



This document summarises findings from research with housing association tenants examining affordability within household budgets and exploring ways in which housing associations or other organisations could provide further support. A full report is available at [www.futureshousinggroup.org.uk/research-background](#)

Over recent years austerity, unstable employment and cuts in social security benefits combined with rising living costs have squeezed household budgets and created a more insecure environment for many people living on low incomes. Where budgets are under strain people can struggle to keep up with rent or bills, have no leeway to save or deal with unexpected costs, and due to constraints can end up spending more on essential goods and services or using expensive forms of credit.

Lack of affordable housing with greater reliance on the more expensive private rented sector makes social housing of huge importance to low income households. However, with demand vastly outstripping supply, those moving into social housing are likely to be in greatest need and can be in difficult circumstances. Housing associations are a major provider of social housing and their role can extend beyond the provision of housing, to include services such as money advice, employment support and digital skills. A challenge is balancing the provision and need for such services with the pressures associated with welfare reform and gaps in local provision.

The research was commissioned by Futures Housing Group, a social housing provider in the East Midlands and conducted by the Centre for Research in Social Policy (CRSP) at the University of York.

The core element of the study comprised a series of interviews and group discussions with housing association tenants and staff. These explored:

- Affordability across different areas of tenants' household budgets to identify where costs lie and needs are difficult to meet or compromised.
 - Potential areas of savings for households, where budgets could go further and what could help.
 - Tenants' experiences and awareness of current (housing association and other) services.
 - Potential ways in which housing associations or other organisations could more effectively support households to afford their housing and other costs.
 - Tenants' views about these suggestions, how they might work and what difference they might make.
- The research also included an evidence review of effective practice by UK housing providers and data analysis of housing costs and household incomes.

The broader economic characteristics of a region have an impact on the ability of households, in general,

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- Housing associations could provide support to tenants with switching, signpost people to schemes for energy efficiency, provide specific information and support for tenants.
- The idea of offering regular energy efficiency advice was proposed, including advice and information about energy efficiency.
- More directly, housing associations could have energy audits, replacing old windows and inefficient heating.

Digital inclusion relates to having the confidence and digital skills, as well as having the equipment or broadband needed to access and participate in the digital world. This matters for affordability because digitally included tenants may have more control over budgeting, through instant access to online banking and financial services, can manage home energy accounts online often avoiding the poverty premium, and are better able to find and access 'deals' across a range of areas of household spending. Some participants would have liked to keep track of rent payments but could not do this online. Access to the digital world also has the potential to help tenants with finding employment or training opportunities. While most participants used smartphones, not all had a computer or laptop. This could mean going to a library for some tasks (difficult in rural areas), and children staying longer at school or visiting a relative to do homework.

- Housing associations could provide advice and support with digital skills and/or signpost to organisations who can provide this.
- Recycling old IT equipment and making this available to tenants could help those unable to afford it – especially for those doing college courses and families with school age children but no computer.
- Building bespoke housing association apps would enable tenants to have greater control over their rent payments, access support and advice more quickly, report repairs easily and could have a positive impact on the relationship between housing provider and tenant. The idea of an app was well received by tenants including those who did not see themselves as 'tech savvy'.

Tenants were very supportive of the housing association continuing to provide both money advice and support for tenants seeking employment or training. Money advice for tenants could help to ease (l)-2 (r)4 (e)18

about what is available – whether through the housing association or external organisations – needs to do more than tell tenants that certain services exist. Tenants need clear information about what the service involves and how it can help. A proactive approach to get relevant information to tenants on a regular basis, so that they have it to hand might encourage people to make more timely contact.

Establishing and maintaining a good relationship between tenants and the housing association is crucial for many of the ideas proposed in this report. This can be more difficult to establish and challenging to maintain where the housing association is based some distance away from its tenants and they feel there is a lack of local presence. Tenants' past experiences of and encounters with housing providers can also affect their views – positively and negatively – of the housing association both as a provider of housing and as a source of a broader range of services.

- Housing associations require a range of methods of communication to meet the differing needs and preferences of tenants – these could include email, post, bespoke apps, and importantly the opportunity for face to face personalised support.
- Developing and expanding the role of a local housing officer could provide a local contact, and if tenants had an established relationship they may be more likely to contact the housing association through the housing officer if they were struggling.

This research, grounded in the views and experiences of tenants, sets out some of the ways in which the role of 'housing provider' could be enhanced to better support tenants with costs that exert pressures on constrained budgets, and can result in problems paying rent and affording other essentials.

There was broad support among participants for the ideas outlined here. A key priority for participants was the need for more support at the start of a tenancy when costs are potentially very high, to help furnish, carpet and decorate a property. The importance of an affordable *home*, rather than simply an empty property, was repeatedly emphasised and something that could help tenants financially and in terms of their well-being. If some of the broader services allow tenants to move towards having incomes that enable them not to have to go without for example, basic groceries or taking children out, they could make a real difference to their lives, in the short and the long term.

Suggested ways of supporting tenants covered in this research relate both to current services and practices, and areas that are new to the housing association. Some would involve an indirect role, for example, signposting to external support services. However, in other instances housing associations could potentially have a more integral role – such as enabling tenants to set up a home – with implications for staff time and resource. There is a challenge for housing associations in delivering good-quality, low-cost housing, *and*