details of the circumstances of the small group who were really struggling to manage. The broader analysis looked first at how tenants managed day-to-day and in particular how they paid their bills. This was followed by an exploration of tenants' responses to questions about credit, borrowing and debt and examined in more detail the experiences of those who had problem debt. The next chapter looks more closely at where tenants looked for support for financial problems.

11.1 Banking and bills - managing on a low income

The majority of tenants had a bank account. Indeed a small number of tenants regarded themselves as comfortably off and had savings accounts and investments. Most of these were older tenants but some of the working households saw themselves as financially secure and stable. A couple in London who were retired and in their late 60s said their pensions covered their daily needs but they had savings for emergencies.

A very small number did not have any kind of bank account and they tended to be older people, who had handed over responsibility for their financial matters to a son or daughter. Liz, a 72 year old women living alone with substantial care needs and mobility issues, explained that as she can no longer get out of the house, her son has taken over managing her finances and pays her bills for her:

> *"me son's got eh, his name in the bank yeah, and he takes care of me things now. He, he - I've had to do that because, I cannot get to the bank." (Liz, Carlisle)*

Clive, a man in his 70s, had similarly given his daughter authorisation to manage his pension and bills. *"My daughter pays them into the bank, she gets my pension for us and everything's taken out of that, what's left ... for the house, you know?"*

A number of tenants said they only had a basic account with a cash card for withdrawing money that was available in the account but with no debit card or access to an overdraft, credit or direct debit facilities. Rachel left most of the banking and bill payments to her husband. She had a basic bank account with a debit card into which the child support for their four children was paid.

Discussions about the mechanisms through which tenants paid their bills was revealing. Despite the reductions in costs entailed by using direct debit, the numbers of tenants using this means to pay all their bills was very low. A much higher proportion of tenants paid their bills via pay point, at the post office, with a debit card over the phone or a mixture of several methods including some direct debits. The reasons for this were revealing.

Those on a very low income were operating bank accounts on tight margins with only a few pounds every week or month between being in the black or going into the red. Going into the red meant paying charges which, for many, were equal to their weekly food shop. Direct debits, despite the savings they brought to utility bills, did not enable them enough control over their account and a significant proportion of tenants chose not to use them or only to pay certain bills by direct debit to keep their incomings and outgoings as manageable as possible. Alison, who was in her late 50s, had given up using direct debit for her utility bills.

> *"I have tried that but you feel out of control, I do feel the need to be in control of it so some direct debit things like small things like TV license and that kind of thing, that can go through on direct debit but when it comes to things like utility bill I like to actually see what I have got before I pay it and then do it on a monthly basis probably, umm and the rent is every week so that is umm I go and pay it and I know it is done." (Alison, Carlisle)*

Similarly Keith, in his late 40s, was on incapacity benefit and lived alone and had stopped using direct debits because of the charges incurred if he misjudged how much was in the account:

> *"No, I don't like to, I used to have my insurance, car insurance on direct debit, and sometimes I struggle, and I probably draw too much money out, and I always leave twenty-five pound in for me insurance, but I get charged twenty pound for it not being in, Oh, and I thought no, well I've got rid of the car, its gone now, so I don't like direct debits." (Keith, Carlisle)*

The complexity of benefits packages which related to different incomes with different payment periods and payment dates not only made it difficult for the researchers to get a clear idea of household income but they also made it very difficult for tenants to manage the various outgoings (water, gas, electricity, council, tax, rent, food, TV and phone). Several tenants found it difficult to keep track of what had come in so that they could manage their bill payments. Nathalie, a lone parent in her early 20s in Merseyside, was typical when she said she wished she got a lump sum that she could manage:

> *"because I'm paid three separate days, it just screws everything up, it'd just be so much easier if everything just come in on one day and I got the whole hundred and twenty pound right there, and I could go and do a decent food shop, I could go and top my eleccy, and top my gas up, but whereas cos I'm getting it in drips and drabs, and, it's like oh the eleccy's run out, oh the gas*

run out, I'm going to have to top them off, so then I lose twenty pound there."
(Nathalie, Wirral)

The fragmented benefit payments were also another reason why tenants had rejected direct debit as a payment method. The wife of Kishor manages the household bills because of her husband's ill health and explained:

"No. I don't pay direct debit because his money comes on different dates, so, yeah ... I go to the pay point here and pay it because his money comes on different dates every month and if the account has insufficient funds, then we would have overdraft charges as well." (Deena, Leicester)

Several tenants favoured the weekly payment system operated by their utility companies which enabled them to pay small amounts at a time and keep a track on what was in their account. John, a single man in his 50s who was not working due to his health, gave a typical description of how he used a weekly payment system for his bills:

"'some of the companies do that thing where you can just pay it on a weekly … with a card so errm I find it easier paying that way and I don't actually get a bill coming through the door so each week it is paid. So some days it is paid a little bit more than I use then at the end of the year I get it back off me." (John, Carlisle)

Hugh, who was 65 and used the same system to pay his utility bills, phone and TV, made a similar point about the benefit of paying the same amount every week:

"I've got a weekly agreement with them all, and I find, it's better that way, cos I don't just leave it till the end of the year, and then finding I've got a massive bill. So, the way I do it is I do it each week." (Hugh, Wirral)

Another group with a combination of payment mechanisms were using prepayment meters for their electricity. This was not a system they had any choice over. Where flats were fitted with meters this was the only way gas and electricity could be purchased. Whilst some tenants had little experience of other systems and were not aware of the higher costs incurred, some were frustrated that they could not choose other payment methods and reduce their bills. Clare, who worked full time, was very aware of the additional costs of using payment meters and had asked Riverside if these could be removed. She discovered that they couldn't:

"I think I'm getting ripped off big time ... it works out I'm paying £25 a month or something and that's a lot of money for somebody. They said they wanted it on meter because so many people run up debts, I suppose like the woman who was here before because I had to pay £15 off of her debt to get some electric, so it's a real nightmare. That thing is a rip off down there, I'm constantly putting money on it and there's only me. So I would prefer that but they wouldn't have it." (Clare, London)

11.2 Borrowing and debt

The tenants' discussion about debt and borrowing were revealing not only about the level and extent but also about their attitudes and priorities in relation to money. Almost half the sample said that they did not borrow money, take out loans or postpone credit card re-payment where they had one. Many of these tenants were over 40 and explained this in terms of strong beliefs that borrowing was wrong. Reg, one half of a retired couple in their late 60s, was against any kind of borrowing saying "*we've never spent money that we didn't have*" Similarly Phil in his mid-40s and on benefits for most of his adult life said he did not borrow money and did not want to live beyond his means. Anne, in her early 60s who had worked for most of her life said "*I'm one of those people who if you can't afford it, you go without*". However some younger tenants also subscribed to this philosophy saying it was something they had been taught by their parents:

> "*My mum always brought me up not to get anything out on contract or credit cards, she was like just like loans and stuff like that, just stay away from it, because it'll only get you into debt, so I've never got like, gone to a loan shark or something stupid, or got a phone out on contract.*" (Alisha, Leicester)

Others who were not currently in debt had had bad experiences in the past and since then avoided any forms of borrowing. Mandy said she was teaching her kids never to take out a loan. She had had one herself in the past and got into difficulties paying it off, "*the interest is crippling*". Ryan argued that one benefit of his previous seven years of substance abuse was no-one would give him credit so he had never got into debt. Now that he was clean he only used a debit card and was very relieved that he did not have debts to deal with.

However many tenants admitted to having debts of one kind or another. These came in the form of outstanding money on credit cards, loans, large items purchased on finance, and rent, bills and council tax arrears. Several tenants had taken out loans, most commonly through credit available through the job centre. These job centre loans, usually of a few hundred pounds, were interest-free and repaid directly out of subsequent benefit payments over a designated period. Several had taken out job centre loans to cover one-off costs such as moving into an unfurnished flat. Several tenants used these loans to pay for Christmas or birthday presents for their children. Interestingly, even those who said they would not borrow money or take out credit cards did have job centre loans. Whilst none of the tenants in the sample admitted to using doorstep lenders, several had debts with commercial lenders for three or four hundred pounds which carried very large interest payments. A very small number of tenants had council tax or rent arrears and a couple were struggling to pay off credit card debts or overdrafts exacerbated by bank charges.

Only four of the 48 tenants had used a credit union as a way to borrow and save money without incurring the penalties levied by commercial lenders. These were mainly older singles and couples living in Wirral which had two credit unions accessible to tenants. Sue, who was in her early 60s and lived with her husband, had been in a credit union for many years using it mainly for the one occasion when she had to buy flights to the United States to see her children:

> "*I've been in a credit union myself actually till this year with Wirral Borough Council, I was in that for 12 years and I thought, I did, I used to get the flights to America. This year I thought there's no point now in me being in it*

because I've got enough savings to pay them back, which I did." (Sue, Wirral)

Hugh and his wife, another couple in their 60s, had also used the council-run union to save money for holidays and emergencies:

"we only put what we can afford a week in you know. Which, we can afford and, and it pays for a holiday or if something breaks like your washing machine, or television or whatever, you can go and, if you've got enough in, you can go and get your money, and, it's there for it to be paid." (Hugh, Wirral)

Some tenants were fairly comfortable with their loans and re-payments, particularly tenants who were working and had a regular salary. For example, Chris brought a car on finance a few years ago although since being made redundant he said he would not be buying anything more on credit. Rachel, whose husband was working, arranged a loan to get their kitchen done. There was also a group of older tenants who had used or were planning to use a pension payout to clear outstanding debts so they could live more easily during their retirement. For example Colin in his mid-50s and working part time had borrowed money in the past to furnish an unfurnished flat and used the lump some from his pension from his employer's pension at 50 to pay off his debts. *"I squared myself up – everybody I owed, the clubs etc. and I said that's it if I can't afford it I can't have it now."* However, knowing that they had a pension payment due also encouraged tenants to take out loans. Keith, who was in his late 40s and on IB, was trying hard to live within his means but he had recently taken out two substantial loans with a commercial loan provider on the basis of his army pension payout at 60 – *"I've got nine thousand pound coming, when I'm sixty, otherwise I wouldn't take one out".*

However, there was also a significant group of tenants with problem debts. In other words they were struggling with repayments and this was impacting on their day-to-day managing on a low income, with some cases leading to various mental health problems. Some had fallen into debt because of a crisis. Ali's ex-wife ran up huge debts which he is still paying off and not coping well. Another tenant, Neil, had run up large rent arrears initially because his employer had failed to pay towards his housing as had been agreed. *"When I was working in Vauxhall, they were supposed to pay so much towards the housing and they had never paid anything, we ended up with something like £800 in arrears with the rent."* As a casual worker he had worked different hours every week and some weeks earned almost nothing, so he struggled to make up the payments. The local authority had been unhelpful and he and his wife had ended up in court. Although they had now almost cleared their arrears he felt they were still struggling and would continue to do so until they were both able to work.

There was also a small group of around four tenants who took out a succession of loans simply to cope with weekly and monthly living expenses, particularly bills and buying clothes and school uniforms for their children. Several of these tenants had combined a job centre loan with a commercial loan and appeared to be in a cycle of debt repayment that was hard to escape from. This group mostly had loans of little more than £200-400, but as benefits claimants, even small repayment amounts were enough to make day-to-day financial management a huge struggle.

Nathalie, a young single mother with a young daughter, was finding it particularly difficult to cope on her benefits package and her succession of job centre loans were supplemented by loans from commercial loan companies and borrowing from friends

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– one of whom regularly fed both her and her daughter. These loans were partly paying for clothes and Christmas presents and costs associated with the college courses she had been taking. However, she also used them to top up her prepayment meters when her benefits ran out and she was finding it increasingly difficult to manage her finances on a day-to-day basis. When asked what she would do with £1000 she was one of the only tenants to say she would use it to pay bills and buy food and clothes. Alice, another single parent with one young child, was in her late 20s and had worked for several years prior to having her baby. She was struggling to cope on benefits having been used to a fairly good salary in several of her previous jobs. Despite giving up smoking and getting rid of her mobile contract she was finding it hard to manage and had taken out a number of loans not only from the job centre but also from a commercial lender which charged high rates of interest:

> *"he has to have his uniform so I had to get a loan out for that as well, that was in September, and I pay £5 'provi' as well a week – that's for Christmas presents. It was £100 but it takes half a year to pay it off to pay back £140 now. Basically you don't have £1 left every week when you get your money, not a pound. A pound is spent!" (Alice, Wirral)*

Keith also had what could be described as problem debts. He was in his late 40s and had not worked for several years following a deterioration in his arthritis. He had taken out two consecutive loans with a commercial lender which meant he now owed £900 pounds with repayments of £20 a week. Although he had recently managed to negotiate a lower repayment rate he was on benefits with little chance of working again and it was difficult to see how he would pay off the loans.

Tenants who were struggling with debt reported mental health problems that were exacerbated by the stress caused by their financial situation. Nathalie, who had taken out a succession of job centre loans and was barely managing to support her daughter, was also suffering bouts of depression triggered by the difficulties of her situation:

> *"the Christmas before, I didn't buy one thing for her, I got given stuff from the Sure Start to give to [daughter] because I was that much on my arse, and I was in tears about it, because it doesn't help, because I suffer from depression, so when things get hard, I get depressed, and I get bad, and I'm just constantly crying and I can't cope and, which isn't good for [daughter] to see." (Nathalie, Wirral)*

Others were not necessarily in difficulties but still worried about paying bills. Two of the older tenants mentioned this particularly in relation to recent rises in the cost of gas and electricity. Phil, in his mid 40s and unable to work, had mental health problems and explained that he was finding it increasingly difficult to manage his gas bill and got very panicky and obsessed about it:

> *"the past couple of years I've seen a big difference and, a real difference when I mean like, really struggling about the gas bill, panicking, you know I had to really watch it, I mean, I was that obsessed cos that's what I suffer from, obsessive, I got it down, I could guess the bill the way I got it, was a hundred thirty eight pound my gas bill." (Phil, Carlisle)*

He went on to note that he was managing the bill by using less gas but was very worried about the coming winter despite his winter fuel payment:

"when I kept an eye on it, but I had to use less gas to get that, and, I did struggle with cold and, but I was that worried about the bill I mean I know I've got sixty pound, you know towards the bill, eh, off the government or, but it did seem a bit … I am petrified about this winter." (Phil, Carlisle)

Tenants in the borrowers group who had had previous debts but even some of those in the non borrowers group noted how loan and credit products were targeted at them. Mandy was just in the process of paying off crippling credit card debts with the help of the Citizens Advice but was frustrated at the bombardment of offers for credit and loan offers. "*They phone us up all the time and say, will we send any cheque out, I says I don't want a cheque, I said if I was in debt you'd be sending letters out if I was in debt, so I said nah, I don't want your money, just keep it'.*" Maggie, a women in her 70s on a basic state pension, recounted a particular conversation she had had with a salesman from her bank trying to convince her to have a credit card or take out an overdraft.

"So he said""well, would you like a credit card?' I said no. And he said,'well, would you like to tell me why you wouldn't like a credit card?' So I said 'well, if you are familiar with my bank', I said,' you, you will see my pension goes in every month and A, B, C, D and E comes out and what's left is, is what I have to live on for that month'. So he said 'em, yes, but you could have a credit card', and I said 'but no, I haven't got the money coming in for me to pay the interest on credit cards, I just haven't got it'. So he said, 'well you do realise Mrs [last name], you haven't got an overdraught?' I said 'no', because I said, again, 'I haven't got the facility that I can pay off an overdraught'. And he said, 'well, I'm not pleased about this because' he said, 'we don't make any money out of you'." (Maggie, Wirral)

11.3 Conclusion

The majority of tenants were living on a low income and had few savings, even those in employment. However a significant proportion of tenants appeared to manage their finances well on a daily basis and did not perceive themselves as struggling. There were exceptions in the form of a small number of older tenants on benefits who worried about bill payments, particularly in the winter. Even those who felt they had a system for managing this had to employ a time-consuming strategy of weekly bill payments at the post office in order to keep control of their finances and it was not clear the extent to which they sacrificed other necessities such as food in order to make sure the bills were paid.

The other group who were not managing, had what could be described as problem debt i.e. debts that they were struggling to pay off with payment plans that were impacting severely on their quality of life. These were mostly debts incurred by younger workless tenants with few resources and only a small chance of finding work and getting out of the cycle. Whilst none of the tenants admitted to using doorstep lenders, several were using commercial lenders with very high rates of interest. Several of the tenants had loans from the job centre which they paid back directly out of their benefit payments and were interest-free. However, 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. This group in particular required some urgent support and advice around debt and financial management.

12 Sources of support

The previous chapters have explored tenants' experiences of their housing, their neighbourhood, work and worklessness and money management. In this chapter we focus on the support that tenants received for the problems and difficulties they faced. Tenants were asked about where they went for support when they had problems and much of the support they talked about receiving was informal, coming mainly from family with some provided by friends and neighbours. Who they went to often depended on the nature of the problem. Some were happy to rely on family for financial support when they needed it, others said their parents had less money than they did so it would not be fair. Other tenants were isolated from family and had few sources of informal support to draw on if they faced problems.

Tenants were also asked when they had used formal services such as their housing office, job centre, or GP and about their preferences in different situations. The next section explores their experiences of seeking and getting support in relation to problems with their housing, work and worklessness and financial issues. The final section focuses on the tenants' views of support initiatives provided by Riverside currently, or potentially in the future.

12.1 Housing support

Tenants talked about several areas of their housing journeys that had been difficult for them and where they required support in one form or another. This support had sometimes come from friends and family but more often from formal support agencies such as the council, hostel key workers or housing association offices and helplines.

One area that many tenants had struggled with was moving into a new property that was in a very poor condition and required substantial cleaning and decorating. There were often substantial costs associated with cleaning up or making the accommodation habitable and these were particularly difficult for disabled, elderly and lone parent families with small children. Some had to pay others to get the work done or relied on family both to undertake the work and to meet the costs. Tenants described bathrooms, kitchens, windows and doors as so badly maintained they needed replacing. Cathy moved eight years ago and still remembers the experience of making the place habitable:

> *"Oh, it was in such a state, I just could not believe it …. There were all sort of brown marks spread everywhere and it was awful and nothing on the floor … I had a new bath when I moved in because the old bath was so filthy, I put neat bleach all around … and I came over here in my lunch break and put a second coat and it still didn't clean it." (Cathy, London)*

She was working at the time and was able to pay the caretaker to paint the flat but many other tenants had no spare money for these expenses and felt there was little support from their housing provider to help them resolve issues, which quickly become long-term problems. They were unwilling to complain at the time because they wanted to be housed, but then felt there was little they could do to improve the condition of their property. It was also difficult for tenants moving into an unfurnished flat for the first time to find the money for basic furniture. Several tenants began tenancies in debt as they tried to cover these initial moving-in costs. Whilst these issues were resolved for some, if they remained unresolved they began to impact on tenants' long-term health and wellbeing.

