

Social housing and new forms of tenant engagement: Welfare, governance, and active citizenship

Report of Findings

Dr Emma Wainwright

Dr Elodie Marandet



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ABOUT THE AUTHORS

Project Director:

Dr Emma Wainwright is a Senior Lecturer in the Department of Education and a member of the Institute of Environment, Health and Societies (Welfare, Health and Wellbeing theme), Brunel University London.

Project Researcher:

Dr Elodie Marandet is a Research Fellow in the Institute of Environment, Health and Societies (Welfare, Health and Wellbeing theme), Brunel University London.

EXECUTIVE SUMMARY

Housing Associations (HAs) operate at the community level between the state, market, and individual, and in the recent political context of austerity, state roll-back, and welfare reform, have been tasked with providing their tenants with an increasing range of locally-based 'welfare' services aimed at creating socially and economically 'responsible' citizens. As the remit of HAs has broadened, their need to engage with their tenants has become more urgent. Based on research with two London-based HAs, this report of findings considers the processes and experiences of this reform agenda through an exploration of HAs and new forms of tenant engagement.

Many HA tenants have been hit hard by recent government welfare reforms and find themselves in often vulnerable and precarious situations. HAs offer an increasingly wide range of 'welfare' services to support their tenants, covering areas such as health, finance, training, employment, and information and advice. Our research is clear: those social housing tenants who use these services are overwhelmingly positive about them, valuing in particular the personalised, often one-to-one, support they are often offered. This is in contrast to experiences of accessing services from other providers.

This report highlights the key findings which are of particular interest to HAs and the wider social housing sector. These findings are summarised here:

Extended services

- The remit of HAs has broadened substantially in recent years to include a wide variety of services and activities which HAs either deliver in house or subcontract to other organisations.
- Services provided relate to training and employment, information and advice, financial inclusion, digital inclusion, social and leisure activities, and other specialist services.

Engaging tenants

- HAs engage their tenants in a range of different ways including through use of leaflets, posters and newsletters, posting information online, in person through home visits, events, and outreach activities, and through referrals.
- Outreach activities are considered especially effective with a range of events used to engage tenants of all ages.
- The role of referrals is highlighted and demonstrates the importance of frontline staff having knowledge of the services offered by HAs to their tenants.

Motivations to engage

- The variety of motivations to engage reflects the diversity of services accessed by tenants
- Some motivations are very specific in terms of the need to gain skills (e.g. linked to employability, managing finances and computer literacy), whereas others revolve around the desire for interaction with others or are prompted by a period of crisis.

Barriers to engagement

- Barriers to engagement revolve around knowledge and information, language difficulties, fear, lack of understanding, and accessibility.
- Knowledge of the services provided by HAs remains patchy and this is linked to tenants' perceptions of them as providers of housing and repairs. Wider welfare and service provision is not within the perceived remit of HAs for many tenants.

- Lack of understanding and fear about benefit changes are also coupled with more practical barriers such as language, and cost and availability of transport for engaging with services.

Value of service provision

- The services offered to tenants are highly valued by those that are able to engage with them.
- It is the approach and attitude of HA staff who are at the frontline of service provision which is most clearly lauded.
- HA Staff is commended for its caring, friendly and compassionate approach to supporting tenants. This is coupled with a tailored and personalised approach which leads tenants to feel valued and that their problems are understood.

Benefits of tenants' participation

- Skills, information, and knowledge are the most clearly apparent benefits of engagement in services. These can take the form of communication and budgeting skills, specific debt management skills, as well as increased knowledge on housing and health matters.
- Another major benefit highlighted in the research is the positive effect on confidence levels, and health and general wellbeing.
- Specific services, as well as more general activities, provide an opportunity for tenants to socialise and extend their support networks. This is especially important for some older tenants and those that are more socially isolated.

What could be improved?

- Key areas for improvement include staff availability and budget, reaching out to tenants and engaging with different types of tenants, notably younger tenants, and other services and activities that could be offered.
- HAs are keen to further extend their support provision to tenants but this needs to be set in the context of HA budget constraints and limited resources.

This report highlights the important role that HAs are playing in, and the positive impact they are having on, the lives of their tenants. There is a need for research in this area to be extended to further evidence the role of HAs in the contemporary welfare context, and understand the multiple forms of current tenant engagement, and the implications of this new form of governance.

INTRODUCTION

Housing Associations (HAs) now occupy an important place in the welfare landscape of the UK. Operating at the community level between the state, market, and individual, and in the recent political context of austerity, state roll-back, and welfare reform, they have been tasked with providing their tenants with an increasing range of locally-based 'welfare' services. These services, in addition to offering tenant support, are aimed at creating 'responsible' active citizens (Centre for Social Justice, 2008; Rose, 2006) and appropriate 'neoliberal' subjects (Raco, 2008) who can take responsibility for themselves. As the remit of HAs has broadened, their need to engage with tenants has also become more urgent. This report of findings considers the processes and experiences of this reform agenda through an exploration of HAs and new forms of tenant engagement.

Building on previous work focusing on HAs and training for work (Wainwright & Marandet, 2015), the broad aim of this research has been to explore the multiple services (e.g. health, employment, financial advice, training, etc.) that HAs now offer tenants and the new and necessary forms of engaging tenants. In particular, the wider research project has focused on:

1. The processes, sites, and practices through which engagement is pursued;
2. The spatial, embodied, and experiential nature of the HA-tenant engagement encounter.

In so doing, the project contributes to a critical geographical approach framed by considerations of governmentality and subjectivity (Foucault, 1991; Miller and Rose, 2008) alongside an appraisal of neoliberalising space (Peck and Tickell, 2002) and policy localisation (Holloway and Pimlott-Wilson, 2012). Focusing on the localisation of housing-welfare reforms, the research is aimed at extending understandings of tenant engagement, welfare and governance in the social housing sector.

The project was based on interviews and focus groups with tenants who are currently or have recently engaged in welfare service provision through HAs, as well as interviews with HA managers and service providers.

