

Guest Blog: The role of housing in determining living standards and life chances

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Living in social housing is strongly associated with various types of disadvantage. Tenants have a higher chance of being older, having fewer qualifications, having a disability or being a lone parent than average. Given this, it's not surprising that those living in social housing are less likely to be working and more likely to work in low pay jobs than those who own their own homes or who rent in the private rented sector.

For many social tenants, benefit income is either their sole source of funds or a vital supplement to low earnings. With many key working age benefits frozen in value for four years from April 2016 – and inflation picking up pace – this source of income increasingly does not stretch so far. And the prognosis for earned income is no rosier: real wage growth is an unlikely prospect at least in the short- to medium-term.

So with many of your tenants' incomes under pressure; what can you do to help? To begin, ALMOs can make sure that tenants take up their full benefit entitlement by facilitating access to expert welfare advice.

You can work to increase and maintain your tenants' incomes through both the direct provision of, and signposting to, back-to-work programmes that help tenants into employment. And you can highlight training and opportunities that lead to in-work progression which we know is vital to achieving higher earnings over time.

There's your role as a direct educator to consider too. Tenants' participation in management committees provide them with new skills and confidence that are valuable in the workplace. And more formally, the introduction of the Apprenticeship Levy this April provides ALMOs with an opportunity to take on staff and directly train them in the vital business of property management and tenant support.

Finally, it's important to acknowledge that the provision of fairly priced, good quality housing has a real impact on living standards. Continuing to deliver effectively on your core role as a management organization – ensuring properties are decent, well-run places to live – is also a vital way that ALMOs improve the life chances of tenants.

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