The issues were similar for tenants who were frustrated by the difficulties they had resolving repairs in their homes. These included broken doors, windows, radiators and boilers. The call centre appeared to be a particular point of frustration, with several tenants describing repeated costly phone calls "...trying to get them on the phone is ridiculous, it costs a fortune to ring Riverside." "... one day I rang 10 times..." (Sally, London). A small number of tenants noted that call centre staff were not always knowledgeable enough to understand the nature of the problem and initiate the right kind of response or that they were given contradictory information by staff and contractors. Once the repair was reported, a few tenants reported long waiting times. One tenant described how he had been waiting for months for the radiator in his bedroom to be repaired and was without heating for half the winter. He had cancer and was convalescing from a major operation during that time. Three tenants pointed out that although Riverside had acted promptly the contractors' work was of poor quality and there seemed to be no way for Riverside to evaluate this.

Many tenants were very happy in their properties and had few complaints about the support they received from Riverside. In the words of one tenant *"… no I've got no complaints about Riverside at all … they've been absolutely brilliant. Brilliant in repairs, and brilliant …"* (Chris, Wirral). Often the happiest tenants were those with some support needs, living in adapted accommodation, with a number of support systems in place. Older tenants living in specially adapted bungalows were pleased with general standards. They were also very appreciative of the caretaker on site and valued his support very highly:

> *"The caretaker, I'd like to mention him, he goes well above the call of duty, he's always there for everybody, it doesn't matter whether you want em, something hammering in the wall or, or a light bulb put in or, something planted in the garden or, he's always there."* *(Maggie, Wirral)*

These tenants felt looked after and safe in their homes, which was a priority for them in later life when they felt more vulnerable. This Gujarati woman in her late 40s who was confined to a wheelchair lived in a ground floor flat adapted to disabled tenants' needs:

> *"About this house, I feel as if God has given me this house, because the house has been specially made for me, for a disabled, and it is wheelchair accessible … and I am so happy that I don't feel disabled."* *(Kiram, Leicester)*

However for those tenants who had been unable to get serious issues resolved it led to deep levels of frustration and lack of faith in their housing provider. They also felt powerless to know who else to turn to to get issues addressed:

> *"… it's not like if you go into a shop and you buy something and you want to take it back and they don't accept it, you can go to Trading Standards. With this, who do you go to, to say, 'Look, my landlord is not doing a good enough job' you either deal with it or move out."* *(Ryan, Leicester)*

One tenant in Wirral saw the problems she had getting repairs done as indicative of a wider lack of commitment and respect for the whole neighbourhood.

> *"it's just falling on deaf ears, no-one gives a s**t round here to be honest … Because this is a low life area, basically, that's what it gets known as, they*

don't care. It's one of them, get on with it, you live there get on with it. So, there's just nothing you can do." (Siobhan, Wirral)

12.2 Work and employment support

Despite the high levels of worklessness amongst tenants, few tenants had much to say about support received in relation to looking for work. In part this was because very few of those interviewed were actively seeking work. Job search was certainly not an area where family were seen to be of much help, although several felt that in the past they had found work more easily though friends and family than they had through formal mechanisms. With regard to more formal job centre provision, only a small number were currently using the job centre. And those who did had little enthusiasm for the services it provided. Alisha, who was 19, used the computers but felt the staff were patronising and intimidating: *"talking down to you making you feel like an idiot".* She argued that this had rather a self-fulfilling effect and therefore avoided all contact:

> *"don't make you feel any more confident about yourself, because you end up feeling like a dick and you can't do nothing for yourself, so if people treat you like that, that's how you're going to end up feeling. I dont talk to em." (Alisha, Leicester)*

In any case, Alisha felt most of the jobs were part time jobs for 16 year olds, not 'proper' jobs *"not like something you'd do full time and you'd know you can make the money, keep yourself supported."*

Others also felt it was not a good source of 'real' jobs or jobs they would want to do, although several had tried making applications for jobs advertised. Vashti had made a large number of applications via the job centre and had been to a few interviews, but all were unsuccessful. Finally it was her ESOL course tutor who recommended the hospital job and helped her prepare for the interview, which was successful:

> *"my tutor recommended because the finance at that time, NHS taking more and more people, you can go and just take a chance, if you are successful, that's all right and I can tell you the one lady ... she knew what question they are asking, she will tell you and she helped me and I give a her card." (Vashti, Leicester)*

Alice, a young lone parent, described her frustrations with the inflexibilities of the support systems provided by the job centre, particularly the fact that they penalized her for starting a college course:

> *"I went got myself off my arse, got myself enrolled, started it, whet to my lone parent advisor, told her I had enrolled and I needed funding for the log book which costs 30 odd pounds and they pay it.. and she said 'oh they don't pay if you don't tell us before you have signed up'. They will only have paid if I would have gone to her told her about the course before I started and then they will fund it! She said 'oh no! you have already started at the college without telling us!'. So I thought why make it that hard?" (Alice, Wirral)*

Some tenants had a very good relationship with job centre staff. In some cases this had directly enabled them to find a job. Neil, a 37 year old father of two with health problems spoke about his success with his forklift truck licence before he became ill: *"the Job Centre paid for me to get me forklift licences and then as soon as I passed*

them, I had a job up there". One tenant, Frank, unemployed for a year and desperate to get back to work was very complimentary about support he had received from one particular worker at the job centre and an employment support centre in town. The workers at the job centre had let him know about 'back to work' schemes that would pay employers to take him on and subsidise his travel costs and interview clothes. He had then stumbled upon employment support whilst walking through the centre of town and noticing a shop front for an employment support provider. Although the provision was aimed at the long-term unemployed the staff had been helpful and proactive and enabled him get a Construction Skills Certificate Scheme card that would give him access to jobs in building and construction. He noted that this was a really positive step for him but it had not had anything to do with the job centre:

> *"two days later I had my CSCS card, only through me clocking it, the Dole never put me onto it, I'd only been signing for a couple of weeks, I couldn't go to Prospects For Work unless I was on the dole for six months, it seems the system's all wrong." (Frank, Wirral)*

He had since recommended the provision to several of his friends who had benefited from the support and advice the organisation had given.

However, as in the case of Arthur who had arthritis, his good relationship with the job centre staff was due to the fact they did not pressurize him to find work. He was deemed able to work despite his disability but explained he had an unspoken agreement with staff that he was not going to find a job:

> *"the people in the Job Centre were lovely, I used to go up every week or every fortnight to sign on and they'd just say 'yeah'. As far as I was concerned, by that point I'd done my stint, I'd done like 50 years' employment or 45 years' employment, so I don't want to [...] myself now." (Arthur, Wirral)*

12.3 Money and benefits support

As the finance chapter revealed, tenants' financial situations were complex. Those on benefits packages had a series of limited income sources but fewer outgoings than tenants in employment as their rent and other payments were covered. Those in employment had higher incomes but more outgoings. Tenants in both groups struggled with managing on a low income and others had faced crises which they had no spare resources to deal with. As a result, a number of tenants faced various types of debt. Informal financial support provided by parents or grown up children was invaluable for many of the tenants. When asked who they would go to if they needed money for something, several were quick to say family. Older tenants in particular relied on their grown-up children in a number of ways and these included borrowing money in an emergency or managing their accounts. Hugh in his mid-60s, explained:

> *"so if we needed something that desperate, they would club together and get it for us, and it wouldn't be a problem. I mean, we've got a lot of grown grandchildren, , so they give us, if we needed it." (Hugh, Wirral)*

Two of the younger tenants with job centre loans had also borrowed from commercial lenders via their parents. Frank who was out of work and faced financial difficulties

explained that his dad often helped him out when he could not afford to buy food even though he was a pensioner with very little money himself.

Younger tenants explained that they often went to a parent or grandparent, uncle or aunt if they needed things. Alisha explained that she often ran out of money for food before the next giro arrived but this was not a big issue for her as she went round to her Grandmother's house:

> *"all my aunties and my Nana, they've always got food, because they've still got kids living with them, so they've always got it, so if I ever like needs eggs or like bits and bobs, I can just go down there and get it …" (Alisha, Leicester)*

However, for the most part, informal help was limited and many other tenants were not in a position to rely on their family, either because their family had no money themselves or because for various reasons they were no longer in touch with them. This group saw themselves as having to survive without support. Vashti, the Gujarati woman forced to flee her marriage, was entirely self-sufficient as she had no family living close by. Although she had a cousin in London who was relatively well off, she refused to go to them for help as she was embarrassed at her situation. She worked full time and studied hard in an attempt to improve her situation.

More formal sources of support and advice for financial issues were also available to tenants depending on the nature of the problem. Tenants with debt issues varied in the extent to which they had sought help. It appeared to be a crisis such as a bailiff's visit that triggered an active search for advice. Only one tenant mentioned going to Citizens Advice to get a financial issue resolved and no-one in debt had been to a credit union to get help or advice. In fact credit unions were used by tenants who were not struggling and were looking for a safe way to save for a big purchase.

Issues with rent had only featured for a very small number of tenants. The majority had all, or a proportion, of their rent paid directly through housing benefit. Of the tenants who paid rent to Riverside, most found the rent reasonable and the management of rent accounts flexible. Those who had had problems felt the matter had been handled well by Riverside and they were grateful for the understanding shown by their area officer. For example, Chris was recently made redundant and was unable to keep up with his rent payments. He explained how supportive Riverside was when he called them to explain his situation. Riverside negotiated an arrangement with him whereby they would wait six weeks until he received his unemployment and housing benefits before taking any payment and they would not take the full amount on his first payment. Often these tenants were moved onto housing benefit in the process of resolving their problems. Keith, a 49 year old single man who had problems with his housing benefit application, described the response from his area office when contacted about his arrears:

> *"… and when I owed all that rent, that thousand pounds on rent … he said it's wrong for you to give us any money until after the appeal's heard and then … I won the appeal, but for some reason, I still owed five hundred pounds, I don't know why, but anyway, they said just pay it back at three pound ten or something, twenty pence a week. They are really good, yeah." (Keith, Carlisle)*

One tenant mentioned getting into difficulties with his rent payments and someone from Riverside helping them sort out the problem. They now receive housing benefit:

> *"we did have a bad few months where the bills were getting on top of us 'cause we were getting behind in housing, that guy came up from Riverside and sorted it out for us, they weren't paying the right amount of money and what they were expecting us to pay to our own rent, was excessive, we couldn't do it, the money wouldn't work, we'd have to pay out more than what we receive, so they've sorted that out now and probably just can start to sort ourselves out now." (Neil, Wirral)*

Others talked about how they would not pay their rent by direct debit, because they felt that was the one payment they could delay without immediate drastic implications. This flexibility acted as a form of credit to tenants managing on tight incomes.

The group of tenants struggling with job centre and commercial loans had in one sense sought help by going to the job centre to take out the loan. However this had not solved the underlying issue that they were finding it difficult to manage their money and live on a low income. As the repayments were automatically taken out of their benefits they could not default and trigger a crisis situation. They simply had very little money to buy food and heat their homes. This group, however, seemed in the greatest need of advice. They may well have benefited from a credit union but they had no idea what a credit union was.

The final area where tenants appeared to need support was holistic advice about benefits entitlements either in relation to their current situation or with regard to various scenarios they anticipated. In particular several tenants had questions relating to, or were lacking information about, the impact of finding a job or undertaking education or training on their benefits. Where they had incorrect information it prevented them seeing work as an option.

There was a significant group of tenants who were ambivalent about returning to or entering work, particularly in relation to the question of whether they could afford to come off benefits. All would have benefited from good quality, accurate advice and calculations of the effects of moving back into work, and earning different rates on their various benefits. One tenant knew exactly what he needed to know *"how to manage my money and what job, well sort of salary I'd need to earn to be able to get by?"* He just wasn't sure where to go to get that kind of advice:

> *"Yeah, yeah help with that would be good but then again where do you go to for this, well, knowing the right place and or the right people?"*

Others had taken advice from friends or people in college which turned out to be incorrect and in one case caused debt problems at a later date.

12.4 Knowledge of, involvement in and support for Riverside initiatives

Tenants were asked about their knowledge of, and participation in, initiatives in their area. These questions were most relevant in Wirral where a number of schemes were in operation that were supported by Riverside. These included a scheme to help young people get involved in community organising and events; an advice and information drop-in provided to tenants in the local housing office; and supporting the local credit union. None of the tenants had participated in any of these although a small number had some awareness of them. Other areas were much less active in terms of Riverside initiatives and in areas such as London, where neighbourhoods were often small and isolated from each other and from Riverside, these questions were mostly redundant.

In order to stimulate discussion with tenants about the concept of Riverside providing certain types of service and what sort of provision they would find useful, we asked for their views on three initiatives that Riverside might be able to provide in the future. One was apprenticeships for young people in construction the second was advice and information and the third was supporting credit unions.

The initial response from tenants to these questions was one of slight bemusement as to why their housing provider would want to get involved in types of activity that had little to do with housing. Only a few objected outright however. Some of the older tenants in their 40s and 50s were less interested because they felt these types of provision were not relevant to them. *"By the time I passed the trade I would be in my 60s wouldn't I, cos it takes you 5 years."* One or two tenants felt that work and employment were not appropriate areas of support for Riverside. One said *"that's what the Job Centre's for as far as I'm concerned".* Another tenant felt welfare was more important:

> *"I don't think apprenticeships and assistance with finding work should really be a part of the housing block, I think it's more the welfare and the benefits and the people that you've actually got in the stock, if you look after them, they'll look after the properties." (Arthur, Wirral)*

However this tenant went on to add that financial advice would be useful and beneficial:

> *"if people have difficulties with finance and things like that and they have an advisor there who could come out and assist them, then that would be cool, yeah." (Arthur, Wirral)*

There was also a small group of tenants who were very frustrated with the service they had received from Riverside in relation to their housing (often related to repairs or transfers) and were angry with the suggestions that Riverside would be funding these type of initiatives when as far as they were concerned they were unable to help them with basic housing needs. However, on further probing and discussion, most views on the different initiatives ranged from neutral to very enthusiastic.

12.4.1 Apprenticeships

The most popular of the three among the interviewees was the apprenticeships scheme which appealed to tenants of all ages. Younger tenants saw this as a positive employment programme offering real work experience. Ryan in Leicester was keen to try and get work in construction and thought the apprenticeship option would be a good solution, combining training, work experience and ultimately the chance to advance:

> *"going to work in the construction trade, you can go and work there as a labourer but to be able to go up in the ranks you need qualifications, so to be able to train and work would be perfect." (Ryan, Leicester)*

Those who came from older generations had experienced apprenticeships when they were a common route into work and a 'trade'. Maggie in her 70s was typical of this group and thought it was a *"brilliant"* plan:

"I'm the first to stand up and scream, well if they had apprenticeships back , taught the youngsters a trade from , from scratch, you know, it would give them some feelings of self-worth really." (Maggie, Wirral)

Frank was younger, in his late 30s, but was also enthusiastic *"apprenticeships is a must, in this day and age now the worst thing I never done when I was a kid was get a trade".* He went on to say how he could see the benefit for his own son who wasn't doing so well at school.

There were some voices of dissent. A couple of tenants noted that there were currently no jobs for those already working in the industry let alone for the new intake:

" I think the lads who are already in construction need to get a job first. ...the bloke that I have just met he has just been made redundant because there are no jobs anywhere." (Sharon, Wirral)

12.4.2 Advice and information

Information, advice and guidance (IAG) services were also generally viewed positively, although fewer tenants prioritised it above the other two options. Some saw that it might be relevant to their situation. David, who was on incapacity benefit, felt elements of this might be useful for himself:

"Possibly the advice and support around money and employment matters, I know myself I can't but I know other people who could work and possibly would like to work, maybe they could help. Sometimes I do struggle with money, maybe they could help me in that way, you know?" (David, Wirral)

John from Carlisle, who was currently unemployed through ill health and looking for ways to find employment in a new area of work in the service sector, explained:

"It would be quite interesting to me yeah you know, sort of any new things.. any ideas that would come to light that would help us with employment – yeah yeah!" (John, Carlisle)

Most saw it as useful to other people rather than themselves. Chris thought financial advice would be very beneficial for those who were not good at managing their money and had got into debt. He also pointed out that it was useful to go to an organisation like the CAB that could act immediately rather than refer you to someone else if you had problems:

"I would, prefer … to go to the CAB and people like that, because you're then dealing with the number one person, so they haven't got the middle person getting involved, you're going straight to the number one to sort out your problem, face to face. Instead of going around the houses." (Chris, Wirral)

Tenants were particularly keen on this type of provision being very local and neighbourhood based:

"they could provide you know, a centre that people could go to, on the, where the shops are for example and ask, you know, get help with finding jobs and if they're having money trouble."

Several mentioned advice and information in the context of a one-stop shop, and one tenant mentioned existing plans for a one-stop shop in Wirral that would house local agencies, including Riverside. In fact, in Wirral, a couple of tenants pointed out that Riverside had recently started offering this service once a week at the housing office. Sue explained, "*I've had a letter only last week saying if I wanted any help and advice, to go a couple of hours each day, there'd be somewhere there to help*". Alison thought it might come in useful for her:

> " *And obviously if I lost my job tomorrow kind of thing for instance if the whole thing errr…I could probably get some advice and some help which is. something that I would find really, really useful!" (Alison, Carlisle)*

However the neighbourhood office was not local for many of the tenants on the estate. The issue of neighbourhood-based provision was an important one that had come up in relation to other discussions in the interviews. For example, Nathalie, a young single mother mentioned her Sure Start key worker who she had developed a good relationship with had moved to another centre further away and she was now struggling to get to the appointments and had almost given up:

> "*I've got a worker with Sure Start … I've still got my worker, but I think she's actually moved to the one in … Which is like a mission. It sounds stupid cos it isn't that far, really, but when you're feeling depressed, you wanna go and talk to someone, you want them there then [clicks fingers]. Whereas if I go round there she's not there, who the hell am I supposed to talk to? Because, if I need to talk, I need to talk and it's cos of stress cos, [daughter] makes me so angry." (Nathalie, Wirral)*

Given the general cost of transport in most areas, anywhere that was within walking distance was more accessible and for older people with limited mobility, neighbourhood based services and support were crucial.