This report draws on the experiences of HA staff and tenants participating in welfare service provision to focus on the following issues:

- Extended service provision
- The process of engaging tenants
- Motivations for tenant engagement
- Barriers to engagement
- What tenants value about services
- Benefits of recent participation
- Recommendations for improvement

Further project details and findings can be found at: <http://socialhousingandwelfare.yolasite.com/>

THE RESEARCH

HAs have long been recognised as providing more than just homes; there is growing appreciation that they are important ‘place-makers’ and leaders of community development and regeneration (McKee, 2015). HAs are important ‘community-anchor’ organisations (McKee, 2015) and have been mobilized as key instruments for developing active citizenship and responsible community through their close connection to the people and places they work in, and neighbourhood renewal and local service provision (Centre for Social Justice, 2008; Rose, 2006). As the term ‘community anchor’ suggests, HAs are tasked with providing support and stability at the local level through depth and weight of their service provision across a number of areas.

This report is based on fieldwork conducted between October 2016 and February 2017 in London and in collaboration with two HAs: A2Dominion and Catalyst Housing, both based in Ealing. Building on a detailed review of literature and thematic analysis of policy documents, the research was conducted in two stages:

Stage 1 consisted of 11 in-depth qualitative interviews with key HA experts and frontline staff, including employment coordinators, skills managers, and community engagement officers. These interviews focussed on the need for, methods and challenges of, tenant engagement.

Given the often transitory and precarious situation of social housing tenants, special methodological and ethical issues were considered to meet the challenges of tenant engagement (Collard et al, 2012), and these initial interviews were used to develop an inclusive and ethically appropriate research plan, covering issues such as tenant consent, confidentiality, data ownership, research timing and setting, outcomes and dissemination. Some of these interviews were coupled with observations of the sites of tenant engagement (offices, training/ day centres, and community events) and the engagement encounter. Visual analysis of the materiality of social housing services, and spaces and places of tenant engagement, allowed deeper understanding of tenant-HA relations.

Stage 2 consisted of 23 depth tenant interviews, conducted individually or in small tenant groups. These interviews were used to deepen understanding of the sites and processes of engagement as experienced by tenants. Bearing in mind time, geographical, and financial constraints, tenant participants were offered £20 expenses to cover costs of childcare, transportation etc., for taking part.

In presenting the data here, we refer to HA experts and frontline staff as ‘staff’ and HA tenants as ‘tenants’.

RESEARCH PARTNERS

A2Dominion is a residential property group with 36,000 homes across London and the South East, and thousands more in the development pipeline.

The Group offers high-quality sustainable homes for sale and shared ownership, available through its FABRICA by A2Dominion brand. It also provides affordable, private and social rented homes, student, key worker and temporary accommodation, as well as supported and sheltered housing. With a unique approach to house building, all of the profits the Group generates are reinvested into supporting its social purpose, helping it to deliver more affordable homes and services to customers. A2Dominion is part of the g15, a group of the largest housing providers in London.



Catalyst Housing is a Housing Association providing more than 21,000 homes through a wide range of rental and homeownership opportunities in London and the South East. **Catalyst Gateway** was formed in 2010 to bring together and further develop Catalyst Housing's twenty year history of community development work. Catalyst Gateway delivers a range of projects to support and empower local communities. Catalyst Gateway runs many projects and also provides funding and support to other local groups.

Catalyst Gateway has three focus areas:

- Employment and skills
- Young people and family
- Community enterprise

More than 7,500 people took part in Catalyst Gateway activities last year. Catalyst Gateway is active throughout London and the South East, mainly focusing on the areas where Catalyst Housing works.



RESEARCH FINDINGS

This report highlights key findings which are of particular interest to HAs and the wider social housing sector. It examines the variety of services and activities included in the research, before focusing on how tenants come to get involved in these services and the motivations and barriers to participation. Positive aspects and benefits of participation are then detailed before summarising suggestions for improvement.

Extended services

The remit of HAs has broadened substantially in recent years to include a wide variety of services and activities which HAs either deliver in-house or subcontract to other organisations. While some services (e.g. financial inclusion, training, and employment services) are offered by both the HAs we studied, other activities are tailored to specific geographical areas using the community insight tool and other information available about local needs.

The list below reflects the services that were mentioned and/ or included in the research:

- **Training and employment services** which involve supporting tenants towards employment can include: one-to-one help and support with CVs, job search, interview techniques, workshop/ group work about job search skills, advice about benefits, recruitment fairs where local employers are invited to advertise vacancies, and paying for short courses. For some tenants who are further away from the labour market, this can also mean helping with underlying issues and giving them some self-confidence:

They've either got mental health issues, learning difficulties, ex-offenders, people that have been homeless What I do, is I do a lot of talking and encouraging So with the information and support I am giving, it gives them the confidence to start doing stuff. (Staff)

Training and employment projects included in the research are Love London Working which can also fund some qualifications; the Enterprise programme which provided seed financing as well as advice and training to budding entrepreneurs; apprenticeship schemes in collaboration with sub-contractors and local colleges; Construction Skills Certificate Scheme cards (health and safety certificate necessary for working in construction); education grants for young people and tenants in education or training (to buy computers, tools, work clothes etc.)

- **Information and advice**, particularly for tenants in arrears and with regards to benefits and finance management. This service has become even more crucial with the recent welfare reforms ('bedroom tax', universal credit, benefit cap etc.). Some of this information is delivered through Advice Plus sessions:

Advice Plus uses different agencies. We tell our residents about debt, housing and employment, health and wellbeing. And it is there for any of our residents to go along and chat. (Staff)

However due to the sensitive nature of these issues and the need for an approach tailored to individual situations, a lot of this work is done on a one-to-one basis. Referrals often come from services dealing with rent collection if tenants are found to be in arrears, but can also be issued by the Letting Teams, before a tenant moves in:

We would do maybe a benefit assessment, just to see that they're getting all they should do and ... whether they'll be able to manage ... financially, in terms of the new property. (Staff)

- **Financial inclusion/ DOSH programme** which involves specific help with debts and finance management such as filling in forms, ensuring tenants receive the appropriate amount of benefits and pay the correct amount of tax, supporting tenants in dealing with debts with companies including utilities and pay day loans, and teaching tenants how to manage their finances and save money. Tenants are often referred to advisors by Income Officers or Tenancy Sustainment Officers when they become aware of arrears on rent, though the latter can also provide initial support. As this financial inclusion mentor describes, this can be a long process which uncovers underlying issues and requires patience and persistence:

Some of them are receptive; however I do deal with tenants with mental health issues, learning difficulties, ... So sometimes I have to repeat it and put everything that I've said in writing, a step-by-step, ringing them up and chasing them up to see 'did you take that letter into council tax, did you make contact with British Gas for them to come and install a meter, or did you make these payments?' So yes, a lot of chasing up. (Staff)

This service can also involve referrals to other in-house services such as the employment team in order to 'get people jobs and get them off zero-hour contracts, increase the incomes that they can bring in, increase their long-term satisfaction' (Staff). Referrals to outside organisations such as the Citizens' Advice Bureau, Turn2Us, the National Debt Line and Step Change are also used in order to deal with more complex cases and banking issues for which a special attention is required.

- **Digital inclusion** is another important role taken up by HAs. This is in part motivated by state benefits now having to be managed online. However, it is seen by HAs as having other roles such as getting tenants to use their own online services to pay their rents, request repairs, etc. Beyond this, digital inclusion is helpful in terms of maximising employment opportunities, reducing costs by shopping online, and keeping in touch with family (particularly for older tenants).

In order to manage the mix of abilities interested in digital inclusion, as well as to reduce costs, some HAs use online learning platforms and recruit volunteers (digital champions) to provide individual support when needed:

It's an online learning platform that has modules, and it teaches everything from what is a keyboard, what is a mouse, to getting an email address, to digital safety, online safety, to job searching and so on, and it's all, everything's broken down into bite-sized learning. (Staff)

- **Social/ leisure activities** are also an important way of involving tenants, particularly children and young people (through holiday or term-time activities such as arts and craft, sports, music, homework clubs etc.) and older tenants with social clubs, coffee mornings, knitting groups and exercise classes being offered by some HAs. We also became aware of the setting up of community gardens, dog training schemes, and bicycle schemes aimed at collecting used bicycles and training tenants to repair and maintain them as a cheap way of getting around while keeping fit.

Some HAs own and manage their own community centres while others fund activities through youth organisations. These activities often have extensive benefits such as minimising anti-social behaviour:

You've got the gang members, who sit just on the outside of the community centre, but they come along. They come and have a look at what's going on, and it's kind of inclusiveness really.
(Staff)

Many social activities also have health benefits. For example, coffee mornings and social clubs for older tenants are a good channel to provide them with targeted information. One HA, for example, organised a winter health event with information on keeping warm, will making, and health checks.

- **Specialist services** or support in accessing such services are also part of many HAs' remit. Tenants dealing with mental health issues can be referred to appropriate services:

So we have Specialist Court Officers, who specialise in those areas, and you know, their job is to get them into the mainstream provision, get them into the social services, get them into the hospitals, get them to a turning point... (Staff)

Specialist teams such as the 'young people and family' team can also deal with 'troubled families' and 'young people on the edge of crime, or on the edge of gangs, or in gangs'. But HAs can also provide specialist services themselves. One HA, for instance, owns and manages sheltered accommodation for older people, a homeless unit, and refuges for domestic violence victims. They also run a specialist domestic violence helpline.

HAs' remit now covers wide-ranging and varied activities and represents a substantial budget. While some services are delivered directly by teams within HAs, partnerships with charities, councils, local companies, food bank, social services etc. allow HAs to draw on a variety of expertise, sources of funding, and pre-existing activities. However, as far as their tenants are concerned HAs represent a new service provider at the juncture of the community, state and market. In this research we interviewed tenants involved in social/ leisure activities, digital inclusion, financial inclusion and employment and training schemes.

Engaging tenants

Given the wide variety of services included in the research, it is not surprising that tenants find out about these in a range of different ways.

- **Leaflets, posters, letters, newsletters, noticeboards, and websites** are ways some tenants find out about service provision offered by their HA. Using a variety of different forms of information and advertising is a strategy used by both HAs in order to reach their tenants:

For that project, we do a lot of mail outs, we have a newsletter [...] twice a year. They are quite expensive to send out, we've got a large number of properties. I do targeted mail outs. We advertise it on our internet page, Facebook, the Council promote it for us. I've got it up in Tesco, that's the nearest supermarket and the local shops, and our community centre as well so we try and promote it as much as we can and partners as well. So it's quite a lot of channels to us.
(Staff)

- **Word of mouth** is also extremely effective if rather difficult for HAs to use as a communication strategy. Many research participants explained that they found out about a specific opportunity through a friend or a neighbour:

I just got this from my pals telling me and then I just grabbed the email and emailed him and he said yes come up for a meeting and that. (Tenant)

Joining an activity with a friend or based on someone else's recommendations is quite common in this respect:

Because ... we do a lot of advice where residents or local people come to us if they've got a need, financial, housing, employment issues and so on, on the back of that the fact that I get a lot of people walking through just asking for visits from myself because I've supported somebody they know back into employment. (Staff)

- **In person:** outreach activities, job fairs and local offices are also all effective ways of reaching tenants who might not otherwise have engaged with services. Large events such as Information and Guidance sessions or 'Street Meets', as described below, can also be successful:

We used to do things called Street Meets, and [...] we'd turn up with all our stalls, and we'd be offering information, advice and guidance on various different things, including getting the best deal on your utilities, keeping healthy, to 'oh here's your Income Officer, so do you want to talk to them?' We'd have things to engage the children, so that there'd be something to draw people in. (Staff)

However, as the quote below shows, knowledge of these opportunities for face-to-face interactions with HA staff is often gained through word of mouth and/ or corporate communication, pointing to complementarities in ways of engaging tenants:

It is just word of mouth, stuff like that. I mean everybody knows the development is there and they've got an office there which they are quite friendly, you just pop in and speak to them. (Tenant)

For some tenants who might feel uneasy about engaging with HA staff, outreach activities and other opportunities to meet face-to-face, particularly on the door step, can be a good way to overcome practical and psychological barriers potentially preventing tenants to use services and take part in activities:

We do a lot of outreach as well. So, we meet people. I love to network as well, when I go to the estates. Just going out, speak to everybody, local people. At least they [residents] have a familiar face. (Staff)

Consistency of outreach activities and the staff supporting these, as well as the friendliness of staff on first encounters, are key to engaging tenants.