12.4.3 Credit unions

As the previous section highlighted, a small number of tenants had used credit unions and were positive about them. However, the majority of tenants had not heard of them and some were sceptical that they were legitimate organisations. Some thought they were another source of unnecessary debt. Several who were anti borrowing were negative about the idea of a credit union even after it had been explained. A couple of tenants were sceptical that they would be run properly and would not just lend money to drug users. Another tenant queried the confidentiality issue if Credit unions were run by Riverside:

> " *Well, the, the one stop shop does advice and Citizen's Advice so. I would probably go to them rather than Riverside cos at least you can say what you mean rather than go to Riverside and trying to bite your tongue and that sort of thing ... if they're a housing association." (Caroline, Wirral)*

However, generally, when their function had been explained, the majority of tenants were positive about credit unions and about Riverside's role in supporting them.

12.5 Conclusions

Tenants' use of and need for support varied considerably depending on the type of problem and the availability of more informal sources of 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.

Work, skills & training. In relation to support for finding work 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 were in a good position to improve their skills and undertake work experience. Advice and guidance on these types of opportunities offered at FE colleges and through local partnerships would have been very useful. Older tenants with health conditions who were no longer able to undertake manual work would benefit from guidance about skills transfer and re-skilling.

Benefits advice. Alongside the skills and work issues there was considerable unmet need amongst tenants for support in understanding their benefits entitlements under different change scenarios such as moving into particular jobs with different hourly rates or varying hours. Similarly the support and benefits available for those undertaking a full time college course would have benefited several tenants

Finance. Riverside was most successful in supporting tenants with experience of financial issues such as rent arrears and delays in housing benefit applications. Whilst many tenants had developed strategies for managing on a low income, others had not. There was a general need to increase financial literacy among tenants, through help with budgeting and advice on savings schemes. Guidance on debt management would help to offset tenants' dependence on commercial loans with high rates of interest or overuse of the Jobcentre Plus loans facility. As both an educational and preventative measure, these sorts of services would benefit all tenants who would otherwise only seek help once their situation reached crisis point.

Access to services. Access to information, advice and guidance is key. Like advice and information services they needed to be local and accessible with opening hours that enable as many people to use them as possible.

Preventative Measures. Timing was an issue, with advice typically sought at the last minute; tenants were inclined to only ask for help when their situation reached crisis point. It is therefore important that the availability of support and guidance is widely publicised and that Riverside is able and willing to provide more than just housing information

13 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.

13.4   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.

13.5   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.

13.6   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.

13.7 **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 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.

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Appendix A: Technical Report

Understanding the worklessness and financial exclusion of Riverside tenants'

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Contents

A1. Introduction

This Companion Report is a technical appendix that accompanies the main report 'Understanding the worklessness and financial exclusion of Riverside tenants'. It provides technical details in relation to the design of the study, and the methods used to analyse qualitative and quantitative data. It also provides background, contextual material on the neighbourhoods studied and the housing trajectories of tenants. Finally, the Companion Report also includes copies of opt-out letters used to recruit the sample for interviewing, information sheets provided for participants and the topic guide used to structure the depth qualitative interviews

A2. Preparation of quantitative data for analysis

A2.1   Preparation of data on tenants

A number of tasks had to be carried out to make the data ready for analysis.

First, the data in STATUS are provided by a respondent to the survey who may not necessarily be the lead tenant of the property. Since the main interest of this research is in the employment and financial inclusion of the lead tenant, the data on household members and their relations to the respondent were used to transform the data where necessary and to ensure that the data refer to the lead tenant.

Second, a number of variables (e.g. age) had missing values in STATUS where they were valid in Academy. In these cases, the data were transferred from Academy into STATUS. With few exceptions, the same transformation was carried out where values of a variable in STATUS contradicted values of the same variable in Academy because administrative data were considered more accurate than the survey data.

Third, the data on household income had to be set up. The variable on the total weekly household income was not available in Academy and 27 per cent of its values were missing in STATUS. Moreover, its valid values did not account for the size of the household. The associations between income and a range of household characteristics were used to impute missing values. Variables used in imputations consisted of tenant's gender, age[22], ethnicity, age of household members, household composition, tenant's employment status, household source of income, property type and geographic area. As a result of imputations, the proportion of missing values was reduced to just 2 per cent of the sample. Income per capita, was then derived by dividing the total weekly household income by the total number of individuals in the household. This made income comparable across households of different size.

Finally, since STATUS only contains information supplied by the tenants who chose to respond to the survey the data is unlikely to represent a random sample of TRG

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[22] The variable on age is recorded differently in Academy from STATUS. In the former source the data is continuous and in the latter source it is banded. The use of continuous variables in imputations was preferable and for this reason Academy was used as the main data source. Where Academy had missing values and STATUS had valid values, the average value of the age band in STATUS was transferred into Academy.

tenants. In order to make STATUS, and therefore the results of research representative of all TRG tenants, weights were derived using the data on general needs tenants in Academy.

The weights represent the importance of each case in the data depending on how representative of the overall data this case is. For example, if the proportion of people aged under 45 in the *sampling frame* (or the 'real world') is 50 per cent but in the *sample* it is only 25 per cent, then each case in the sample representing a person aged under 45 should have a weight equal to 2 for the sample to become representative. Weights derived for this research made STATUS representative of all TRG's general needs tenants according to the following dimensions: age of the lead tenant, presence of partner, presence of children and Government Office Region.

Due to the missing values in the variable on Government Office Region in STATUS, the weights could only be derived for 4473 cases. Since these weights were applied to all analyses conducted in this research, the overall number of cases available to analysis was 4473. Additionally, the small number of cases in some cells required grouping along some dimensions. For this reason, Midlands in the table represents those STATUS respondents living in West and East Midlands; South brings together those living in London, East of England, South East and South West; and North groups together those living in North East, North West, Yorkshire and the Humberside.

All tables in the main report and in this companion report present weighted proportions and unweighted bases. The bases are unweighted in order to demonstrate the number of cases available to the analysis; the smaller the total number of cases the less robust the results. The combination of weighted and unweighted figures in the same table explains why in some cases proportions are not precisely consistent with the base. For example, Table A2.4 of this document shows a greater proportion of the Riverside general needs tenants living in the Midlands than in the South (10.4 per cent compared with 8.6 per cent) but a lower number of STATUS respondents living in the Midlands than in the South (387 compared with 869).

A2.2   *Preparation of data on neighbourhoods*

IMD and NIS rank data are used to characterise neighbourhoods and geographic areas. The following tasks were carried out in order to set up the data on neighbourhoods:

- First, the IMD data set is linked with STATUS and Academy to obtain information about IMD in the area where each tenant lives.
- Second, NIS data set was linked to the resulting data set, thus joining all pieces of information together.

The final data set linked the data on the neighbourhood with the data on its NIS rank, IMD, properties located in it and tenants living in these properties. Some properties could not be assigned an NIS rank and as a result only 3,349 cases were available to the study after the matching process was completed.

The IMD combines a number of indicators chosen to characterise a range of economic, social and housing issues in a single deprivation score. It takes values from 0 to 100 with a score of 100 indicating the most deprived areas. The index available to the research covered administrative areas at Lower Layer Super Output

Area (LSOA) geography, as of 2007. This set is linked with STATUS and Academy to obtain information about IMD in the area where each tenant lives.

The NIS is a unique index created using a ranking and indexing approach to summarize housing and wider non-housing indicators (both TRG and external) as a measure of neighbourhood sustainability. It also takes values from 0 to 100 but a score of 100 indicates the least deprived areas. The index has been constructed on the basis of Middle Super Output Area (MSOA) geography. This geography was used to ensure consistency and robustness, and ease of collection of data. It is defined for 194 Riverside neighbourhoods where TRG has 30 general needs properties or more. This is why some properties could not be assigned an NIS rank. Of 4,503 properties occupied by general needs tenants included within the study, only 3,349 cases have NIS information attached to them.

The index is based on 20 indicators - a mixture of information drawn from Academy and different external sources. The Academy based indicators are: percentage of management voids, percentage of properties long term void, tenancy turnover, percentage of tenants in receipt of full/part housing benefit, reported anti-social behaviour, and percentage of tenants with rent arrears of more than £500.

The non-Academy based indicators include: average unemployment rate, secondary fires per 1000 properties, median house prices, proportion of pupils obtaining Level 4+ at Key Stage 2, proportion of unauthorised absences, population turnover, percentage of residents in receipt of incapacity benefit/disability living allowance/attendance allowance, rate of strokes, heart attacks and cancers. NIS rank does not vary within the neighbourhood, i.e. NIS is constant for all TRG properties located in the same neighbourhood. Since neighbourhoods are MSOA based (apart from some that are based on LSOA) NIS rank is consistent for all TRG properties within an MSOA. But IMD is defined at an LSOA level and this explains why some properties located in the same neighbourhood (and therefore in the same MSOA) and reporting the same NIS rank may be located in different LSOAs and report different IMD.

Figure A2.1 illustrates the point graphically. It shows the values of NIS and IMD for properties occupied by general needs tenants. The size of the circles points to the number of properties at each intercept of IMD and NIS and the bigger the circle the greater the number of properties with the IMD index at the intercept. The circles outside the main diagonal point to the properties that at a given NIS rank have either too high or too low values of IMD index. Indeed, the coefficient of correlation between IMD and NIS is (-0.7) rather than (-1)[23] reflecting the impact of these circles on the correlation.

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23 The coefficient of correlation is negative because the increase in IMD values is associated with the decrease in NIS values (best areas score 100 on NIS but 0 on IMD, and vice versa); and the coefficient is judged to be high because it is greater than 0.5.

Figure A2.1 Correlation between NIS and IMD on General Needs Tenants' properties of TRG
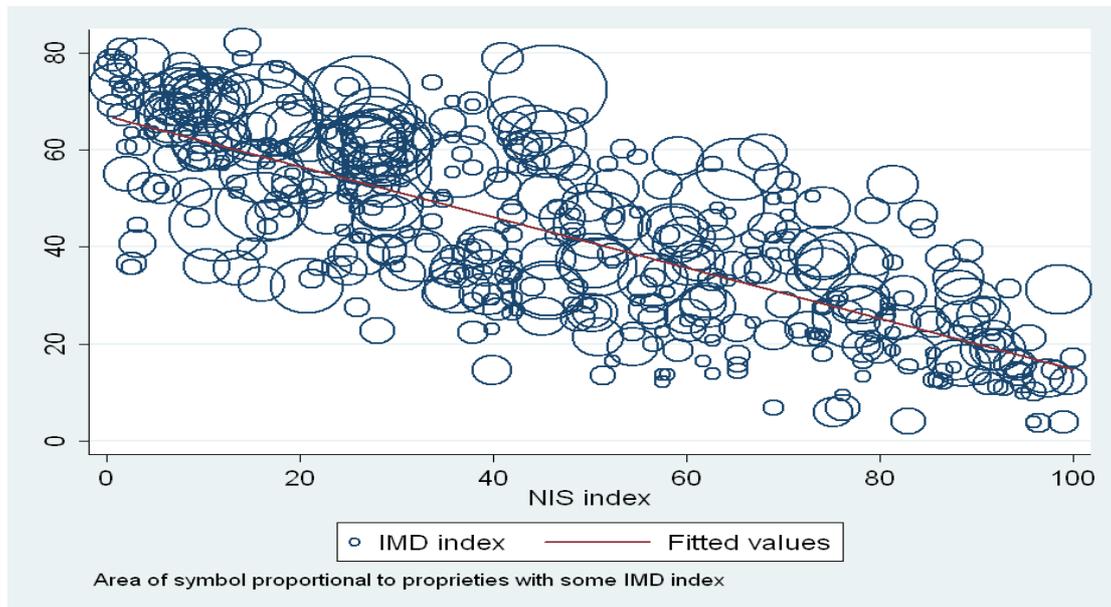
It is also important to note that properties that are not located in the neighbourhoods and do not have an NIS rank tend to be located in the better-off areas. Table A2.1 shows the average values of a selection of variables used in the analysis, distinguishing the sample of neighbourhoods where NIS rank is available from where it is not. The difference between the averages in the two samples reveals more advantageous characteristics in areas where NIS rank is missing. For example, the proportion of tenants in work is about 27 per cent in the sample with valid NIS values but 35 per cent in the sample where NIS ranks are missing.

Table A2.1   Comparison of the sample where NIS is valid with the sample where NIS is missing

Variable	Sample of NIS-ranked neighbourhoods			Sample of neighbourhoods without a NIS rank		
	Obs	Mean*	Std. Dev.	Obs	Mean*	Std. Dev.
Lead tenant is working	3095	27.21	0.45	1028	35.31	0.48
A member of household has ill health	3335	35.50	0.48	1106	30.20	0.46
Household income	3299	107.95	56.35	1053	138.18	66.98
Household receives IS	3335	30.97	0.46	1106	27.03	0.44
Tenants are satisfied with the area	3335	83.96	0.37	1106	82.73	0.38
Tenants are satisfied with the condition of their property	3278	2.18	1.00	1086	2.40	1.05
IMD score overall	3335	48.43	17.64	1106	31.78	17.60
IMD in the third least deprived areas	3335	22.40	0.42	1106	58.95	0.49
IMD in the middle third of the distribution	3335	59.61	0.49	1106	36.44	0.48
IMD in the third most deprived areas	3335	17.99	0.38	1106	4.61	0.21

* Mean of the variable in the sample

Riverside properties are not evenly distributed across neighbourhoods of different quality, as measured by NIS.[24] Figure A2.2 demonstrates that about half of the properties available for analysis are in the bottom third part of the distribution.

Figure A2.2 The quality of neighbourhoods where General Needs Tenants' properties are located
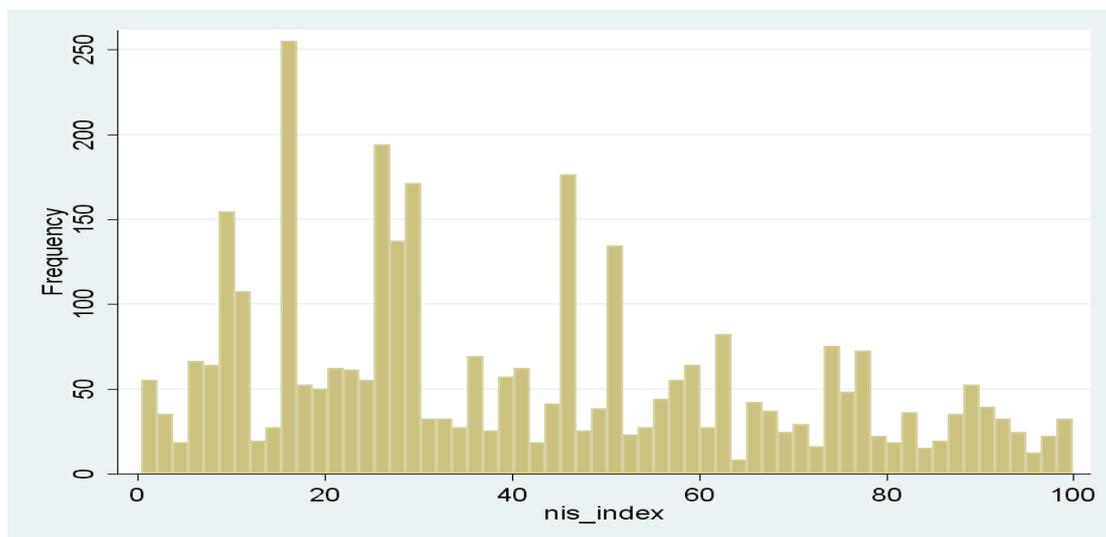
A2.3 Quality of data

The data sets that are used in the analyses do not always provide a consistent picture. Their quality calls for some caution when interpreting the results of analyses. Table A2.2 for example, shows inconsistencies between the two data sets – Academy and STATUS. Since any member of the household could answer the STATUS questionnaire the table presents a selection of answers given by those who said they were the lead tenants. A perfect match would have shown all values on the diagonal being 100. Instead the data show that, for example, in barely more than half of the cases where lead tenants tick the 16-24 box on the age question in the STATUS questionnaire, the administrative data are consistent with this.

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[24] The same is true if the quality of neighbourhoods is measured by the IMD index using the bigger sample of 4,487 properties for which IMD is available.

Table A2.2 Age of the tenant as reported in Academy and STATUS

Column percentages

| Tenant's age (Academy data) | If you are a tenant, please indicate which age band you fall into (STATUS questionnaire). | | | | | | | | |
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	Unweighted Total
16-24	51.0	4.1	2.4	1.3	1.7	2.1	1.1	1.8	143
25-34	30.6	66.6	3.4	2.2	0.8	0.9	1.9	1.3	397
35-44	8.2	23.5	76.6	3.9	2.8	3.1	1.3	1.3	652
45-54	5.4	2.7	16.7	76.5	3.1	1.5	1.3	2.8	689
55-59	2.7	0.5	0.3	14.6	64.0	1.2	1.0	1.0	348
60-64	0.0	0.9	0.3	0.9	26.3	65.7	1.1	1.3	331
65-74	1.4	1.6	0.2	0.1	0.6	24.8	78.4	2.5	513
75+	0.7	0.2	0.2	0.6	0.6	0.6	13.8	88.2	433
Unweighted Total	147	443	623	694	353	327	522	397	3506

A selection of STATUS respondents who say they are main tenants and report their age.

But inconsistencies are not confined to instances where the data originate from different sources. Respondents to STATUS sometimes give conflicting answers to related questions within the survey. For example, Table A2.3 shows the relationship between their answers to the following two questions: what kinds of income their households receive and which statements best describe their household income.

Table A2.3 Types of households' income and the sources of income

Column percentages

| Types of income the household receives | Source of households' income | | | |
	completely from state benefits/state pension	partly from state benefits/state pension	no state benefits/state pension (apart from child benefit)	Unweighted Total
Employment	2.5	35.8	73.6	22.6
WTC	1.4	24.1	23.1	10.1
Pension	30.1	44.0	7.3	28.7
Child benefit	22.2	29.1	41.7	27.3
IS	47.4	14.4	5.8	32.8
JSA	7.0	3.2	1.6	5.2
DLA/AA/IB	36.3	28.6	3.9	28.6
Other benefits	33.0	27.0	1.5	25.9
Other income	2.6	7.1	5.0	5.8
Unweighted Total	2201	752	674	3627

Since households may report more than one source of income, the percentages of households in each column do not add up to 100

The shaded areas demonstrate that 5.8 per cent of households that stated they received no state benefit or pension apart from child benefit, at the same time said they received IS and 1.6 per cent said they were on JSA. Moreover, of those who say their income comes completely from state benefits or state pension, 2.5 per cent at the same time say that they receive income from employment and 1.4 per cent mention working tax credit as a source of income.