- **Referrals** are also a way many research participants, particularly those using financial inclusion services, come to engage with HAs' extended role. The role of Income Officers in identifying tenants in rent arrears is often key, but referrals can also be made by other staff members such as Neighbourhood Officers. There is also a high volume of cross-referrals from one service to another. For example, participation in financial inclusion services can lead to being referred to the training and employment team to maximise income. This can also lead to being referred to digital inclusion facilities to improve chances of finding work. But referrals can also be made to activities that have greater potential to engage tenants such as bursary programmes to provide financial support for children whilst in education or even leisure-based activities, as this HA professional explains:

If it's a young person, a troubled young person, and I see that there's a lack of commitment there or motivation, and if they feel that maybe getting them involved in a youth club or youth activities first before they do any type of job search, I will refer them to my other colleagues, because we do have a few music studio sessions, in different estates. I think that's what we've identified as a good way of getting them involved and engaged, and then after that slowly introduce a job search. (Staff)

Referrals allow HAs to target tenants that would particularly benefit from their services, for example, if they have indicated that they are looking for work. Research participants often had a foggy recollection about how they initially were contacted:

I can't really remember who put me in touch with him, I think it was someone else [from the HA]. At first he just gave me a ring I think and then I just went in and met him. Yes, just started from there. (Tenant)

They sent a lot of letters out to me telling me, and they were calling on the phone as well, and in the end I decided to go there. (Tenant)

Whilst not strictly referrals, HA staff also target tenants affected by welfare reforms as way of pre-empting problems:

The only situation I can think of where it's not been referrals has been where we've had spreadsheets from the Council about people that are to be affected by the Bedroom Tax, people that are going to be affected by the Benefit Cap, that kind of stuff. Those ones would be proactive, in the sense that you would work through the list, then contact people and say, 'do you need help, da, da, da. This is, you know, the situation.' (Staff)

It is worth noting, however, that engaging with these various services is voluntary. Even though some tenants appear to have received several letters and telephone calls, research participants did not seem distressed by this persistence and it was often welcomed, particularly if they had found themselves at a point in their lives where they were likely to ignore most of these attempts to reach them. However, the pressure to engage can come from a deteriorating situation leading to receiving an eviction letter or court summons for debt. In addition some referrals can lead to tenants feeling obliged to engage:

Because they are referred by the job centre, again, they feel like they are forced to come to us, and not because they want to look for work, or they want to, you know, move on from A to B. (Staff)

- **Problems with housing** are often another way that tenants become involved in services. One research participant got support from a tenancy sustainment manager after a serious house fire. Another, a leaseholder, came to be involved in residents' associations and subsequently in volunteering with the digital inclusion team because she was initially dissatisfied with the way the HA dealt with leased properties. This demonstrates the importance of tenant participation in the planning and delivery of services.

Motivations to engage

The variety of motivations to engage reflects the diversity of services accessed by tenants and varied widely across those we interviewed. Some motivations are very specific in terms of the need to gain skills, whereas others revolve around the desire for interaction with others or had been prompted by a period of crisis.

- **Gaining skills** is an important reason why tenants engage with some services, particularly training schemes such as apprenticeships and digital inclusion, where not being able to use a computer is seen as a major hindrance in everyday life.

I think you've got to move with the times. It is convenient and for example when I get my car insurance online I save £70. I am not particularly interested in computers but, you have to move with the times because everything is done online now whether you like it not. For your own convenience you've really got to do it. And also I send lots of emails because it is convenient, because you can find out what's going on in London, lots of different things. (Tenant)

For some tenants, the need to gain specific skills was the driver for engaging with services and through weekly interactions they then also became an important means of meeting new people. For others, it was the opportunity to meet new people that was initially considered more important.

- **Social interaction** is a strong motivator for older tenants attending social clubs and other activities, including digital inclusion services:

I think, probably all three of us would say it is also a place to get out of the four walls and come and be with people. (Tenant)

These activities allow tenants to make new friends, while doing something different and exciting. Two participants here reflect on the social events organised through their HA:

I like, I love the film morning, with popcorn and ice cream. (Tenant)

Yes, we've been to Windsor. We were gone all day, there was a charge for that but it was well worth it. (Tenant)

Indeed, staff members feel that providing fun and attractive activities is critical to 'drawing' people in. They also help tenants cope with changes in their lives such as new accommodation, moving into a new area (Tenants) or the passing of a relative or partner (Tenant). Such activities are considered important for improving personal wellbeing:

Yes, I mean it makes me more relaxed. We are meeting people, and having friendly discussion. (Tenant)

- **Crisis.** A period or point of crisis is often a motivation for tenants to engage, particularly with Financial Inclusion/ DOSH programmes and tenancy sustainment team members.

Well they react basically when our letters are generated to say your rent is in arrears, you need to come in for an interview. You know it's sometimes a prompt letter from us directly that says housing benefit is stopped, you need to do something. Your rent account is in arrears. It's all those stage letters that they are getting and some people will ignore it first and when they get like the final warning before court action letters, different stages start coming through then obviously it becomes like a panic. (Staff)

Avoiding eviction and reducing debts, particularly when court summons are involved, are often important triggers. However, situations such as unemployment can also lead to engagement, as this young apprentice explains:

Yeah, I wasn't really doing nothing much really, until this come about I wasn't really doing anything ... I wasn't signing, I wasn't doing anything. But yes obviously I knew I had to do something. (Tenant)

The opportunity to undertake an apprenticeship through the HA prompted this tenant to 'do something' to bring about a change in his circumstances and future.

- **Finding a job** is the motivation for tenants who engage with training and employment services and to a lesser extent digital inclusion activities. Although earning their own money is always a priority, the reasons behind wanting a job can vary in their emphasis, from providing a sense of self-worth to operating in a stimulating environment:

It is not a pride thing [...] for somebody to be able to go out, earn your own money, work and pay back to society, use it for yourself and your family and all that. And claiming money, and the money is not even enough. Like I said it is not a place for me and I just felt I am very grateful to them for helping me to get out of this system. (Tenant)

One of the tenants on an apprenticeship programme stressed his enjoyment of it and the learning of new skills:

It is enjoyable, always doing something different, there's so much things to do... Never doing the same thing, you know what I mean. (Tenant)

Barriers to engagement

Though tenants are overwhelmingly positive about the services offered by HAs, there are some very real barriers to their engagement which revolve around knowledge and information, language difficulties, fear, lack of understanding and transport.

- **Knowledge of the services** and support available through HAs appear to still be patchy, in spite of the efforts of HAs and this was discussed with both staff and tenants:

Certainly the number of times whenever, after I've spoken to somebody and given them some advice, and then they're kind of, 'so I didn't even know you existed. I'll know that now for next time.' So I think there is, there is that still definitely that tenants wouldn't necessarily be aware of the full range of services that exist. (Staff)

Though information is widely available on the internet, one challenge has been to involve tenants who are not digitally literate or may not have access to a computer. Even relying on more traditional methods can be problematic as described by this member of staff:

I think people are bombarded with communication really, leaflets through the door. It is actually quite difficult to get that message out. (Staff)

- A linked issue revolves around **tenants' expectations of HAs**. Many participants said they had no idea that such services were provided by HAs. One interviewee explained that when she received

the leaflet, she initially thought it was a scam and only a telephone call from the HA dispelled this impression. A significant proportion of tenants we talked to appeared to have poor views of their landlord, often based on relations with the Income Team or the Repairs department. These views made it hard for them to see how the HA could support them in a positive way, even when told by a friend or a neighbour about successful experiences:

There's a girl who lives in the block where I live, she struggled a lot with the finance, she never knew about it [DOSH programme]. And when I told her [...] she is like: 'all they know is how to abuse you on the phone'. (Tenant)

This is a particular challenge for HAs who are tasked with not only collecting rents from tenants but also offering support services to them.

- **Language** can also be a barrier for a significant number of tenants and provides a challenge for HAs in how to effectively communicate with them:

If English isn't your first language, whether that's an issue that might put you off, and you might then, you may well be more inclined to approach maybe a community organisation where there will definitely be workers that are able to speak your language (Staff)

However, even for those tenants whose first language is English, the official and more corporate language used to communicate with them can be confusing and off-putting:

You know they've written letters ... important things, you know, full of gobbledygook that the man on the street is going to look at it and think ... I think there's probably a lot of people out there that maybe see an [HA] letterhead and think 'oh you know, in the bin'. (Staff)

- **Lack of understanding of benefits change, fear, and lack of knowledge/ hope** that their situation can be improved and support is available can also prevent tenants from engaging until a crisis point is reached, particularly when combined with other issues such as mental health, language barriers, bereavement, etc.
- **Availability and cost of transport** were also cited as barriers to participation. One community centre attended by older tenants in a large residential neighbourhood is accessible by bus though these are few and far between and there are concerns over further cuts in services. Costs are also an issue for those living on a small pension or limited benefits. Accessing services only available in central offices can also be challenging for tenants living further afield:

Some of them I would say are short of money to travel to the office. I make a referral which is not in Ealing and may not even be in London. So when it comes to them actually getting the money to travel down here, some tenants don't even have that. (Staff)

It is clear that these barriers to engagement are very real and can limit participation and circumscribe the lives of HA tenants.

Value of service provision

Though barriers to engagement exist, those who do not experience or manage to overcome them find the services offered by HAs particularly valuable. Tenants prize the approach and attitude of HA staff which is described as caring, friendly, and personalised. This is coupled with provision which is considered fun and rewarding.

- **Caring and friendly staff who go the extra mile:** reiterating the findings of our previous research on HAs and training for work provision (Wainwright and Marandet, 2015) the key successes of these services rely on two features: exceptional staff and staff compassion

Exceptional staff that is patient, understanding and helpful. Many tenants who use these services note and praise staff availability, approachability and supportive attitude. In contrast to many other organisations that tenants have been involved with, they feel that the HA ‘cares’, with individual staff members going above and beyond the requirements of their job to help them:

Some people, they don't really care, to them it is just a job but I sense that she, you know, does really care about the people that she works, like she cares kind of thing, about the tenants and stuff. (Tenant)

Indeed, many staff members explained how they try to accommodate the needs of tenants even when that means extra work for them or taking calls and replying to texts beyond their official working hours.

Tenants also praised the patience and time taken by staff to deal with the issues they are facing:

She is completely different from all the people that I have had to deal with ... She wasn't like, you know, this is my job and this is what you have to do, and go and do it. She literally broke everything down for me. She took her time and went through it. (Tenant)

This was echoed by staff members we talked to, who understand the importance of taking the time to be supportive and place an emphasis on the process rather than solely on results:

I was training up some people on Monday to be digital champions, and as I said to them, it's not so much about how much you know, being able to pass it on, but being sort of patient and understand, ... putting yourself in the student's shoes, ... and just encouraging them and building up their confidence. They just feel very overwhelmed, and "I'm stupid" because they don't know how to use them [computers]. So, it's just really being quite understanding and calm and patient and help build their confidence. (Staff)

Staff compassion is another element praised by tenants whereby they feel emotionally, as well as practically, supported.

I've been in her office with me and her, and I've been in tears, and she will just say, 'do you know what, we'll take a minute', do you know what I mean. She's just really, really nice. (Tenant)

One tenant credited a member of staff for preventing him from returning to being homeless and ‘life saving’:

Well to be honest with you, [he] sort of saved my life man. He's a good geezer. He was only supposed to help me with a few things but it pretty much ended up being like, well like I said, I don't want to sound drastic and that but I don't have no family to help me with anything and I don't really have anyone else. So without him I don't know, I honestly couldn't tell you where I'd be like. (Tenant)

For some staff, this was made easier as they could relate to some of the situations faced by tenants from their own experiences, and this was used to positive effect when engaging with them:

I've been on a low wage, I've been a single parent, I know what it is like not to have money, not to have confidence in yourself. (Staff)

But even when this is not the case, a respectful and encouraging commitment to help tenants feel treated like whole human beings rather than problems to be solved is apparent through our research:

If you've got the passion you want to help someone it will show in the results so I think that might be something different that we do. (Staff)

This is particularly critical for vulnerable tenants as well as those dealing with multiple issues, and was applauded by tenants who have felt isolated and marginalised.

The importance of staff friendliness was also explained in the context of less emotive situations. For example, older tenants at a community centre remarked on the involvement of staff in relation to organising activities for them:

- They don't just sit in the back and make cups of tea.