These inconsistencies can not be eliminated because there is no third source of information that would enable us to judge which response is the correct one. Their impact on the results of analyses is also difficult to assess. But conclusions drawn from this report should be done so in full recognition of the quality of the available data. Accepting that it is more difficult to influence the way the respondents answer survey questions than to ensure accuracy of the administrative data, one of the recommendations of this report is that the quality of administrative data be improved.

A2.4   Profile of Riverside tenants' accommodation

This section gives a characterisation of best, average and worst neighbourhoods in terms of the age and type of housing stock, and quality of accommodation and how areas are perceived by tenants (see Table A2.4 and Figure A2.3). These descriptions do not compare the neighbourhoods through the identification of factors that make a neighbourhood worst, average or best. In a way, this information is already expressed in the rank of each neighbourhood. Instead, the questions this section answers can be formulated as:

- are tenants who are happy with their neighbourhoods more likely to be found in the worst, average or best neighbourhood?
- given that the majority of Riverside stock consist of houses, are these evenly spread across the worst, average and best neighbourhoods?

Starting with the worst neighbourhoods, the properties that were built after 1980 are more likely to be found here than older properties. Three-bedroom houses are more likely to characterise this group than flats; bungalows are least likely to be found in the worst neighbourhoods. Tenants who describe the condition of their property as very poor, those who think the level of problems in the area is high and households who are dissatisfied with their area are more likely to live in the worst neighbourhoods. Northern neighbourhoods where the majority of TRG stock is located are more likely to rank worse than neighbourhoods located in other parts of the country.

The best neighbourhoods are more likely to contain very old stock (the stock built before 1919) than newer housing. Although less than 8 per cent of the Riverside stock was built prior to 1919, more than 44 per cent of this stock can be found in the best neighbourhoods. It may seem strange that very old stock is more likely than the new builds to be found in the best neighbourhoods. However, this fact may reflect the situation where rooms in older properties are larger than in newer properties and that older dwellings are renovated to meet modern living standards. The data show that properties that have up to two bedrooms are more likely than properties with more rooms to be found in the best neighbourhoods.

At the same time the best neighbourhoods are not homogeneous in terms of the type of housing stock they contain. Flats and bungalows are more likely than houses to be found in the best areas; and properties built immediately after the Second World War (in 1946-1960) are more likely to be found in the best neighbourhoods than newer properties.

Tenants who are happy with the condition of their accommodation are more likely to be found in the best neighbourhoods than tenants who are not: 17 per cent of tenants in best neighbourhoods said the condition of their property was very good compared to 12 per cent who said it was very poor.

The same is true of their views about the areas in which they live. Regarding the level of problems, almost 20 per cent of those tenants who say the level of problems is low live in the best neighbourhoods, while only 11 per cent of those tenants who say the level of problems is high live in the best neighbourhood. Regarding the degree of satisfaction with the area, those who are satisfied with their area are more likely to live in the best neighbourhoods than those who are not. However, although areas in the South of the country where Riverside has housing stock are more likely to be characterised as best neighbourhoods, the data not shown in the report suggest that those living in the South are less likely to be satisfied with their area compared to those living in other regions.

Properties built between the two wars (in 1919-1946) constitute the smallest part of the Riverside stock and they are more likely than other properties to be found in the neighbourhoods that rank average. Bungalows are more likely than flats or houses to be found in average quality neighbourhoods as are larger properties (with four or more bedrooms). Average areas are also more likely to be located in the North of the country. Those who say their accommodation is fairly poor are more likely than those who assess it more favourably to live in average neighbourhoods. At the same time, tenants reporting a low level of problems in their area and tenants who are generally satisfied with their area are more likely to live in average quality neighbourhoods than tenants who think there are many problems in the area and tenants who are dissatisfied.

Table A2.4 Characteristics of Riverside housing stock and neighbourhoods

Characteristics	NIS				All
	worst	average	best	Col %	Unweighted Total
Year property was built					
Pre-1919	33.3	22.3	44.4	7.8	410
1919-1946	46.6	50.8	2.6	13.1	406
1946-1960	58.8	23.2	18.0	16.7	522
1960-1980	53.3	31.6	15.1	35.5	1018
Post-1980	55.5	32.9	11.6	26.9	822
All	52.4	32.3	15.3	100	3178
Type of property					
Bungalow	35.6	43.7	20.7	8.6	272
Flat	48.0	33.0	19.0	36.4	1025
House	56.5	30.4	13.1	55.0	2015
Number of bedrooms					
1	48.2	33.7	18.1	26.1	664
2	49.4	32.7	17.9	36.5	1241
3	56.7	31.2	12.1	34.3	1291
4 or more	49.9	34.3	15.8	3.1	116
All	51.6	32.5	15.9	100	3312
General condition of property					
Very good	51.6	31.6	16.8	24.2	775
Fairly good	52.6	31.1	16.3	49.7	1628
Neither good nor poor	50.8	34.5	14.7	13.5	446
Fairly poor	44.5	41.4	14.1	8.9	299
Very poor	54.4	33.9	11.8	3.7	107
All	51.5	32.7	15.9	100	3255
Level of problems in the area					
High	61.7	26.9	11.4	16.7	548
Moderate	54.5	30.5	15.0	51.5	1722
Low	41.7	38.6	19.7	31.8	1042
All	51.6	32.5	15.9	100	3312
Region					
Midlands	47.0	31.3	21.7	9.9	310
South	11.1	23.7	65.2	3.3	290
North	53.7	33.0	13.4	86.8	2712
Weekly income					
under 60 p/w	56.5	32.9	10.6	20.0	682
60 to 100 p/w	52.6	30.9	16.5	29.8	1019
100 to 150 p/w	52.4	32.8	14.8	29.7	972
150+ p/w	44.2	34.0	21.8	20.5	639
All	51.6	32.5	15.9	100	3312

Figure A2.3 Are you satisfied with the area?
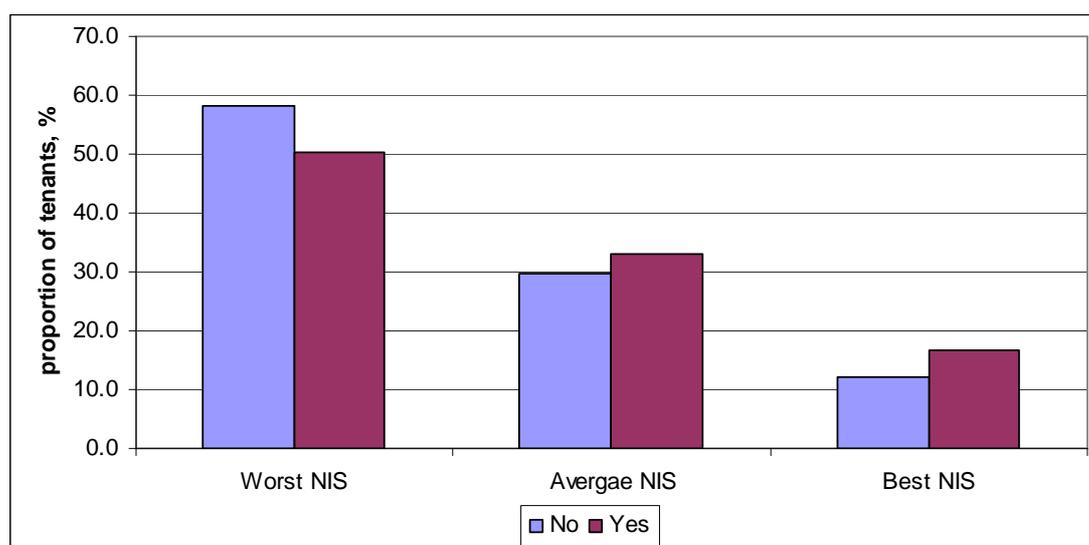
A3. Method of cluster analysis

To identify households that are relatively homogeneous with regard to their characteristics, the overall population of TRG tenants is divided into four subgroups, or clusters, in such a way that households in each subgroup have characteristics that distinguish them from households in other subgroups.

Principal components analysis is a statistical method commonly used in research prior to conducting cluster analysis. It transforms a set of correlated variables into a smaller set of uncorrelated variables called principal components. The principal components are linear combinations of the original variables that capture the maximum variance in the data. The first principal component explains the greatest amount of variation. The second principal component explains the maximum amount of variation unexplained by the first, and so on.

Principal components are independent from each other. This independence of principal components and their small number make the clustering algorithms more effective. The number of components is determined by the so-called eigenvalues that show the variance accounted for by each principal component. Principal components with the largest eigenvalues correspond to the dimensions that have the strongest correlations in the dataset. In this study, for example, the first principal component captures the correlation between the presence of children in the household, the size of the household and its income. Consecutive principal components account for less and less variability. The number of principal components is determined when there is little variability left[25]. The nature of this decision is arbitrary. In this research, principal components with eigenvalues greater than 1.3 are retained.

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25 For example, only factors with eigenvalues greater than one should be retained because otherwise the principal component explains not more variation than the equivalent of one original variable (Kaiser, 1960)

Partition (or *k-means*) cluster analysis is an exploratory data analysis tool which divides the overall population of interest into a specified number of subgroups (Everitt *et al.*, 2001). As a result of this division the degree of association between two objects is maximal if they belong to the same group and minimal otherwise. The *k-means* method produces exactly k different clusters of greatest possible distinction and cluster variability is measured with respect to the means of the classifying variables (hence the name k-means clustering).

There are a variety of different measures of inter-observation distances and intercluster distances. In this study, the square of Euclidean distance was used (Clatworthy *et a.l*, 2005). This is the most common distance measure, computed by finding the square of the distance between each variable, summing the squares, and taking the square root of that sum. The following formula expresses the Euclidean distance between two observations.

$P = (p_1, p_2, \ldots, p_n)$ and $Q = (q_1, q_2, \ldots, q_n)$ with *n* characteristics, or dimensions:

$$\sqrt{(p_1 - q_1)^2 + (p_2 - q_2)^2 + \cdots + (p_n - q_n)^2} = \sqrt{\sum_{i=1}^{n}(p_i - q_i)^2}$$

Cluster analysis seeks to obtain very different means for most, if not all dimensions, used in the analysis. In the case of partitioning into two clusters along two dimensions, for example, ideally, the first cluster has high means on principal component one and low means on principal component two, while the second cluster has low means on principal component one and high means on principal component two. Being an exploratory tool, cluster analysis can be used to discover structures in data but not to provide an explanation. It produces different results depending on the number of clusters, the set of grouping dimensions and the sample size.

A3.1   Characteristics of tenant clusters

Cluster 1

Tables A3.1 – A3.5 suggest that the first cluster is more likely than other clusters to contain lead tenants in households with children (including lone parents living with children only, lone parents living with children *and* other adults, couples with children or large families comprising couples with children and other adults). Although lone parents are different from couples with children in their opportunities and barriers to work, the small size of these groups among TRG general needs tenants makes further analysis difficult. Additionally, no distinction between two-person (a parent and a child) and three-person (a parent, a child and a grandparent) lone parent families can be made.

Lead tenants in the first cluster are more likely to be 16-55 years of age than lead tenants in other clusters; they are more likely to be female, and they are more likely to belong to families with an ethnic minority (predominantly Indian) background. Their families are more likely than families of tenants in other subgroups to receive less than £60 per capita income per week, with this income coming mainly from Child Benefit, Income Support and JSA. This reflects the fact that compared with tenants in other clusters; tenants in this cluster are more likely to be unemployed or inactive,

although some tenants in this cluster report belonging to a family receiving Working Tax Credit. Tenants in this cluster tend to have no savings, find managing their finances problematic and worry about debts. The main barrier to work for them is associated with having children, although data on the age of children and on their views toward work and barriers to work are not available.

Compared with accommodation of tenants in the other clusters, the housing circumstances of these tenants and their families are more likely to be characterised by large (with three or more bedrooms) houses built in the period 1919-1946 and after 1980. These tenants are more likely than tenants in other clusters to be found in the 'worst' and 'average' quality neighbourhoods. Not surprisingly, they tend to be dissatisfied with the area in which they live and are most likely, compared with tenants in other clusters, to report a high level of problems, such as lack of safety and security, absence of gardens, rubbish in the streets, drug users in the area and poor community facilities. Geographically these tenants are more likely than tenants in other clusters to live in the Midlands.

Cluster 2

The second cluster is more likely than other clusters to comprise lead tenants who are white and retired. Compared with other clusters, tenants in this cluster are likely to be in a couple without children whose weekly per capita net income ranges between £60 and £100 a week. They or their family tend to report ill health and their income appears to come mainly from a disability related benefit (such as IB, DLA and AA), pension payments and IS. Their families are less likely to have a current account than families of tenants in other clusters but they are more likely to say they are managing their finances well and are not very worried about getting into or being in debt.

Compared with other subgroups of tenants, they are more likely to live in the North of the country, in houses that were built between 1946 and 1980 with two or three bedrooms. They tend to live in the 'worst' and the 'best' quality areas but they are not as likely to live in the 'worst' areas as tenants in the first cluster and they are not as likely to live in the 'best' areas as tenants in the third cluster. Interestingly, tenants in this cluster are more likely to be satisfied with their neighbourhood than those in both Cluster 1 and Cluster3.

This analysis suggests that the largest proportion of tenants in this cluster are retired or inactive because of their age and/or ill health and the latter is likely to be a barrier to work for those who are inactive and not looking for work.

Cluster 3

The age structure of the third cluster is similar to that of the first cluster in that lead tenants in this subgroup tend to be younger. Tenants from an ethnic minority are also more likely to be found here than in Clusters 2 or 4. But the largest ethnic minority in this cluster consists of Black Africans and the lead tenant is more likely to be a male in this cluster than in the first cluster. They are most likely to be a single person and to belong to the healthiest families compared with other groups. They are more likely than tenants in other clusters to be in work and their household per capita net income is £150 or more a week. They are also most likely to have a current account and savings.

These tenants are more likely than tenants in other clusters to live in one-bedroom flats. Housing built prior to 1919 is also most likely to accommodate families in this cluster. Tenants tend to report a low level of problems in their neighbourhoods and this is consistent with the fact that compared with other groups of tenants they are most likely to live in the 'best' neighbourhoods. But their satisfaction with the area where they live, although not the lowest among the groups of tenants, is lower than the average. Thus while typically 84.5 per cent of tenants are happy with their neighbourhood, only 81.8 per cent of tenants in the third cluster say they are satisfied with the area in which they live. Compared with other clusters, they are most likely to live in the South of the country.

Cluster 4

The tenants of this cluster have some similarities with those of the second cluster but they differ from Cluster 2 on a number of characteristics. They are more likely to be single and they are more likely to be 55-64 years old. Compared with other groups of tenants, their per capita net income is most likely to be in the £100-£150 a week category and it is most likely to come from their pension, suggesting that they tend to have taken early retirement[26]. Incidence of health problems among them is higher than average but not as high as it is among households in Cluster 2. Still, it is the highest among the working age clusters. They are more likely than tenants in other clusters to report having savings, and say they manage their finances well and are not at all worried about debts.

Compared with other groups, these tenants and their families are more likely to live in bungalows that have two bedrooms and in properties built between 1946 and 1960. They can equally be found in all neighbourhoods, although the probability of them living in the worst areas is slightly higher than average. They are more likely than tenants in other clusters to report a moderate level of problems in the areas where they live but they are still most likely to be satisfied with their neighbourhood. They are less likely to be found in the South than tenants that belong to other clusters.

It is possible that barriers to work among these tenants surround their acceptance of their workless (possibly because of their health problems or because they think that it would be difficult to get a job at their age) and also in their relatively comfortable financial position.

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[26] It also includes women of 60-64 years of age who may be retired.

Table A3.1   Demographic characteristics

Column percentages

Characteristics	Clusters				All
	1	2	3	4	
Age of tenant					
16-34	34.2	5.8	21.5	9.9	16.6
35-54	53.6	31.3	47.9	27.1	38.8
55-64	9.2	21.6	12.3	26.8	18.3
65 plus	3.0	41.3	18.3	36.2	26.3
Gender					
Female	77.2	42.3	50.7	51.9	53.9
Male	22.8	57.7	49.3	48.1	46.1
Ethnicity - White	82.0	92.8	82.4	90.7	87.3
Single person household	6.0	34.1	98.3	74.1	58.6
Number of people in the household					
1	6.0	34.1	98.3	74.1	58.6
2	28.5	53.2	1.7	24.4	25.8
3	29.1	10.5		1.4	8.3
4	36.4	2.2		0.1	7.3
Have children	63.0	2.0		0.5	12.2
Household composition					
Single without child	6.0	34.1	98.3	74.1	58.6
Single with 1+ child	13.7	1.3		0.4	2.9
2+ adults without child	31.0	63.9	1.7	25.4	29.2
2+ adults with 1+ child	49.3	0.7		0.1	9.3
Unweighted Total	979	1014	1209	1262	4464

Table A3.2   Income and its sources

	Clusters				All
	1	2	3	4	
Weekly income					
under 60 p/w	78.0	3.4	9.8	3.0	18.8
60 to 100 p/w	17.8	94.9	7.4		28.2
100 to 150 p/w	4.0		1.3	95.7	29.6
150+ p/w	0.2	1.7	81.5	1.2	23.4
Unweighted Total	979	1014	1209	1262	4464
Employment status					
In work	22.0	9.2	58.1	21.5	27.6
Unemployed	21.0	3.9	13.5	3.8	9.5
Inactive	50.9	45.4	15.8	30.6	34.5
Retired	6.1	41.5	12.6	44.1	28.5
Unweighted Total	931	993	1005	1218	4147
Source of income					
Employment	20.8	10.8	42.8	19.3	24.0
WTC	13.9	2.1	5.5	2.4	5.3
Pension	5.9	35.8	16.6	39.9	26.2
Child benefit	51.6	5.4	7.4	5.9	14.6
IS	50.8	47.8	13.2	13.9	28.7
JSA	14.9	3.5	10.7	2.4	7.2
On DLA/AA/IB	21.9	46.3	11.0	32.1	27.8
Other benefits	14.2	34.3	8.1	31.3	22.5
Other income	2.9	2.4	4.6	3.9	3.5
Ill health27	31.7	58.9	17.7	40.2	36.9
Unweighted Total	979	1014	1209	1262	4464

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27 Someone in the household has LTI affecting daily activity or in receipt of DLA/AA/IB or considers themselves as LTI.