- But they mingle. They always ask for everybody.

- She's so caring, isn't she, she's lovely. (Tenants)

Many tenants expressed gratitude about the help and support they had received from specific members of staff.

Discussion with staff and tenants gives a sense of a corporate environment that prioritises sustainable and qualitative results over numbers and targets. In addition to dedicated staff who understand the challenges faced by tenants, the lack of overt, strict or unrealistic targets allow staff members to focus on providing appropriate and individualised support. This approach also allows for the second strongly valued feature of services provided by the HAs involved in the study: their ability to provide personalised tailored support.

- **A personalised approach** to issues faced by tenants is highly valued. This is particularly the case when dealing with debt and employment. The recognition by staff members that addressing underlying issues to these problems is the necessary first step to sustainable results is a key motivation to this one-to-one approach:

Obviously you've got other people that might be on DSA or they've got other barriers so to get that individual into employment is very, very important that you help them overcome the

barriers because if you don't overcome it and they go into employment the chances of them falling out of employment is very high. (Staff)

Like I said I was homeless from 13 or 14, and every time I went down the civic centre I just got generic advice by generic people who only had a generic role. (Tenant)

In this regards, staff members' approach is tailored to individual tenants and often involves in-depth conversation to ascertain their needs, problems faced, and aspirations:

We create an action plan, every individual action plan is different to suit the needs of that individual, so we look at what support, what do you want to gain from the project and how we're going to help you get there. So that action plan requires detail for each person because obviously each person will have different roles or they have different skills and education, very, very different. (Staff)

The aim with this is that tenant problems, big or small, can be addressed. This may include referrals to other teams or, for example, helping pay for a CRB check or CSCS exam to enable employment, or a bus pass for the first month of a new job.

This approach is valued by tenants in so far that it ensures their privacy when dealing with sensitive issues. Some tenants also expressed that how this is a productive way of operating:

One-to-one, when you go to see him, make an appointment with him, you see him, he has time to spend with you [...] One-to-one, you are not distracted, he's talking to you, you're listening, you're doing things straight. (Tenant)

Staff patience, availability, and proactivity are also seen as being conducive to this personalised and holistic approach to working with tenants. For example, this research participant appreciated that her advisor took time to send reminders before their sessions:

Like when it came to the forms and stuff, she would be quite, what's the word, because like she would just help me get everything together. Like if I needed to give her payslips she'd tell me, don't forget to send me your payslips, so that I would not forget and the situation wouldn't get worse because of time passing on if that makes sense. (Tenant)

The constancy of staff, as well as allowing for support in the medium-term, is seen as important in building rapport and making progress:

Here it's like a continuous support, [...] So, it does help them. I think the service that we provide is very one-to-one, and we have it for a period of six months, or at least six months. So, you can, once you're in work, before that obviously, however long it takes you to go from A to B, we'll still support you. (Staff)

This approach is also valued in other areas of HA work, for example, staff working in digital inclusion recognise that it is important to enable tenants to 'learn at their own pace, but not feel pressurized' (Staff).

- **Fun, free and rewarding activities** are another aspect of HA service provision that is valued by tenants, particularly with regards to the more social/ leisure oriented type of activities. The fact that activities are free is very important for many older tenants, with the occasional free 'fish and

chip Fridays', particularly remarked on as well as more modestly having access to free refreshments:

A few weeks ago in the summer it was nice, the weather, we had fish and chips, it was nice. And we didn't have to pay a penny. (Tenant)

And you get your tea and coffee and biscuits, you know... We don't pay anything. (Tenant)

However, free services were also praised by those taking digital inclusion classes:

I am lucky to get this; I don't have to pay for it. (Tenant)

This contrasts with similar services offered by other organisations and made activities delivered by the HA distinctive:

So I know they, a few of the residents have complained they have gone to other clubs or maybe an outing and it costs. And I know we are sort of subsidising that at the moment. I think we are the first to be offering this free service. (Staff)

Another valued aspect of these activities is that they are fun and a little different:

I like the quizzes best of all, and I love the entertainment. (Tenant)

One research participant involved in digital inclusion activities found receiving certificates for every step of learning very gratifying and motivating to carry on.

Benefits of tenants' participation

Skills, information and knowledge

Engagement with services often allows tenants to gain beneficial skills and knowledge. This is quite obvious in the case of training schemes such as apprenticeships but can also take other more subtle forms, for example by equipping tenants with **communication and budgeting skills** as well as **specialist knowledge** enabling them to stay out of debt and better manage their finances. One tenant, for example, explained how a DOSH mentor taught her how to 'speak on the phone' with council staff and utility companies:

I used to get panicky [...] So when I saw what he's doing, I picked the phone... and I said I'm scared and he said don't be scared, go ahead, talk. Tell them first... he showed me, so he is there, he's showing... so he said that's your reference number, if they ask you, give it to them. That is your name and your address. I was panicking, but that is one thing I improved and I learned from it. (Tenant)

Another participant explained that she received support with filling forms and understanding how council tax worked. Rather than simply solving situations, the financial inclusion team members we talked to were keen to highlight that it was important that tenants learn how to deal with problems through their engagement with services, often by watching and doing:

Quite a lot of times I ask the residents to observe how I engage with the people they owe money to. So they can learn from it. (Staff)

So that is what, that is my challenge to make sure when they leave me they go away, basically to say 'okay I can manage, I can go forward knowing that okay I am not going to find myself back in that same situation' and also sort of giving them places that you can go for additional information if you need to, you know contact the CAB, the drop-in law centres, all those kind of things. (Staff)

As this quote also highlights, these skills also enable tenants to deal with difficult situations in a calm and effective manner and, as highlighted later, does have benefits in terms of wellbeing:

She kind of makes, even when you're upset and angry, she kind of makes you feel a bit more calm and rational about your thinking, and how you approach a situation. (Tenant)

Budgeting skills are another important benefit of engaging in financial inclusion services, providing tenants with understanding and structure around how to plan their outgoings:

Like a plan, so basically I have that sheet, and I'm... every time I look at it, it's on my fridge, I look at it, 'oh today is what... oh, I have to look what bill is coming out'. (Tenant)

Knowledge of benefits available, and charges made, to tenants is also extremely helpful. As this staff member explains:

They pay really high amounts and most of them are on standard tariffs and are on eligible benefits for them to go on the lowest tariff that the utility providers have. So there's basic knowledge that they are not aware of. (Staff)

Many tenants who find themselves in debt often lack knowledge on what help, support, and benefits they might be entitled to:

I never knew about the Warmth Scheme, because I'm a disabled lady. I never knew about the Warmth Scheme, heat plan, £140 per year, I didn't know a lot things. (Tenant)

In this respect the skills and knowledge gained through participating in financial inclusion services empower tenants, helping them adopt practices and behaviours that are sustainable:

I guess instilling good habits in terms of keeping up with payments and managing their money effectively. (Staff)

This knowledge, in addition to being helpful in reducing debts and balancing budgets, can be empowering in itself by shifting the emphasis from what tenants cannot do (e.g. pay their bills) to what they can, as this participant explains:

But I never knew there are some companies... [where you can say:] 'I cannot afford it, I'm on benefits, please what is the minimum I can pay? What is the minimum I can pay?' I never knew that was... So that is one thing I learned. (Tenant)

In a similar way, gaining knowledge and understanding of their rights as tenants can be life changing for people who are struggling to get repairs done on their property:

I didn't know you can complain if things [repairs] are not done properly. (Tenant)

If basically... like now you had an appointment with the plumber, the plumber did not turn up, ... I never knew you can get £20 refund fine. (Tenant)

IT skills acquisition is another benefit of engagement with services. This is of particular relevance in relation to digital inclusion activities. This is especially important for older tenants. For example, one tenant coming to the social club had been scammed on the internet and was able to share her experience with others and warn them about the possibility of being conned online. Enabling older tenants to shop online is seen as a way of helping them save money but is also beneficial in other respects:

It's just that if you buy tins of food, or dog food, or heavy stuff, you can order that in, and have it delivered, but you can still go to the greengrocers to buy your fruit and vegetables fresh, you know. (Staff)

However IT skills can also be beneficial to younger tenants who often get overlooked because of the assumption that they would be digitally literate:

For some reason they haven't had any digital training, they haven't got online, you know. Sometimes it's because they haven't been able to afford a computer [...] And, so we've been able to, to upskill them and help them do their CVs online and so on. (Staff)

Indeed, gaining IT skills, whilst a benefit in itself, adds value in terms of inclusion in the labour market but also with regards to other aspects of tenants' lives such as receiving information from their children's school or about making a doctor's appointments:

I go in my email. I check things, Basically, my youngest one she goes to primary school, and with the letterbox, before because they used to put a letter to home, but now it's not, basically it's straight to email now. (Tenant)

And you know ultimately it benefits the residents because they've got access to so much more, you know especially if you are elderly and you are not particularly mobile, you know you can do so much online. You can renew things online, you know, you can make doctors' appointments. I mean one of these ladies [...] she said to me [...] I've had a letter from the health centre, they want me to register so I can make appointments. She loves it because now she doesn't have to trek down to the doctors; she just makes an appointment online. (Staff)

Other skills and knowledge mentioned by participants include knowledge about medical issues gained through leaflets given to older tenants during an information session (e.g. 'how to recognise a stroke') as well as possible support with adapting their homes and will making, which led to at least one tenant we talked to to make a will.

Confidence, health and wellbeing

Another major benefit highlighted by tenants is the positive effect of the services delivered by HAs on their health and wellbeing, as well as in boosting confidence. We had testimonies of tenants who are in a very precarious mental state before receiving support from financial inclusion advisors:

I used to panic a lot. And I used to panic, I used to cry, I used to feel... I used to just feel depressed. I was about to lose it. (Tenant)

Just like I said people underestimate how powerful it is for people to actually help you because before that I was all suicidal and wanted to kill myself. (Tenant)

Support in dealing with their debts but also finding a sympathetic ear were key in both instances in helping these tenants feel more confident about themselves and the future:

Well to be honest, it has given me a bit more hope in people do you know what I mean? (Tenant)

Now what happened is I can... I can open the letter, look at it, without being frightened. (Tenant)

Similarly, increased confidence was also cited by those enrolled in employment and training schemes:

Yes, I think it is more hope for the future because obviously where I wasn't doing anything before I don't really know where I was going, what road I was going down. But now I can see, if you know what I mean? (Tenant)

I think the last one I did was interviews to teach us how to do the interview technique and apply for jobs and everything. We did it in turns, like a round table, all of us taking turns. One of them I was given to the team and then interview and all that, we change around and do things. And that helps you, gives you back confidence. I found that very good, I got this job, after the interview I got the job. (Tenant)

Health and wellbeing are also very important in relation to older tenants, and many activities are specifically aimed at this group and geared towards these goals. Opportunities to meet people and engage in both pleasurable activities, such as gardening, or key skills, such as IT, are conducive to general health and wellbeing:

I am quite happy [...] you know retired being at home, I come here in the afternoons, gets me out and come and learn a little something than just sitting at home you know. You know it all adds up. (Tenant)

The socialisation aspect of such activities, and the opportunities they provide to meet others and make new friends, are crucial in breaking isolation and improving quality of life:

This really, for me it's, apart from my grandkids, this is the only contact with the outside world. (Tenant)

These new and extended social networks can also provide support in difficult circumstances. One older tenant explained the value of personal support and contact from HA staff that encouraged her continued participation in activities:

It was my husband who was ill and they were phoning me up and I thought it was so, and they'd leave a message if I wasn't in [...] My own family didn't even do that, you know. (Tenant)

Older tenants, especially, recognised the importance of such activities for their mental capabilities. In the words of one participant, the digital inclusion programme was vital for encouraging 'his brain to keep on ticking'. Finally some activities are perceived to impact on the wellbeing of tenants more broadly by helping to tackle anti-social behaviour. A summer club for young people and a dog training class were both seen as beneficial in this respect.

What could be improved?

Though the tenants engaged with, and staff running, HA services are positive about them, they also point to a number of areas where they feel improvements could be made. These revolve around staff availability and budget, reaching out to tenants and engaging with different types of tenants, advertising and information, and other services and activities that could be offered. It is clear HAs are keen to further extend their support provision to tenants but this needs to be set in the context of budget constraints and limited resources.