Table A3.3 Financial circumstances

Column percentages

Financial situation	Clusters				All
	1	2	3	4	
Have current account	85.2	81.5	89.5	83.7	85.0
Unweighted Total	935	929	1057	1153	4074
Have savings	58.1	66.3	69.7	69.5	66.7
Unweighted Total	979	1014	1209	1262	4464
Worries about debt					
Very worried	25.2	15.2	16.4	14.5	17.2
Fairly worried	38.4	27.2	33.2	27.5	31.0
Neither	20.8	21.5	19.2	22.1	20.9
Not very worried	9.0	18.5	14.7	15.9	14.9
Not at all worried	6.6	17.5	16.5	20.0	15.9
Unweighted Total	918	912	1012	1139	3981
Managing finance					
Managing well	14.9	33.6	28.9	34.4	29.1
Just getting by	65.3	57.0	55.4	55.1	57.6
Getting into difficulties	19.9	9.3	15.7	10.5	13.4
Unweighted Total	939	950	1063	1181	4133

Table A3.4 Characteristics of housing

Column percentages

Characteristics	Clusters				All
	1	2	3	4	
Live in house	93.0	70.1	34.2	61.2	61.7
Type of property					
House	89.0	59.3	30.5	48.7	53.6
Flat	7.0	29.9	65.8	38.8	38.3
Bungalow	4.0	10.8	3.6	12.5	8.1
Number of bedrooms					
1	4.7	20.6	46.7	29.9	27.7
2	29.7	38.4	31.9	40.7	35.7
3	58.2	38.1	19.4	27.4	33.4
4	7.5	2.9	2.0	2.0	3.2
Unweighted Total	979	1014	1209	1262	4464
Year the property was built					
Pre-1919	7.8	14.6	32.1	17.8	18.9
1919-1946	16.5	11.3	7.9	8.7	10.6
1946-1960	11.1	16.6	9.1	17.6	13.9
1960-1980	28.5	34.4	29.8	32.2	31.4
Post-1980	36.1	23.1	21.0	23.8	25.3
Unweighted Total	967	976	1135	1196	4274

Table A3.5   Characteristics of neighbourhoods and location

<div align="right">Column percentages</div>

Characteristics	Clusters				All
	1	2	3	4	
Reported level of problems in the area					
High	21.8	17.1	14.3	13.0	16.0
Middle	50.1	49.3	47.6	54.5	50.5
Low	28.2	33.6	38.2	32.5	33.5
Satisfied with the area	78.2	86.7	81.8	89.0	84.5
Neighbourhood					
Worst	54.2	53.5	46.0	52.6	51.5
Average	34.4	30.0	33.9	32.4	32.6
Best	11.4	16.5	20.1	15.0	15.9
Geographical location					
Midlands	15.2	8.4	9.4	10.8	10.7
South	2.1	4.9	17.7	7.4	8.7
North	82.7	86.7	72.9	81.8	80.7
Unweighted Total	979	1014	1209	1262	4464

A4. Methodology of the qualitative study.

In this chapter the research methodology for stage three of the study is set out. It describes how the qualitative research was conducted, the process of sampling neighbourhoods, recruiting interviewees and conducting and analysing the interview data.

Slight modifications were made to the original research design to accommodate the diversity of Riverside neighbourhoods and complexity of tenant types. Unlike quantitative methodologies which seek to establish the extent of a particular phenomenon, qualitative methods aim to explore and uncover reasons behind the existence of particular phenomenon, and aim to achieve a deeper understanding of the issues at stake. In particular the strength of qualitative methodologies lie in their ability to provide an exploration of connections and relationships between issues and why things happen the way they do.

An important difference between the two approaches is in their sampling strategies and sample numbers. The qualitative sampling method used for this research was 'purposive sampling', meaning that the research sample is selected 'purposively' with specific target subgroups in mind, responding directly to the interests of the research. The virtue of this sampling method is that the sample directly reflects the key interests and concerns of the research, so rather than trying to reach the 'statistical adequacy' of a sample, it relies on identification of relevant cases.

Fewer numbers of interviews are needed in qualitative research because; a) each case brings relevant and appropriate data and b) given the in-depth nature of the interview each interviewee provides a case study within which a number of processes can be explored. There is no need to do multiple interviews within the same category to prove the validity of such a case because each case or interview does not stand for an intrinsic truth, neither is its purpose to be replicable to all other possible cases in the wider population – instead each case presents an opportunity to analyse the processes at work in a particular biography, raising knowledge about the kinds of experiences and processes influencing a specific case. In the case of this research the aim of sampling was to capture the diversity of Riverside tenants and the typology provided through the quantitative cluster analysis informed this by segmenting different groups.

A4.1 Sampling the neighbourhoods

The starting point was to select three Riverside neighbourhoods for the case studies. Riverside's neighbourhoods are very diverse in terms of their location, tenure and stock. Riverside own and manage around 48,000 social housing properties and operate in over 200 local authority areas across England. They have a particularly strong presence in Merseyside where the organisation's origins lie, with other concentrations in Carlisle, Manchester, Newcastle, Leicester, Rochdale and Stoke. The group recently (March 09) amalgamated with seven of its subsidiaries to form a new asset-owning entity.

The nature of the stock reflects the Group's long history of development and its acquisition, by transfer, of a large number of former council homes. Its stock comprises purpose-built flats and houses, some of which date back to the 1970s, improved older terraced properties and ex-local authority accommodation. The stock is predominantly social rented for general use although since 2007 there are now

strong supported housing and housing for older people arms of the Group. The Group operates in a large number of neighbourhoods, each with its own characteristics. The strongest concentrations of black and minority ethnic (BME) populations within the group are in Manchester, Salford, Liverpool and Leicester where up to 39.5% of the population is from a BME background.

The quantitative analysis sought to categorise the Riverside neighbourhoods. Three types of neighbourhoods were identified on the basis of the Neighbourhood Investment Strategy (NIS) indices. In this research those neighbourhoods with an index lower than 33 are defined as worst and those with an index higher than 66 are defined as best. The remaining neighbourhoods are considered to be of average quality. Most of the Riverside stock (about 52%) is located in the worst neighbourhoods and only 15.3% of the stock is in the best. Riverside also use their own broad indicator of neighbourhood quality based on the NIS, a simple traffic light system – red, orange, yellow and green (red representing the bottom quartile performance and green representing the top quartile).

The original plan for sampling a cross-section of neighbourhoods was to select one of each type (worst, average, best) based on the quantitative analysis. The neighbourhoods themselves cannot be named in the report in order to maintain the confidentiality of the tenants. For neighbourhood 1, the Merseyside area was an obvious choice of region because of the Group's origins in the area. Several neighbourhoods in this area were on the receiving end of regeneration initiatives managed by a range of partners. A large estate of terraces and flats housing families and single people with a long history as Riverside housing stock was selected in Wirral.

Carlisle in the North West was identified as the next area. It has a very different history and stock profile to Wirral. A large stock transfer from the council took place in 2002 and until recently had continued to operate under the name of the subsidiary. Within Carlisle a neighbourhood was selected from the 'average' category and with an older tenant age profile than Wirral.

The third area which had originally been intended as a 'best' area proved slightly more difficult to select. The South East and East Midlands were both seen as providing a strong contrast to the other two areas particularly given the higher levels of economic prosperity and employment in the South. Whilst numbers of ethnic minority tenants are not high across the group as a whole the quantitative analysis identified that the group with the highest concentration was those of Indian origin, found mainly in the East Midlands. However, the issue here was that these groups did not live in neighbourhoods classified as best. In order to capture the two dimensions of ethnic diversity and higher quality neighbourhood a decision was made to have two smaller case study neighbourhoods. A 'best' area was selected in north London consisting of a small number of houses and flats. There were fewer initiatives aimed at Riverside tenants across the south east region and neighbourhoods tended to be more isolated from a Riverside office so this provided a very different experience of living in a Riverside neighbourhood. The other case study area selected was in Leicester in an area with high numbers of tenants from the Indian subcontinent and defined by the quantitative analysis as average. Having 4 case study areas also gave us neighbourhoods spanning Riverside's four NIS quartiles with Wirral as red, Leicester, orange, Carlisle yellow and north London green.

A4.2   Neighbourhood mapping

Having identified the four case study areas the next step was to carry out a brief mapping of each area. Researchers spoke to Riverside staff in local offices to get an overview of the neighbourhood, the types of tenants, the problems they faced and initiatives being run in that area. Various web-based research tools such as Google and local council websites were used to establish the geography of the area and identify and locate statutory and commercial local services (financial, travel, education/training, childcare, healthcare, employment, advocacy, disability support, ESOL, etc.) and potential employers. In practice the mapping exercise also provided an important layer of contextual knowledge for the individual researchers who would be conducting interviews in an area. It helped them understand local language related to landmarks and the relationships between neighbouring areas often mentioned by interviewees. The exercise produced maps of the area with key facilities and services marked on them. The aim was to use these during the interviews as a visual tool to facilitate discussion relating to how tenants used their neighbourhood space and services.

A4.3   Recruiting the tenants

The next stage in the research process was to recruit the interviewees in each neighbourhood. The original aim had been to use the Riverside data to target tenants who fitted the five family groups identified by the quantitative analysis through the process of 'purification' of the clusters described in this report

The family groups identified in the quantitative analysis were:

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

However the data available did not provide enough consistent information so instead letters and information sheets (see Chapter A7 below) were sent to all general needs tenants in each neighbourhood asking them contact the research team or Riverside if they did not wish to take part in the research. 1101 letters were sent out in total. Tenants were given a two-week period for opting out and at this stage around 20 tenants called to say they would prefer not to be contacted. Several also replied to say they would be happy to be interviewed.

At the end of that period researchers began calling tenants to recruit interviewees. The aim was to recruit 16 tenants in Merseyside, 16 in Carlisle and 8 each in Leicester and London. Across all areas the aim was to achieve roughly equal numbers of tenants in each of the family groups identified in the quantitative analysis and set out above, though on a somewhat less restrictive basis. Family groups for the qualitative sampling were defined more broadly as follows:

1. working age with children (couples and lone parents)
2. retired (mainly couples)
3. working age without children (singles)
4. early retired (mainly singles)
5. working age without children (more than one adult).

The screening process during recruitment also sought roughly equal numbers of male and female interviewees and where possible a range of ages within the family groups. Some groups, particularly young men, were harder to reach and recruit than others and required some focused recruitment. An incentive of £20 was offered to interviewees to encourage participation and thank them for giving their time to the research. This assisted with the recruitment of 'hard to reach' groups on low incomes for whom £20 was often a significant incentive.

There were several reasons why achieving exactly equal numbers of interviews in each family group would be difficult. Since certain family groups would be more prevalent in a particular neighbourhood (such as retired people in Carlisle) the expectation was that there was likely to be an uneven breakdown of family groups in the final sample. Given the strong likelihood of cancellations and 'no shows' extra interviewees were recruited in each area and it was not possible to predict which family group would cancel and who would be available to replace them.

Table A4.1 below gives a breakdown of the sample in each area achieved by family group bearing in mind the points made in the previous sections. Lower numbers were achieved on family groups 4 and 5 who were less prevalent in the quantitative analysis and less easy to find in the neighbourhoods themselves. There was also some overlap between family groups 2 and 4 and family groups 3 and 5, so for the purposes of the qualitative sample and in the analysis family group 4 was viewed as a subset of 2 and family group 5 a subset of family group 3.

Table A4.1   Family groups

| | Family groups | | | | | |
Neighbourhood	working age with children (couples and lone parents) Cluster 1	retired (mainly couples) Cluster 2	working age without children (singles) Cluster 3	early retired (mainly singles) Cluster 4	working age without children (more than one adult) Cluster 5	Total
Merseyside	7	3	3	2	1	16
Carlisle	1	6	6	2	1	16
Leicester	3	0	5	0	0	8
London	2	2	2	2	0	8
	13	11	16	6	2	48

Table A4.2 and Table A4.3 below show the age and gender profile of the sample. In Table A4.2 a key distinction to be noted in the age distribution is between those of working age (below 60 years) and retirement age (over 60 years). The table shows those of working age represent 68% of the sample, while those of retirement age represent only 32%, conforming to the study's concern with prioritising those of working age. In the breakdown of age bands there is a high representation of cases in the 40-49 band. This reflects the specificities of the neighbourhood profiles and particularly the older profile of the Carlisle neighbourhood. Merseyside is not represented in this age band and is instead strongly represented in the younger age bands of working age (20-29, 30-39). This accounts appropriately for the higher numbers of young people in this neighbourhood. At the other end of the spectrum the concentration of the sample in older age bands is reflected by Carlisle where the area profile is of an older population (particularly older retirement age (70-79)), by contrast the other neighbourhoods in the retired category are represented in the younger retirement band (60-69). The exception here is Leicester which is not

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represented in the retirement category at all. This can be explained by the high proportion of minority ethnic populations, which are identified in the quantitative report as a more youthful group.

Table A4.2   Age bands

Neighbour-hood	16-19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	total
Mersey-side	0	5	5	0	1	4	1	0	16
Carlisle	0	0	1	5	4	1	4	1	16
Leicester	1	1	1	4	1	0	0	0	8
London	0	1	0	3	0	4	0	0	8
	1	7	7	12	6	9	5	1	48

Table A4.3 by contrast illustrates that an almost equal balance in the sample between men and women was achieved across the neighbourhoods. Slight differences in the gender split can be explained by the phenomenon of 'no shows' where available replacements may not necessarily have been of the same gender.

Table A4.3   Gender

Neighbourhood	Male	Female
Merseyside	7	9
Carlisle	10	6
Leicester	5	3
London	3	5
	25	23

Employment status and household composition are illustrated in Table A4.4 and Table A4.5. Table A4.4 on employment shows a large proportion of the sample are inactive due to ill health, closely reflecting the overall statistics on ill health presented in the quantitative report. Furthermore, the highest proportion of this category are located in the north of England (Carlisle and Merseyside). In addition a high proportion of those in the 'looking for work' category are in Merseyside. Conversely, the proportion of those in employment is much greater in London and Leicester where the economic opportunities are better. Table A5.5 reveals that a high proportion of the sample are single people – a large proportion of this category being in Carlisle where there are high numbers of elderly people living alone and widowed. Again, the table shows higher numbers of households with children in Merseyside where the population is younger and a relatively high proportion of the Leicester sample with children (3 out of 8).

Table A4.4   Employment/current status

Neighbourhood	Working full or part time	Looking for work	Not looking for work			total
			ill health	retired	children	
Merseyside	0	4	4	4	4	16
Carlisle	2	1	7	6	0	16
Leicester	4	2	2	0	0	8
London	3	0	0	4	1	8
	9	7	13	14	5	

Table A4.5   Tenants in household

Neighbourhood	Single people	Couples	Lone parent +children under 16	Couple + children under 16	total
Merseyside	6	3	5	2	16
Carlisle	15	0	0	1	16
Leicester	5	0	0	3	8
London	4	2	1	1	8
	30	5	6	7	48

In Leicester an additional issue for the research was to recruit and interview tenants of Indian origin. The decision was made to focus on the Gujarati community which constitutes the largest ethnic minority population in Leicester. PSI has a long track record of conducting research in ethnic minority communities. We have found that matching the interviewee with an experienced interviewer from the same community produces better quality data than employing a community interpreter to simultaneously translate the interview. An experienced Gujarati interviewer was recruited to undertake recruitment and interviewing. The aim was to obtain four Gujarati interviews out of the eight conducted in Leicester and this was achieved. The Leicester sample also included an Iraqi family and three respondents of mixed heritage which reflected the ethnic diversity of the Leicester neighbourhood.

A4.4   Interviews

Depth interviews were conducted with the 48 tenants (usually heads of household) in Merseyside, Carlisle, London and Leicester. PSI follows the Social Research Association code of conduct on research ethics and also has its own set of standardized procedures that researchers follow, for example facilitating informed consent through the use of consent forms and information sheets for participants. The interviews were semi-structured depth interviews focusing primarily on the situation of the individual although the situation of other household members was also discussed briefly in some instances.

The interview topic guide (see Chapter A7 below) began with background questions including age, qualifications, number of tenants in the household and current work situation. The first section of the interview was on work and employment. Interviewers filled in a timeline for the respondent marking key events in their work, and unemployment, family/household, housing history, tracking movement into and out of work, periods of inactivity, unemployment, training and changes in housing tenure and area. The events on the timeline then provided the focus for exploring priorities and decision making around movements into and out of work and changes in housing tenure, the individual's relationship with agencies providing job search support such as Jobcentre Plus etc. Interviews probed on the interaction between work and housing and the role housing plays in shaping decisions about employment.

The topic guide also covered a set of questions on household finances exploring their strategies for money management, paying bills and buying food as well as their experiences of debt and sources of financial support. We sought to understand whether they were struggling or managing financially, whether they have debt issues, what they would need to feel better off and sources of financial support including credit unions and local information and advice and informal support from friends and family.

Finally the interviews explored the individuals' experiences of and feelings about living in the neighbourhood, their interaction with friends, family and neighbours that might constitute local neighbourhood cultures. Here interviewers made use of the area mapping conducted prior to interviews in order to provide a visual prompt facilitating tenants' discussions about their relationship with their local area. The success of this tool varied considerably from person to person depending on how comfortable they felt with a map. A central benefit for the interviewers was the visual indicator they provided of people's use of their local environment. Where interviewers were able to do so, they drew lines on the map from the tenant's home to the various locations frequented by the tenant such as the supermarket or GP.

The final section explored tenants' use of formal and informal support and local services in more depth. These questions aimed to understand not only which sources of support were being used but why, and the barriers that tenants faced in getting the help they needed in relation to employment and finance.

Confidentiality for the interviewees was maintained throughout; transcripts and all documentation relating to the tenants were anonymised using unique identifiers. The exact neighbourhood locations in Merseyside, Carlisle, Leicester and London where the research was conducted have not been identified and all tenant names have been replaced by pseudonyms.

A4.5   *Qualitative data analysis*

Interviews were recorded and transcribed. In the case of the Gujarati interviews they were transcribed into Gujarati and then translated into English. The qualitative analysis was conducted with the assistance of the computer software package QSR NVivo 7. A coding framework was devised based on the broad categories in the topic guide (work and employment, housing, neighbourhood etc.) and all the data was coded to these nodes. The content of the large nodes was then read and explored in order to identify emerging themes and these were used to create subnodes (e.g. retirement, barriers to work, housing history) and the data coded a second time to these more in-depth nodes. Sets were created of different groups in the data (i.e. neighbourhood or family group) and these in combination with tenant details (age, gender, ethnicity) provided an invaluable tool for running queries which pull-out data relating to different groups with different characteristics.

A5. Description of the areas and neighbourhoods

This chapter provides an introduction to the four neighbourhoods and describes some of the issues facing tenants in those areas; their views on living in their neighbourhood – both the positive and negative aspects. It provides some context to later chapters in the main report by touching on the availability of local services and employment, and particular issues associated with the neighbourhood and housing type.

A5.1 Wirral

The Merseyside neighbourhood, located in Wirral was classified as 'worst' by the quantitative analysis. It was a large neighbourhood well connected to Liverpool by public transport. The high street which was located at one end of the neighbourhood housed the main shops, an advice centre, and the Riverside housing office. There was a respectable array of local facilities including GPs, schools and colleges although the hospital was further away. However, the neighbourhood was also interspersed with several rows of boarded-up shops. The housing itself consisted mainly of small Victorian terraces, but there were also some more recently built terraces and flats. The whole area was the focus of a number of large regeneration initiatives which had lead to the construction of new housing and services, and also a number of initiatives and partnerships working in the area to promote employment and social cohesion.

The tenants interviewed lived mainly in the Victorian terraces with a small proportion living in modern newly-built flats or houses generally no older than five years. Those in the newer build properties were normally pensioners or tenants re-housed after their old houses were demolished.

A minority of Wirral tenants saw positive aspects of the neighbourhood noting good transport links and 'having everything on your doorstep'. Those living in the newer flats and houses tended to be much happier with their housing conditions and immediate area than those in the older Victorian terraces. The streets which had been newly-built were generally seen as much quieter and more pleasant; however streets of boarded-up housing (awaiting demolition) were seen to attract antisocial behaviour regardless of where they were located.

Most tenants' views on the area were overwhelmingly negative. There were numerous references to the relentless antisocial behaviour that made the parks and other open spaces unpleasant or unusable. This tenant like other parents in the area mourned the lack of facilities and the appropriation of children's play spaces:

> *"There's nothing for the kids. They ... there is no mums and tots here, the park is full of teenagers drinking all the time ... So you can't really take the kids to the park unless you get there dead early in the morning, when they're all hung-over at home."*

Others noted that the children's area in the park "is full of cans, broken glass and syringes everywhere". There were tales of petty vandalism, particularly cars; broken windows; kids and adults fighting in the street and neighbours and night-clubbers

making noise at anti-social hours. Drug dealing, alcohol, and substance abuse were described as prevalent and visible:

> " Well, I can be talking on the front to a neighbour and see somebody having drugs delivered to their front doors, and I don't like my children seeing it … the dealing and stuff is happening, right here."

A small number of tenants described or hinted at a culture of intimidation stemming from particular groups within the community including the drug dealers, and owners of dangerous dogs. The drug dealers were described as inhabiting the privately rented accommodation in the area. Some tenants saw this as a negative by-product of the council's 'right-to-buy' policy which they felt has led to unregulated subletting. One tenant described the area as "lawless". The public transport provision was viewed as expensive and unreliable. Many tenants said they did not use it but walked or drove instead.

A couple of tenants (one of whom was a tenant representative) were aware of the regeneration plans and had more positive aspirations for the future of the neighbourhood. The building of new housing was perceived as bringing with it better tenants, resolving previous 'social problems' by getting rid of the 'drug addicts' who had used the older derelict housing as squats. They also approved of what was described as a 'vetting' process for new tenants. These changes brought about by regeneration money were observed by one resident who had moved into a new build flat that replaced the old tower blocks:

> "over the last six years since the government's threw money at it, a lot of money, there must be 250-300 properties, mainly this type, three storey but well built, well developed, well policed by the vetting system what they have now, you don't tend to have loud music and druggies and things like that round here anymore, they've driven them away."

Relations between neighbours in the area seemed to vary considerably. While some tenants, particularly the older ones, developed friendships with their neighbours and spoke about people 'looking out for each other', others spoke about problems with noisy neighbours although they generally felt people were friendly. Most found the antisocial behaviour and proximity of drug dealing unsettling and at times frightening, however some were more tolerant and were on speaking terms with neighbours defined as 'dealers'.

For those living in the older Victorian terraces a sense of established community was particularly strong, although this carried both positive and negative effects. On the one hand, tenants who had lived in the area for a long time felt embedded in the local community and had built-up extensive networks with other residents. On the other hand, those arriving more recently found it difficult to or did not want to break in to these existing networks. Furthermore, some of these social networks were described as being related to drugs and antisocial behaviour. One tenant, a lone parent, described these groups:

> "a lot of people are, they're all very cliquey, someone's taking drugs off someone else, they all drink a lot. If you are quite happy for that life then that's fine because its accepted round here, which I don't agree with … but it's accepted here it really is accepted because everyone knows each other."

Employment opportunities for tenants in Wirral were limited and highly gendered. Retired men recounted being employed in local dockside industries and factories for most of their working lives, normally in unskilled and semi-skilled manual roles. Access to other forms of employment in the area was difficult. Non-manual employment such as clerical work and IT was seen as only available 'across the water' in Liverpool and was perceived by several tenants as requiring unobtainable levels of education and skills.

For women the main employment opportunities in the area were service sector jobs such as care work, cleaning, shop assistant work and hospitality. However, vacancies in these areas were fairly scarce and low paid. This was true for both younger and older female interviewees. Some women managed by combining a number of part time jobs to make ends meet – i.e. morning cleaning and evening care work. Some single mothers with younger children struggled with combining work with childcare – particularly as the local jobs were poorly paid and did not enable them to cover childcare costs. Women looking for more qualified or better paid employment spoke of the need to travel outside the area to find this.

Tenants' relationships with Riverside were mixed and often depended on the kind of housing they were in. Those in the newer houses had less contact with Riverside over issues of housing repairs and were more content. Those in the older houses which were more dilapidated needed more regular contact. Tenants sometimes went to the Riverside office in person to talk to housing officers but many spoke about their difficulty in accessing the offices. For some living at the other side of town, the office was over a 30-minute walk away. This was a problem for those with mobility difficulties, those on a low income, parents with childcare responsibilities, or those working during office opening hours. In the majority of cases tenants contacted Riverside over the telephone and spoke to representatives operating from the centralised call centre, although this service was often reported as unsatisfactory by tenants who had difficulty getting through or making their problems understood to staff.

A5.2   Carlisle

The Carlisle neighbourhood was classed as 'average' and consisted of a large ex-council estate made up of houses and flats, a residential home and one bed bungalows and flats with modifications for older people. Tenants interviewed lived in the bungalows and flats. The flats mostly consisted of semi-detached 1950s or 1960s houses divided into two separate flats (or maisonettes). Some of the bungalows occupied by older retirement aged tenants were built within the last 5 to 10 years. The neighbourhood was the subject of a Council stock transfer in 2002 and subsequently run by Carlisle Housing, a subsidiary of Riverside until recently when it became wholly-owned. This history was unclear to a number of the tenants who had lived in the neighbourhood for many years and still saw themselves as council tenants – they sometimes referred to Riverside as 'the council' or 'Carlisle Housing'. The area is outside the city centre and although it has a couple of parades of shops which include a post office, it lacks a large supermarket and a bank, and it is a considerable distance from the Riverside offices. There are bus routes into the centre but tenants described them as infrequent and expensive (except for those with a free pass) and even then the long journey made it difficult for those older people in poor health and with mobility problems. Several tenants mentioned the difficulties of doing a 'a big shop':

> *"if you need a big shop, you have to go into town and that's not a big shop … Tesco's, the one in town so, the biggest supermarkets are more Morrisons and Asda and they are a long way off …. So there isn't you know, you've got to go a good way to get a big shop you know and I don't drive, it's buses you know."*

Tenants were mostly happy with their neighbourhood regarding it as a 'good' neighbourhood. They mentioned the park, the schools and a sense of community. Whilst there were also plenty of negative comments, these generally came across as more routine, and were related to problems with young people hanging around and one or two noisy neighbours. They were of a qualitatively different tone to those made by the Wirral tenants:

> *"They get a little bit of trouble at the Co-op every now and again, but they are all 10 and 12 year olds. Y'know, just hanging about and things like this. But I haven't, I've never had any trouble round here."*

Whilst there were several references to drug users on the estate these were not accompanied by much evidence, nor did they include the graphic descriptions of daily interaction that characterised the Wirral tenants' descriptions.

Relations between neighbours were generally good in the Carlisle neighbourhood particularly between older people who had been living on the estate for a long time and had established friendships. There were several examples of younger tenants helping their elderly neighbours with cooking and shopping. There were also a number of tenants who said they did not really do more than nod to their neighbours and that they preferred to 'keep themselves to themselves'

Employment opportunities for tenants in Carlisle were drastically reduced from the days when it had been a thriving industrial city with a mining industry, car manufacturing industry, and the local nuclear power station, Sellafield. However there were a still a number of manufacturers operating close-by and several tenants mentioned the local confectionery factory and also a metal parts manufacturer. The lack of employment opportunities was the source of much frustration from older tenants who could remember the day when you could 'walk out of one job on the Friday and start a new one on the Monday'. Keith, a 49 year old man living alone, who had previously been used to well paid employment in the Military bemoaned the lack of well paid work:

> *"anybody can get a job down south, there's work in abundance but up here, there isn't, unless you have a second job, y'know (…) its not a great scope really, there's a bit of gardening, there's, stuff like that, bit of removals, and the factory work up here isn't very good either ... you've got to make all sorts of overtime to make wages."* (Keith, Carlisle)

Tenants' relationships with Riverside were generally positive and related to a more general contentment with their housing conditions and neighbourhood. The fact that some tenants were confused as to who their housing provider indicated they did not have a great deal of contact with Riverside. Other than new tenants or tenants with particular needs, few spoke about contact with a particular housing officer or visiting the housing offices. There was a slightly greater awareness among tenants of leaflets and printed information sent to them from Riverside.

In the Carlisle neighbourhood some of the housing had been specially adapted for use by older people. Ground floor bungalows were made wheelchair accessible and special mobility-friendly door rails and easy access bathrooms and showers put in. They also included a care line which, if pulled, sounded an alarm with an emergency call centre which could alert the nearest doctor's surgery. Most of the old people expressed a sense of feeling looked after and supported by call-out visits from Riverside as well as other support services and neighbours. This may have taken some of the burden off the housing office.

A5.3   Leicester

The Leicester neighbourhood was also classified as average. It was an area close to the centre of Leicester with a thriving high street which was home to a broad range of Indian shops and restaurants and a large supermarket. The housing stock was mainly terraces but there were also some new build flats and an old building converted into one bed flats and bedsits. Those interviewed were distributed across all these housing types but only the bedsits and flats in the conversion appeared to have significant problems associated with them. These arose largely from the fact the conversion was very old and run down, was difficult to heat and overrun with mice.

The neighbourhood also had a park, several schools and GPs and a large and well used community centre. There were also several places of worship that included mosques, temples and churches. The hospital was a bus ride away. Buses to the town centre were plentiful but it was also possible to walk which several tenants said they did. Tenants from all backgrounds appreciated the diverse range of shops operating with long opening hours and felt they could always get what they needed:

> "everything I want is in there, so I need a pepper, I'll just nip round the corner, so I've got my pepper and I'll get some cigarettes as well. And it spoils you. 'Cause I go to other people's areas or go to other cities with friends and think, have you got a corner shop that's open till 11 o'clock? I've got no milk. I've got no tofu!"

The Gujarati interviewees in particular appreciated being in an area that gave them access to services, facilities and places of worship that were culturally familiar. There were very few negative comments about the area. Several of the interviewees were migrant families who were keen in the interview to stress that they were happy to have been housed and seemed content with the neighbourhood in which they lived. Others bemoaned the drug users who resided in a local park and the kids hanging around on the streets, but these were not seen as overwhelming problems. The Riverside offices however were some distance away on the other side of town and few tenants had been there.

A sense of community was harder to find than in the other neighbourhoods. The different ethnic communities in the area were seen to keep themselves quite separate. Non-Asian tenants tended not to come from the area originally and said they found the language barriers made it difficult to communicate with their neighbours and they were not really able to form relationships with them:

> "a lot of them are Asian, they don't speak my language, so it's quite difficult to make friends in the block, in the local area."

In contrast one of the Gujarati women who had only lived in the UK for a few years appreciated having others in her block and in the local shops who she could talk to easily.

Employment opportunities in Leicester were diverse ranging from service industries through to manufacturing, and the proximity of the town centre meant there was a wide variety of employment within walking distance. Several tenants in this sample currently worked in a range of jobs from professional occupations to housekeeper in the hospital to working in a pizza restaurant. Their work histories included factory work and retail jobs. Several tenants described a form of ethnic segmentation in the local labour market with certain factories and shops perceived as Asian, and therefore unlikely to employ non-Asians given the language barriers preventing those from outside the community accessing those particular jobs.

Tenants reported having little contact with their housing officer and whilst those in the new build properties were generally happy with their accommodation those in the poorer quality housing were dispirited by what they saw as a lack of interest or effectiveness in dealing with their problems. The distance between the housing office and the neighbourhood meant that tenants rarely made the trip there, and several had had unsatisfactory dealings with the call centre.

A5.4   London

The London neighbourhood was defined as 'best'. It consisted of a street containing 1930s and 40s small terraced and semi-detached houses and several small blocks of low-rise flats built more recently. The tenants interviewed lived in the street properties and in the newer flats. All these properties were generally well maintained and many tenants mentioned the neighbourhood caretaker who they found helpful with ad hoc maintenance jobs. The stock was previously owned and managed by English Churches Housing group which became a subsidiary of Riverside in 2007. The neighbourhood is in a Greater London borough some distance from the city centre and surrounded by relatively affluent suburban areas with good quality housing. It has good public transport connections with the centre of London and is close to road links out of and around London. There is a local parade of shops around a 'village green', a supermarket very close by and a large shopping centre a mile away.

The local village green hosts boutiques, eateries, a train station, a post office and banks. However this was not used or visited by any of the interviewees despite it being the closest high street because it is seen as 'pricey' and exclusive and not catering for their needs. Tenants made comments such as "there is nothing there" or "oh no, I never go there". Many residents owned cars which were used to travel to cheaper supermarkets and shopping centres further away. Others used public transport to get to these amenities. The Riverside offices were over an hour away on the other side of London and none of the tenants had ever visited. Similarly the housing officer had a large remit covering several areas of the capital and was rarely seen by tenants.

Tenants were generally very positive about their neighbourhood and a particularly strong feature was the sense of community among tenants on the street. Many tenants mentioned the willingness of those around them to help out and look out for each other. One said *"people seem to have a lot of respect for each other here. It is an old fashioned street and there is a strong sense of community."* Another said *"You always see kids playing out on the street on their bikes, people seem to look after each other, you see people talking to each other in the street all the time."*

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This community spirit was possibly related to the compact size of the neighbourhood and contradicted stereotypes about the anonymity of life in London. Several tenants had lived in the street all their lives, as had their parents before them, and this appeared to be an important factor in the cohesion. As one tenant commented; *"There are tenants whose families lived here for generations and they know everyone."*.

There were few negative aspects mentioned about the neighbourhood. Most of these were minor issues about children playing in the street and parking issues. A small number of concerns were raised about drug dealing, but these echoed comments made in all the areas and referred mainly to reports of marijuana cultivation in one of the flats. There was also some tension between older long-term residents and the new intake who were seen as 'problem tenants shipped in by the council'. It was felt that not everyone shared the community spirit.

An issue very specific to this neighbourhood, and perhaps related to the long tenure of many of the tenants, was the recent selling off of property on the street as older tenants passed away or moved into residential homes. Tenants without 'right-to-buy' opportunities offered by the council could not afford to buy the houses at full market value by themselves. This issue had generated considerable bad feeling among older tenants who had been excluded from this opportunity.

Employment opportunities in London were, like Leicester, diverse. Most tenants worked or had worked in the borough rather than travelling into central London. At the time of interviews several were working in jobs ranging from taxi driver to administrator in a school. There were fewer histories of unskilled manual labour although one retired man had been a lorry driver.

A5.5   Conclusion

These four neighbourhoods capture a snapshot of the range of issues facing Riverside tenants across the country. Whilst the categories of 'worst', 'average' and 'best', gave a broad-brush descriptor of each neighbourhood the interviews captured the complexity of the qualitative experiences of living in those neighbourhoods. Whilst there were many common themes, for example concerns about crime and antisocial behaviour, tenants' relationship with Riverside and housing issues, there were considerable differences between these neighbourhoods in terms of how this was experienced by tenants on a day-to-day basis. The situation in each neighbourhood reflected an intersection of a whole range of issues as wide ranging as size of neighbourhood, quality of housing and local labour market. The diversity that this generated highlighted the importance of future interventions, schemes and services being carefully tailored to their neighbourhood context.

A6. Housing journeys

This chapter maps the tenants' housing histories tracing the various paths they followed into Riverside accommodation; the particular events and circumstances that triggered these transitions. It also looks at the pattern of their whole trajectory through various forms of housing and explores why people moved, what kept people where they were, what they appreciated about where they lived and about social housing in particular. It finishes by examining some of the problems that tenants' faced in their current situation that made them desperate to leave.

A6.1   Tenants' housing histories: navigating social housing provision

Given the diversity of the tenant profiles in terms of age, employment status, family situation and locality, the huge range of experiences they described when talking about their housing journeys is unsurprising. Some of the older tenants had very complex housing histories involving multiple moves between a combination of tenures and living with relatives. A small number of the younger tenants had already accumulated a chaotic housing history involving periods of homelessness and multiple moves. Other tenants had much more stable trajectories. Many had only experienced one or two moves and spent their lives in social housing. In one or two cases families were even living in the same house their parents had lived in.

What was interesting was that whilst some tenants may have moved infrequently their housing provider may have changed several times during that period. In fact the tenants' housing histories reflected the shifts in social housing provision over the previous 50 years. Many of the older tenants in particular had originally been council tenants but had become housing association tenants more recently. These shifts in provider occurred for a number of reasons. Tenants might have applied for a transfer to a different property with a different provider but for many it happened indirectly because their neighbourhood had been part of a stock transfer from the council to a housing association or because the local authority had nominated a tenant on their housing list to be housed by an association generally on the basis of high level of need (i.e. those in council properties due to be demolished or in some form of crisis situation). Stock transfers had also happened between housing associations as Riverside's own history demonstrates. Few of the tenants interviewed had been Riverside tenants for longer than 15 years although they may have lived in the same house for many years.