More staff available/ more budget

The majority of staff recognises the time pressures they are under with their jobs and this meant there are challenges in engaging tenants:

And sometimes, it's to do with, not being able to be there more than once a week in a specific location. I think that could be a barrier as well, and having just like one person covering the whole area, might be difficult as well sometimes. (Staff)

Let's say for example, I will go to [name] Estate. I have 15 people to see that day. It's really hard to manage, but we make it work, somehow, yes... . Sometimes I go into different areas, and I have a queue, literally a few people waiting for me. (Staff)

As the above quotes suggest, this is sometimes due to geography and the multiple locations in which staff are working. These pressures are sometimes apparent to tenants when they try to access staff:

Yes, in the past, [name] did help. Not at the moment. I am sure she must have another side of work. The last time I went I was going to speak to her, they say she is very busy so I didn't wait, so I finished and I left. (Tenant)

Staff did speak of 'disappointing' tenants when they are not able to provide the time and attention, or the services, desired by them. Often this is due to inevitable budget constraints: 'sometimes we don't have the budget for that'. One staff member spoke about this in relation to training provision:

I would, ideally, I would love to be able to put on more courses for people, because obviously sometimes I have the odd two or three people who are looking for a specific course, but because of funding, where you have to have a minimum of eight people, we might not be able to do that course then. I think that's made one barrier for me and obviously, the customer as well, because then after that, we delay the whole process. After they lose motivation. (Staff)

The concern among staff is that tenants who have become engaged with services will both lose out and potentially be put off from further engaging if services are not provided.

Further tenant engagement

It is clear from our research that although HAs are effective at reaching and engaging with their tenants, there are still some challenges in this respect. This is considered particularly so for older tenants and those who are not claiming benefits but, it is felt, need support:

There's a whole realm of people out there that nobody ever goes to talk to or reach out to and possibly you know if they've got mobility issues and they are not getting out, it's quite scary actually isn't it? [...] I mean it's true, the person who shouts the loudest gets what they want. I mean if you are a good tenant, pay your rent with the direct debit, never ring up, really you are invisible aren't you. I find that really sad. I mean there's so much loneliness in this country among older people. You know their partner, their husband, wife has died, and if there's no one to spur them into going out to a day centre or going out for a lunch or something, they just sit there don't they and yeah, I mean again it's such a huge problem I don't know what the answer is. (Staff)

I would say what we find to be difficult to engage with are those that are I don't know what one might say economically inactive, the ones that are not working but at the same time they're not claiming benefits [...] if you're not claiming benefits and you're not working there's no data on you and obviously in London there are a lot of people like that. (Staff)

As well as older tenants, younger tenants were the focus of discussion in this research. As one tenant articulated, there is 'Nowhere for the kids to go, like clubs'. It is felt that current activities need to be extended in this way to offer a more sustained programme of activities, services, and spaces for younger tenants:

I'd love to do more with the youth. We have recently done a DJ workshop at the youth centre. That came about ... that was a recommendation from the youth centre manager. She said I've done it in other areas and I think a lot of the residents said they would like sort of creative workshops and it has worked really well. It is an accredited workshop so they can get a level 1 arts entry award and they work towards an end of year performance. So they are gaining a qualification, boosting their confidence and it's been really well received. So maybe kind of creating more creative projects for them. (Staff)

Some of the younger tenants involved in this research also feel there is scope for further providing services and support for them. The tenant here explains the need for designated time and space for younger people:

Some sort of a little youth club or something set up for the youngsters. ... for us to just to go to and chill out together. I don't know, like just to even watch the football games to be honest, there's nowhere for us you know. And I've told them this. So hopefully there will be something available for the local lads and that, instead of them you know going to other areas that they can just sort of say look this is our little centre, we can go there in the evening, it's open from, I don't know, 5 until 8, you know and just maybe organised more sports activities as well. (Tenant)

Advertising/ Information

Linked to further engaging tenants, it remains a challenge for HAs about how best to advertise and promote the services they offer. Some tenants feel this information needs to be signposted clearly from the outset of their contact with the HA:

[We] should be given information with the tenancy agreement. (Tenant)

For others, this needs to be targeted through the physical housing stock with the use of clear and relevant information:

Showing people that there is out there help and support, even in the block we live, there's a tiny bit there saying... tiny letter, says if you're having financial problems, call that number. But do people know what is behind that number? (Tenant)

This is clearly a dilemma for HAs who try multiple strategies and platforms for disseminating information. However, it is apparent that this still is not effective at reaching everyone who could benefit:

Sometimes it may be awareness, I think, because as much as we put a lot of marketing material out there, a lot of customers, when I speak to people randomly, they do say, 'oh, we didn't know about this service.' So, I'm not sure it's, you know, what's the best way of advertising, because we tried to put it everywhere. (Staff)

Information via personal or face-to-face contact rather than emails and letters is valued most by tenants. Conversations enable staff to point tenants to appropriate and relevant services and also encourage them to attend. This personalised information is effective in recruiting tenants in relation to a number of different services offered, notably the financial capability programmes.

Other services and activities

The generally positive discussions with tenants about HA provision did lead to further ideas on what services could usefully be added. For some, this was specific to the current service they were accessing. For example, this tenant explains the need for continued digital engagement:

I went for the computer class, my problem is I don't have a computer at the moment. I told them the last one we did, it would be nice to get a computer for each person training so that we have

our own in front of us to train with. [...]Because you know when you do not have it, you cannot practice as you would like to. (Tenant)

In this instance, a lending or purchasing scheme would enable a continuation of training beyond class hours.

Many older tenants stressed the importance of activities that, through encouraging people out of their homes and to socialise with others, had benefits for general wellbeing. These shared community activities are considered useful venues to disseminate information about a broader set of issues linked to, for example, health, wellbeing and finances, as well as being critical for confidence building.

That tenants want their HAs to provide further services emphasises their importance and the perceived value of current provision. Tenants and staff recognise how transformational service provision from HAs can be in terms of skills acquisition, confidence building, and general and specific support offered. This report clearly highlights the important role that HAs are playing in, and the positive impact they are having on, the lives of their tenants. There is a need for research in this area to be extended to further evidence the role of HAs in the contemporary welfare context, and understand the multiple forms of current tenant engagement, and the implications of this new form of governance.