Generally those who wanted to access social housing went to the local authority housing office first and were then supported in making applications to housing associations. Some tenants had found accommodation through the Choice-Based Letting system (CBL) a partnership of local housing providers which allows tenants to view a number of properties and choose the one they want (although the allocation is based on need). This coupled with the complexity of social housing provision and its allocation meant tenants themselves were not always clear who their provider was at particular points in their trajectory. Some also tended to use the term 'council housing' as the generic term for all social housing which meant some of the detail in the often complex series of transitions they described were not always easy to interpret.

A6.2   Common transitions into Social housing

Despite the huge variety of housing histories there were common transitions into social housing among the tenants. The most prevalent were homelessness triggered by a crisis involving either family breakdown, ill health/disability and financial difficulties or for some a combination of the three. A number were also subject to the breakdown of a private rental arrangement. For a much smaller number of interviewees the transition was less crisis-driven and happened when individuals found their existing accommodation did not meet their needs and they had to find somewhere else to live. They may have been waiting several years for this transition to take place.   For some tenants with multiple transitions the move into social housing occurred several times over their life history interspersed with periods of private rental and home ownership.

Homelessness: young people, broken families, insecure private rental

Among the young people (under the age of 30) around six of the sample had been made homeless in their teens and early 20s. Most had left their parent's home very young, often around the time that they left school. They initially lived with friends, partners or other family members, often sleeping on sofas before outstaying their welcome and moving on. They finally became homeless when they had exhausted their options. Several had ended up on the street or in hostel accommodation. Alisha, a young female tenant from Leicester who had used up her options of sofas to sleep on had actively applied for hostel accommodation aimed at young women on the advice of several of her friends who had taken the same route.

Once registered as homeless they applied for council and/or local housing association accommodation. Others were directed via other support services such as drug and alcohol workers. Ryan, a 23 year old man, had left home and given up his college course following the escalation of his heroin addiction. He spent the next seven-year period in a variety of different housing situations while he was taking drugs:

> *"And I thought, I were being clever and it started off in the early days me living on the streets, dossing with mates, settee to settee. And then I met my girlfriend who was a few years older than me and she had her own place, so I was living with her for four years. Then when we split up I then went and stopped with my uncle for a year." (Ryan, Leicester)*

It was only when his drug problem led to his uncle threatening to throw him out and he realised he no other options that he decided go into a rehabilitation programme and with support was making a good recovery. His drug worker had helped him make an application to Riverside.

Several of these young tenants and indeed older tenants who had been through the hostel system described the intensive support provided by their key workers who helped them with a whole range of life skills including cooking and budgeting as well as supporting them to move on by applying to a range of social housing providers. Alisha explained how much she had learned being in the hostel:

> *"I was a kid I didn't know exactly what I was doing, so they got me into my doctors, and my dentist and they got me into all them places. If I needed help with college work and I had that help there as well. The only thing I really had to do, was just pay my rent and I had to get my own food*

shopping and everything and they helped me like to do proper food shopping, because food shopping to me at the time was like crisps and chocolate and stuff, so they helped me do everything. So like, they set you up to get your own place, so they help you all the way through it." (Alisha, Leicester)

Young female tenants who had babies around this time in their lives faced particular difficulties when relationships broke down. Nathalie, a 21 year old single mother, left her parents' home when she was 16 and had a baby soon after this. Initially, she lived in supported housing for single mothers and then in a privately rented flat with her new partner. The relationship ended and she moved between friends' sofas. She had made an application to a housing association but was housed after spending a night on the street with her 18 month old baby:

> *"I phoned, I'd already had an interview with the {...}, and so I phoned them and I said ' listen I'm not being funny but, is there a flat available, cos, the baby and I are sleeping on the street. It's been one night, I'm petrified', and they said 'yeah'" (Natalie, Wirral)*

Divorce and separation also led to homelessness as family groups were split with homes being sold or one half of the couple having to leave a council property. Around six of the sample described becoming homeless following family breakdown. For mothers with children this often involved a transition period of living with family or in temporary accommodation and hostels. Thirteen years ago Sally, a 43 year old lone parent, had been living with her partner and their children in a privately rented flat. When their relationship broke down she applied for council housing and was placed in temporary accommodation for over a year before being offered her current home with a housing association. Frank described how after both he and his wife lost their jobs the stress of money worries drove them apart ending in a divorce and the sale of their family home:

> *"she was a dental technician. I lost my job in the November, she got pregnant, she lost her job then because she had the baby, we had the mortgage, it was the strain of us both not having a job, not being able to make ends meet and we basically went our own ways." (Frank, Wirral)*

Men in this group became homeless after leaving the family home to their partners and children or splitting the proceeds of the sale of the family home following divorce. Some of them moved in with friends or family members (sometimes for several years) until they could make new living arrangements.

Two women had left the family home to escape domestic violence. Sharon, who fled her violent partner with her two young children, described how relieved she was with the quick response she received from Riverside in housing them:

> *"I phoned up well it wasn't Riverside direct because they are part of a group aren't they? Well it was violence and I just wanted to get out, and my eldest he was only a baby and so I said I wanna get out, can anybody help me? So they did (..) I was surprised they gave me a 3 bed but I think because of my circumstances I just said you know I just need somewhere, you need to help me I just need to get out!" (Sharon, Wirral)*

One or two tenants had previously been owner occupiers but had become homeless after losing their home because they could not keep up mortgage payments. A

number of them became homeless in the recession of the early 1990s and were housed by the council or housing associations. For example Rachel and her partner could not keep up their mortgage payments and their house was repossessed in the early 1990s. They were housed in a flat by the council and later transferred to their current house, where they have been living for five years with their four children:

> *"it was when there was that big recession before this one, and we lost our home then, we got repossessed so we had to go into bed and breakfast and stuff like that, so it was quite hard. I wouldn't like to do that again but it was nice, we ended up here and that's nice, it could have been worse." (Rachel, London)*

Other households found themselves homeless when their private landlord sold the house in which they were living giving them little warning, this was particularly difficult for families with children. Hussein was living in a privately rented house with his wife and three children when their landlord decided to sell the house, they faced becoming homeless and applied for social housing:

> *"I had a problem, I was on rent and the landlord had sold the house, so, I had a housing problem, which is why I applied to the Council. Then they offered me this house. As this was the only one available, I accepted it." (Hussein, Leicester)*

This was also the case for Alice, a young single mother, who was given two weeks to leave with her young baby because her landlord decided he wanted to sell the house. She slept on her mother's sofa until she was housed by Riverside as she could not afford to go back into private rental:

> *"this is just what I was offered … I was on the homeless list, you see, and beggars can't be choosers. It was ever so hard because I lived on the couch at my mums and he (son) was ill, being sick all over me but ohh it was terrible, it was a nightmare! … So it is a lottery but you can't go private cos you need a deposit then." (Alice, Wirral)*

Tenants with support needs

A significant transition among older tenants was a move into smaller accommodation that had been adapted for those with limited mobility. This move often followed the death of a spouse or partner. Some stayed with their children immediately after selling their homes, but then applied for social housing because this arrangement did not work out as they expected. Maude was an 80 year old woman who until the age of 71 had lived in the family home. She sold it after her husband passed away and lived with various family members temporarily, but then applied for social housing that was more suited to her needs:

> *"I went to live with me daughter. She's in Rotherham. And – er– it was alright, but I'd just lost me husband and I were in a bit of a state … I went too early you see, and I just never settled. And I was upsetting them, so I came home, and I stayed with me nephew for a while … However I had this bad chest and everything and … my doctor got me this bungalow, which was fine. And it's much easier because I've just got this one bedroom, and the living room, and the bathroom of course. You know. And it's great." (Maude, Carlisle)*

Some older and middle aged tenants were prioritised in their application because they had a disability, an illness limiting mobility or mental health problems that prevented them from working and they needed a secure and stable home to live in. Mark was in his late 40s and had lived in private rentals for a number of years after leaving his parents' home in the 1980s followed by several years living with his brother. He had suffered severe mental health problems after leaving the army and was placed in a hostel prior to being housed by Riverside.

> "it worked out that it was PTSD. Cos I was diagnosed it when I went up, so I won me appeal, and eh, they said right you can have a choice. So I come round here, and I looked at the flats and I got me eye on this and I said I want that one and they said, oh, you can have it then. But I just had to wait for it and thing. Plus, me cousin lives next door, so I've got like friends and family round here." (Mark, Carlisle)

Some of these tenants had to apply for social housing because the family support they relied on and the housing provided by parents or family were no longer available or suitable. Often this was simply a case where limited mobility made it hard for tenants to negotiate stairs and they were moved to a ground floor flat or bungalow. John suffered from arthritis and alcoholism and also had mobility issues that resulted from an accident. He lived with his parents until he was in his late 40s before finally moving out when they were no longer able to care for him. He spent the next six years moving between different flats seeking suitable permanent accommodation before being offered his current home, a bungalow adapted for disabled people:

> "I lived in a flat in Carlisle for about a year and that is when my mother died – that is only 6 year ago ... and since them I moved from 1, 2 ,3 4 places ... I was struggling to get up the stairs and that is how it came about that I qualified for the bungalow ... and now I have got settled. so and I am quite happy in this bungalow." (John, Carlisle)

Others were offered more specifically adapted accommodation which included services such as Careline which provide an emergency alarm for tenants to pull if they got into difficulties. Several suffering mental health problems had spent long periods cycling between various support institutions and private rental before being offered their current accommodation which was better suited to their needs. Colin was a bachelor in his mid-50s with mental health problems and money issues which had got out of control. He had to sell off his family house to pay off debts incurred. He then lived in private rental and spent time in a mental hospital following a breakdown and subsequently secured his current Riverside home with his doctor's recommendation:

> "I was going through a rough time again – I had taken an overdose, I was in intensive care and I put myself into the mental hospital … Because of that, because of the problems there, the doctor put in a good word and I got put to the top of the list and after the doctor's word the council found me something after 3 weeks. And I have loved it here ever since." (Colin, Carlisle)

A considerable number of older tenants in Carlisle had been council tenants and transferred into Riverside flats and bungalows because these had been adapted to accommodate their mobility and health needs or because they wanted to stay in the area but downsize to a smaller property. Diane had lived in the same council house

for 32 years and recently downgraded to a two bedroom Riverside flat two streets away which she loves:

> *"it's nice, nice area, yeah, I've never wanted to live anywhere else, I wouldn't like to live you know, Harraby or anywhere – you know, just this is nice, it's central, you can get to the town, you know, it's really nice." (Diane, Carlisle)*

Tenants also moved because their families increased and they transferred into bigger properties Sue and her husband in Wirral had originally sold their two bed house to Riverside following the birth of their fourth child and their increasing struggle to manage the mortgage. Riverside re-housed them several times over the next few years in larger properties and ones more suited to her husband's increasing disability:

> *"Then I thought 'really I need a four bedroom house', so I put my name on the list with them for a four because my husband had trouble getting up and down the hill with his arthritis, it was in his knees and everywhere, he had to retire from his job, Anyway I only waited about four months and I got a house in xxx Road, just up there, a big house on three floors, four bedroom, beautiful house, when I first took it, it was about £13 a week, it was marvellous." (Sue, Wirral)*

A6.3 Reasons for staying in social housing

Having explored some of the pathways and mechanisms through which tenants entered social housing this next section explores why they stayed. Of course many had little choice or made few active decisions about what type of housing they lived in; they could not afford to live in any other form of housing. Social housing was often the only option available, the only type of housing they had experienced and as such it was not something they could actively reflect on. In this sense tenants' views about social housing were stoical. It was where they lived and they had to manage that on a day-to-day basis. However the broader question of how they experienced social housing and what was positive about it revealed important priorities that shaped their housing trajectories and had implications for the decisions they make about other areas of their life, such as work.

Many tenants were happy with their current housing and with the prospect of staying in their accommodation for the foreseeable future. Several tenants identified the security offered by social housing as opposed to private rental. Cathy, now in her early 60s had rented privately for many years in between periods living at home caring for her elderly parents. When they passed away, the family home was sold and the proceeds divided between her and her siblings. She lived with her brother whilst she waited for a place in social housing that would offer her long-term security of tenancy:

> *" … I said [to her friend] that I don't want to go in a flat where it is just a private landlord because you have no security and I have reached an age, wherever I move to is going to be hopefully where I stay until I die I don't want to start flitting around." (Cathy, London)*

Older and disabled tenants living in accommodation that met their needs for support were generally very happy with their situation. One disabled single tenant said she'd like to live in her flat "forever, because it is suitable for my condition." Several tenants mentioned feeling 'looked after' in their specially adapted flats. Maude, who was in her 80s was typical:

"'Well, in these bungalows if you are not well – all these cords are in, and if you fall, they are all over the place. I've got one there, one in the back, one in the bathroom. So if I wasn't well, and I pull the cord, if I couldn't get to the speaker place, they would send someone up you know. So I mean, there is no problem that way. Oh you are looked after. They do look after you there is no question about it. They do." (Maude, Carlisle)

Perhaps unsurprisingly few directly identified the sub-market rents offered by social housing as providing them with a financial advantage. Those on housing benefit were somewhat disconnected from the cost of their housing other than where they understood the implications of returning to work and losing that benefit. Only one tenant, Carol, who was professionally qualified and had two sons at university gave a more objective measure of the benefit they had accrued from their long period in social housing:

"…it's paid for my and my kids' qualifications, and [ex-partner's] for that, 'cause he's got an MA as well. It's paid for all our qualifications, so technically we could move out and move on, but we've not finished studying, so we've all studied in this house because it's not cost … I think that's what housing associations are about. It's about making your life better and giving you that start." (Carol, Leicester)

Perhaps the most important priority for tenants when talking about what mattered to them about where they lived was proximity to family; parents, siblings, aunts, uncles and cousins. Many tenants were born and raised in the same area that they lived now or at least in the surrounding neighbourhoods. They had family living in the same neighbourhood, what they described as "just round the corner" or a little further away, a bus ride or short car journey. A much smaller number, including some of the recent migrants from India and Iraq, said their families lived "on the other side of the town" or in another city or country. Some tenants were in daily contact with their family and were providing or receiving essential support such as childcare or checking on elderly parents. Tenants valued close contact and being able to see family members regularly to socialise and to maintain family ties. Arthur lived close to several of his siblings and was in regular contact:

"my sister lives next door, first house up, I've got a brother lives round the corner from where my ex wife lives, same estate, I've got another brother lives about a mile that way and a sister lives the same distance that way, another sister who lives just up the road here so a fairly big family like, three of each. We all keep in touch, the girls are always trying to get me boxed up with some bit of fluff!" (Arthur, Wirral)

Not all family relations were positive and tenants also talked about family they no longer kept in touch with or had a less positive relationship with. Ali, who had family living locally explained that they mostly kept in touch with one of his cousins:

"I don't go my mum I don't go my uncle I just go one cousin because his wife is very kind you know, like how do you say, like I have two cousins and one is married and I would call her auntie is very kind you know, never say 'oohh no don't; come around my house' she don't never say that." (Ali, Carlisle)

Where tenants talked about reasons they choose to apply for housing in a particular area or neighbourhood (for those that had a choice) they nearly always referred to the proximity of family members. Mandy, a single woman who moved back to live in a

house just round the corner from her parents after her marriage broke down and had stayed there ever since. Her children had now moved out but they all stayed in the same area and she had never contemplated moving anywhere else:

> *"Yeah, family, just my family, that's what keeps us here … the only time I'd move from Carlisle is with my family …"* (Mandy, Carlisle)

Another family who had moved to a different area of London did so because they wanted to be close to family when her husband's parents died. They also wanted a larger house to support their growing family and were offered a transfer

> *"My husband's family died, he had a little bit of a breakdown, so I think it was all sort of a number of issues, and out of the blue they contacted us to say that somebody was interested in exchanging with us and would we be interested. We saw this, she saw our place and we thought 'Who'd want to give up a three bedroom house for a three bedroom maisonette if you've got little ones?', but she had family that side, so we were quite happy to exchange which we did, and that was it."* (Anne, London)

Others talked about how they refused their partner's/husband's wishes to move elsewhere or to emigrate because they could not leave their parents.

For parents of young children the choice to be close to parents could also be a pragmatic decision based on the increased support they would receive with childcare. Carol had asked for a transfer and taken a smaller house so she could return to the area where she had grown up where her mother still lived, partly because she wanted to be close to what she saw as a supportive community and help with childcare:

" … Mum lived this end, we moved here … so I asked for a transfer here because … I wanted them to go to these schools, I wanted to be in this area. . So paying child care fees was minimal, 'cause it's my mum … It meant … I could continue to work … I didn't want to be trekking all over the place picking up these kids… I knew everybody in this area, if not personally, so I knew the kids would be safe and if they was doing anything they shouldn't be doing, someone's going to tell me." (Carol, Leicester)

Those who did not have family living close by either had transfer applications to move closer to family or considered this as a negative when asked about the things they do not like about living in the area. Alisha wanted to move out of the area, to be closer to her mum so that she would not have to take two buses to the other side of the town every time she needed some help.

A6.4 Reasons for moving on

For a smaller group their housing or the neighbourhood no longer suited their needs and they were looking for ways to move out at some point in the near future. Some older tenants who had not yet downsized or moved to more supported housing anticipated a time when they would need to or want to move, because their needs and circumstances had changed. Cathy, a tenant in her early 60s with cancer was living on the second floor but felt she would need a ground floor place in the near future, because she was struggling with the stairs. Chris similarly felt if his wife's arthritis deteriorated further they would need something more accessible:

"If she gets any worse I'll have to think about getting something smaller, something more on a, maybe going for it ground floor flat or something like that, something which is accessible and easy to do." (Chris, Wirral)

He and his wife had been living in the same house for 15 years and were also thinking about moving to a smaller house, because their children had now left home and *"I probably feel as though a family should be living in this, not just us two.*" Rob, a man in his late 60s, talked about moving out of town and living in his caravan which he was currently only using in the holidays. This group saw their future in social housing even if it was different to where they lived currently.

For others daily life in their housing or neighbourhood was, for a number of reasons, barely tolerable and they were desperate to move. Many of this group questioned whether social housing was able to provide what they needed. Tenants in this group faced three key issues. One group felt they were in properties not suited to their needs. The second group were in poor quality housing that had a significant affect on their quality of life. A final group felt unsafe in their current property or neighbourhood. All had applied for a transfer but were not considered eligible or were facing long waiting lists. They felt stuck in untenable situations and as a consequence felt disempowered and frustrated.

Several of these tenants had growing families in properties too small for them. Rachel, her husband and four children lived in a 3 bedroom house. Their eldest daughter had her own room, because she was studying for her A-levels and the other two daughters shared the second bedroom. The five year old boy, who was born after they moved there, slept in the third bedroom and the parents slept in the living room. The father of another family living in a tiny one bedroom flat with his wife and four month old baby described how difficult it was to manage*:*

> *"I mean you've seen the house … it is very cramped. We can't have any more than two people to come and see us, if there's any more where can we put them?"* (Sean, Carlisle)

There was also a group of tenants living in bedsits often for several years who had long since outgrown the tiny space in which they lived and talked about the difficulty of living "all your life in one small room" and not being able to invite friends or family "even for a couple of hours". While they saw bedsits as a short-term solution, the difficulty they faced was that they were not regarded as such by the local authority or their housing provider. Once in a bedsit they were no longer homeless and without a change in their circumstances, they would not be prioritised for re-housing. Several resented the fact that they would not be considered for an internal transfer if a bigger property in the same block or neighbourhood became available. All they could hope for was that someone would exchange their one bed flat for a bedsit but as several of the tenants noted, the chance of anyone wanting to downgrade from a one bed to a bedsit were extremely small.

The second group of tenants were deeply unhappy with the condition of the property in which they lived and were applying for transfers. This was a small group in the sample and most came from one specific property in Leicester. Whilst many tenants had grumbles about repairs and upkeep these tenants felt the building was uninhabitable. They complained about poorly-fitting windows and doors which were perceived as a safety issue but also led to cold draughty flats with damp and an endemic rodent infestation. Tenants had attempted to get the issues resolved with very little success and almost all were anxious to get out of the property as soon as

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possible. Alisha, a young woman in the block had been terrified by the mice in her flat and was scared living in a ground floor property with poorly-fitting doors. Like the others in the block she felt she was not a priority and could not see how she would ever get a transfer although she was determined to try:

> *"I am not a priority … because I am 19, I've got somewhere to live, it's suited for all my needs, so no I'm not a priority …but if I've been like, most people complain that they are depressed and …. They get it that way, but I don't see the point in lying about it …. Because I am not depressed. Well, I'm not depressed but. I am pretty unhappy … I'll try, no matter how long it takes to get it, but I'm not having kids to get it, I'll just try, just me." (Alisha, Leicester)*

A small number of tenants were waiting to be re-housed because they had had problems with aggressive neighbours and no longer felt safe living in their neighbourhood. Frank was recovering from a serious assault very close to his flat and since then he had been afraid to go out. He was hoping that alternative housing would be arranged fairly soon. Alice, a lone parent with a young child, felt very unsafe in her neighbourhood. She explained how she now had a dog to protect her from the neighbours:

> *"This girl's boyfriends threatened me in the street when I was with my baby so I got the police cos they [unruly neighbours] were all out the back [alley way] drinking – because it was the summer last year before they got threw out and I was out the back [garden facing alley way] ... cos I am on my own with the baby … I feel so vulnerable..... So I phoned Riverside and they said yes we are going to help you … they said if they have a house in Liverpool they will get me one because I am on urgent needs!" (Alice, Wirral)*

Unfortunately the tenant explained that because the waiting list for flats in Liverpool was very long she had given up hope of moving. The only way out of her situation that she could see was to find work and move to private rental. As the next chapter makes clear this was not straightforward for lone parents and she was suffering considerable unhappiness and depression as a result.

What united this group was the sense of powerlessness they felt at not being able to move away from what they perceived to be very difficult circumstances. Social housing for them was not seen as a solution but as a system weighted against them and within which they were disenfranchised.

A6.5   Conclusions

Tenants interviewed for this research had hugely varied personal journeys into and through social housing, but issues of homelessness, the need for affordable, secure and long-term housing suitable to needs that changed throughout their life course were common to all. Many tenants appreciated the benefits of social housing and they were grateful to have been saved from homelessness, from expensive and insecure private rentals and from dependency on family. They also appreciated being provided with a safe and stable base to make their home and live out their retirement or raise their families.

In many ways the data demonstrated the effectiveness of housing associations and local authorities in providing homes for those who would otherwise struggle to survive. Those with long-term illness and disabilities who were unable to work, those who

have suffered family breakdown and have nowhere to go or young people who were leading chaotic lifestyles had all been picked up and provided for by the system. It showed how tenants' family lives were embedded in neighbourhoods and social housing, and that this provided a sense of security which was important for many tenants. However not all tenants felt happy and secure in their properties and neighbourhoods, and for this group the frustration and feeling of helplessness had a significant impact on the quality of their day-to-day lives.

A7. Opt-out letters, information sheets and topic guide for the qualitative phase of the study

Opt-out letter

23 November 2010

Dear «CXFNAME»,

Research into the needs and situations of Riverside Group tenants

I am writing to ask for your help with some important research we are doing. We have asked an independent research organisation The Policy Studies Institute (PSI) to talk to some of our tenants to find out if there are ways we can help and support you and your family. PSI researchers would like to talk to you about your experiences of living, working and raising a family in the area. We are interested in what you have to say, whatever your circumstances.

XXX in XXXX has been selected as one of the neighbourhoods that will be included in the study and a researcher from PSI may be in touch in the next few weeks to see if you would like to take part in the interviews and to answer any questions you might have about the research. The interviews can be conducted in your home or another location of your choosing at a time to suit you. **Your answers will be treated in strict confidence in accordance with the Data Protection Act.** PSI will not tell us who they interview.

Everyone who is interviewed will be given £20 cash as a small token of thanks for their help with the research.

I hope that if contacted by a researcher you do decide to take part in the study. If you do not wish to take part, please let us know by 31st March. You can telephone Jenny Lau, the project administrator at PSI, on 020 7911 7507 or Arvind Negi, Research Assistant for The Riverside Group on 0151 295 6004.
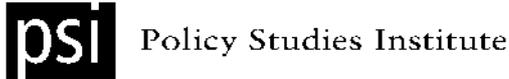
 Thank you for your help with this important study.

Yours sincerely

Amy Redman
Research Manager
The Riverside Group

Policy Studies Institute

psi Policy Studies Institute

Research on the needs and situations of The Riverside Group tenants

We have been asked by The Riverside Group to carry out important research to help them better understand the needs and situations of their tenants. This will help Riverside to find out what sorts of support their tenants may need and the best way to provide that help. Researchers from the Policy Studies Institute (PSI) will interview tenants about their work, neighbourhood and family life and their experience of living in a Riverside house or flat.

Between April and May 2009 a small selection of tenants will receive a letter and phone call from PSI researchers asking if they would like to participate in the research. We hope those tenants who are contacted will be willing to talk to us about their experiences as it will help Riverside to improve services and provide you with the help you need in the future.

PSI is an independent research organisation. Our researchers can interview you in your own home or in another place that is convenient for you. Interviews last about an hour and you will receive £20 as a thank you for taking part. This is a gift and does not affect tax or any benefits you may receive.

Our team is made of up of four researchers and an administrator:

	Phone	Email
Rebecca Taylor	XXX	XXX
(Project Leader)	XXX	
Melahat Sahin-Dikmen	XXX	XXX
Jenny Lau (administrator)	XXX	XXX
Saskia Fischer (interviewer)	XXX	XXX
Tamsin Barber (interviewer)	XXX	XXX

You can be assured that:

- Everything you tell us will be treated as confidential and will not be shared with anyone outside the research team. We do not provide Riverside with details of who we interview. We will not pass your contact details on to a third party.
- The information you give us will be analysed and used to write reports for Riverside and other interested people. These will be publicly available. No-one will be identified personally in anything we write from the research.

If you would like any further information about the research, please contact **Rebecca Taylor** by phone or email or write to us at:

The Policy Studies Institute (PSI), 50 Hanson Street, London, W1W 6UP.

If you wish to talk to someone at the Riverside group about the research please contact Amy Redman XXX

Consent Form

PSI

Policy Studies Institute

CONSENT FORM:

The Riverside Group Tenants research project

Name of Researcher:

Please initial box

1. I confirm that I have had the study explained to me and that I have had the opportunity to ask questions

2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

3. I agree that my participation may be recorded

4. I agree to take part in the above study.

Name _____ Date _____ Signature _____

Researcher _____ Date _____ Signature _____

Topic Guide

Policy Studies Institute

Understanding the situation and needs of the Riverside Group tenants

TOPIC GUIDE 8/04/09

The purpose of the interviews is to explore the experiences of different groups of Riverside tenants in relation to work unemployment financial exclusion neighbourhood support and its relationship to housing. Areas of exploration include:

Work and unemployment

Housing and Neighbouhood

Family

Health

Finances

Support

The topic guide is semi-structured to facilitate standardisation of data obtained across respondents. However, it is intended to be used flexibly allowing researchers to probe in detail and follow-up on unforeseen issues.

A work family and housing history timeline will be used, to aid respondent recall of events and help the interviewer build a picture of the interplay of events.

A neighbourhood map will be used to facilitate discussion of the way tenants use their neighbourhood and local area and the location of work opportunities and support services

Introduction

- Introduce self and PSI
- Explain/ reiterate independence of research team from Riverside.
- Check they have an information sheet
- State that there are no right or wrong answers; we are interested in the respondent's perceptions and views.
- Confirm confidentiality/anonymity of respondent contribution.
- Explain that participation is voluntary; they can change their mind about participating at any point or chose not to answer particular questions.
- Indicate that interview will take around an hour
- Explain purpose of tape-recording (ask permission), transcription, nature of reporting.
- Check whether respondent has any questions and is happy to proceed – ask for written agreement of <u>consent</u> using form.

If asked what we mean by 'complying with the Data Protection Act' explain that we will:

- *keep all data in a secure environment;*
- *allow only members of the research team (including administrators and transcribers) access to the data;*
- *discuss findings with The Riverside group but not inform them who has been interviewed.*
- *keep the data only as long as is necessary for the purposes of the research and then destroy it.*

- Check respondent happy to start the recording of the interview.

Researcher ....

Location ....

Date ....

Property ref …………………………………………………

Section A: BACKGROUND: INDIVIDUAL, HOUSEHOLD,

1. **Background checklist**
   I'd like to start by filling in some background details.
   - Age ....
   - Gender …………………………………………..
   - Nationality ....
   - Marital status (single, married, living together etc).......................

     …………………………………………..

   - Household members and ages (how many people including children are

     living here, what relation and how old?)....................

     ....

     ....

     ....

   - How long living in house/flat (months/years)................................
   - Current situation (working, unemployed retired or doing what?) and

     duration ....

     ....

   - Caring responsibilities (kids, relatives etc)...................................
   - Qualifications (highest achieved)...
   - Benefits (IS IB DLA Housing WTC)..………………………….………

Section B: work, education and unemployment

This section provides a work history and explores tenants' priorities and motivations in relation to work and unemployment.

You have told me that you are currently doing xxxxx I now want to ask you a bit about your history. I'm going to write the details on this timeline to get an idea of the order things happened in.

Timeline

Plot rough dates for leaving education, jobs/ periods in work, voluntary work, periods out of work on IS, IB or caring for children or relatives and periods of training/education in the first 2 columns on the timeline.

[Could work forwards from leaving school or backwards from current situation mentioned in section A. In workless households with no work experience don't spend too long and don't overstress work focused questions. For retired people or those with long history of cycling in and out of work don't spend too long getting every single detail just a good overview]

Referring to periods and movements on the timeline probe on process:
[where necessary fill in details in the other columns e.g. births of children, moving house/ area etc]

- Why they took a particular employment path (education) or moved into work at particular points in time? (money, bored, health improved, children started school,)
- How did they find a job (jobs ads, friends, social networks etc)
- Why did they not look for a job? (Health, care etc?)
- Why did they leave a job? (temporary, redundancy, didn't like it moved house)
- Why have they stayed in the same job?
- Why did they take up training/ not take up training
- Is there anything about their housing situation that stopped them getting work?
- Is there anything about their work situation that stopped them living where they wanted?

Probe on activities on the timeline
- Nature of the work - what were they doing? Include voluntary work
- Temporary/agency permanent/self-employed/Informal – cash in hand? [probe gently on last one and if necessary stress that interview is confidential but don't push]
- Full time/part time/shifts, hours per week and regularity?
- If unemployed are/were they looking for work? What jobs are/were they looking for and what are/were the main things that stop them finding a job? (care, ill health, availability of jobs, ed/skills, neighbourhood, housing. Is where they live an issue in finding work?)

Probe on feelings in relation to current and past situation
- How do they feel about work generally and different jobs they have done? Positives negatives?
- How did they feel about being unemployed/ on incapacity benefits/ staying home to look after children? Positives, negatives?
- If early retired or retired how do they enjoy it? how does that compare to earlier phases of their life?

Section C: Housing, Family and Neighbourhood
This section focuses on their housing family and neighbourhood history through the time line and current situation through the map

Timeline
Plot housing changes and important family events on the time line (e.g. births marriages, divorce, periods of ill health and caring).

Referring to specific events/periods probe on
- Reasons for moving house/neighbourhood? Why did they stay in the same area all their life? (attachment to area, family) Did they want to move at any point & couldn't? What stopped them?
- Previous tenure i.e. home owners, affordability issues, unsuccessful housing applications, arrears and eviction threats.
- Whether housing situation, family events and responsibilities had an impact on their ability to find /keep a job and in what ways?

Neighbourhood
Tell me a bit more about this neighbourhood and what its like living in XXX? What's good what not so good about the area? [Steer them away from too much description of the state of individual properties, delays with repairs etc]

Probe on
- Neighbours Friendly/unfriendly?, would they go next door for pint of milk? Do neighbours take in parcels?
- Age profile? – young/old/families
- Sense of community? In what way
- Safe/anti social behaviour?
- Is there an estate culture (are other people on the estate like them?)

Neighbourhood map
Explain where they are on the map, flag up local landmarks, ask them to indicate the places they go in their neighbourhood. Draw these on the map. Use additional stickers to highlight shops schools GPs etc.

Probe on location and use of:
- Shops and leisure facilities (local and peripheral - which do they use regularly which less often and why)
- Transport (buses/trains/car) what do they use regularly/less often, when and why?
- Friends, neighbours family and extended family. Who lives close? who lives far how often do they see them and why?
- Where do they socialise and why (probe on local community centres, social clubs, pubs)
- Nurseries/schools/other childcare – which do they use where and why
- Ask them which areas they don't use and why (Crime /drugs/ antisocial behaviour)
- If they are in work ask if their job is on the map if they are not in work discuss, local job opps and employers, how far they would go)
- Ask if others in their neighbourhood are unemployed, working or retired? effect on the neighbourhood? Would they feel differently about their neighbourhood if others around them were working /not working?

- Knowledge of local Initiatives [note Riverside initiatives down in advance – particularly those relevant to the family group but find out if they are on any other programmes/initiatives for training employability etc] …………………………………………………………….................................
- What's the area like outside the neighbourhood? How far would they go off the map for work, to visit family, shopping i.e. town centre nearby towns, county. Why?

Section D: Income debt and managing

I want to ask you a few questions about your finances and how you feel you are managing at the moment. [could introduce in terms of news in the media about credit crunch, increase costs of food and petrol. Interested to know how people are managing]

- About how much do they have coming in every week or month at the moment? (this doesn't have to be exact)
- **Show them income bands ask them to identify which one they are in**
- Explore sources of income, salary, cash in hand work, tax credits, housing benefit, IB, IS, DLA, others earners, etc. to get a sense of household income
- Are they paying off any debts at the moment? probe on what these are (bank loans, catalogues, doorstep lenders, credit cards, rent arrears family, friends etc)
- If they indicate problem debt probe on how they are finding this situation what problems/difficulties does it cause? (finding a job?)
- Check they have a bank account. Do they also have savings, a private pension?
- Are they managing OK or do they have trouble paying for things? Probe on
  - bills,
  - rent,
  - childcare,
  - travel,
  - food,
  - clothes,
  - things for kids,
  - holidays,
  - what happens if the washing machine goes wrong?

- How do they pay bills? (cash, tokens, direct debits standing orders)
- Do they [and/or their partner] have a particular approach to managing the household budget?
- What would they do if someone gave them £1,000?
- Does lack of money impact on what they can do?

Section E: Formal and Informal Support

Focus on the support needs that they have revealed during the interview i.e. problem debt, employability, health, childcare etc
Ask if they know about or have used local (formal) support services [can refer back to the neighbourhood map here] including
- Job centre,
- Nursery /children's centres/childminders
- Housing office, landlord/ Riverside
- community centres, day centres

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- GP health centre
- credit union/ /.
- Local initiatives in the area i.e. training/reskilling/debt advice/work programmes/Riverside or otherwise [see neighbourhood mapping exercise info]

Do they know anyone else who has used these types of service?

Initiatives
If they have experience of local (riverside?) initiatives or know someone who has, probe on positive negative experience, did it work and what worked, how would they change it what would work better?

If not do they think these types of initiative are a good idea would they work for them what might work better?

Informal support
Who do they turn to out of friends and family if you have any problems or want advice or support?

Probe on who specifically they would turn to for different problems Financial, childcare, mobility, shopping, getting a job, washing machine breaking down

What sort of help do they give you/you to them? Why/how?

How important are friends/ neighbours to their day to day life? Are their friends in the same situation as them (i.e. working caring unemployed)? Does this make more able to be supportive or less? Do they see any of their friends and neighbours as roles models? Why?

Are immediate family important in you life? Extended family (granddad/grandma etc)?

Section F The future

Tell me about your hopes for the future.

What would you like to be doing in one years time? would you still be in the same house/neighbourhood ?

What about 5-year time?

For those with kids (or even grown up children) what would they want for their kids in 5 years time? Living where? Doing what?

If long term unemployed...What would it take to get you into work?

Is there anything Riverside can do to help you/your kids get there or to help you in other ways in the future?

Of the three types of support that riverside could make available to tenants which would be the most useful for them?

- Apprenticeships & construction,

- Advice & support around money and employment
- Credit unions.

Closing interview

THANK RESPONDENT FOR PARTICIPATION

RESTATE ANONYMITY/ CONFIDENTIALITY OF THEIR CONTRIBUTION

Ask if they would be willing to be interviewed again in the future (before you switch the recorder off)

Give them £20 incentive
Get receipt signed

Make sure you have contact details of local support agencies available in case tenants need and want support.