

DIVIDED CITY?

The value of mixed
communities
in expensive
neighbourhoods

LSE HOUSING AND
COMMUNITIES
REPORT TO
OCTAVIA
HOUSING

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CASE REPORT 77

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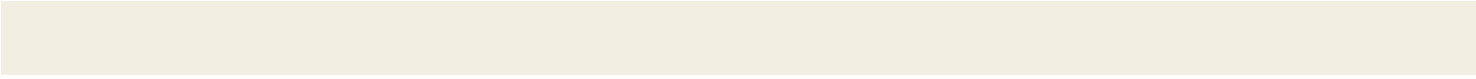
LSE Housing and Communities

LSE Housing and Communities is a research and consultancy group within the Centre for Analysis of Social Exclusion (CASE) at the London School of Economics and Political Science led by Professor Anne Power. The group conducts policy- and practice-related research in disadvantaged neighbourhoods; develops models of housing and neighbourhood management, community engagement and control; explores and uncovers the support needs of low-income communities and residents engaged in self-help action, especially in social housing areas; investigates the value and potential for energy saving and environment sustainability in housing in poor areas; and informs the debate around government policy. Our work investigates the impact of poor neighbourhood and area conditions on families, children and residents; we document the roles local people play in regenerating and improving their communities, as well as understanding why these efforts sometimes fail. We have strong links with other European countries and with the US throughout work with the Brookings Institution; and conduct research into urban problems and progress. LSE Housing and Communities is also associated with the School's Department of Social Policy and LSE Cities.

About the report

This report is in three parts. Part One is a summary and overview. Part Two presents our findings from Octavia tenants. Finally Part Three offers seven stories of tenants struggling with the impact of welfare and housing reforms to date.

All names in this report have been changed to ensure anonymity of the respondents. Photographs are copyright of the authors and Octavia Housing.



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Summary

Headlines

- Octavia Housing, a long-established social landlord in Kensington and Chelsea and Westminster, provides low cost rented homes to low-income local residents in high-cost areas. In doing so it helps to overcome deep social divisions.
- Octavia's rents are far lower than local private rents and offer tenants security and a sense of belonging. Octavia tenants pay around £120 a week, significantly lower than private rents in our case study areas. Tenants generally are happy with their neighbourhoods and they like living where they do.
- Most Octavia tenants have lived in these areas for a long time – some all their lives – and long before they became so expensive. They feel part of the area where they live.
- Low-income tenants identify many benefits from living in mixed neighbourhoods alongside people on much higher incomes. Schools, parks and amenities earn praise.
- Almost all tenants believe that social housing in expensive areas is vital to retaining a social mix and building an inclusive society. They think their children benefit from attending schools in these areas and aspire higher as a result. Tenants worry that moving to other cheaper areas would damage their work chances and their children's education. They would lose local support. They think poorer areas have more social problems.
- Tenants are worried about their future, which they feel is threatened by gentrification and wider economic conditions. They also worry that public spending cuts and loss of services and support is making their lives more precarious. Tenants' biggest fear is that little will be left for their children and grandchildren in the way of jobs and housing.

WHAT TENANTS THINK OF THEIR HOMES AND AREAS

- Octavia tenants are satisfied with their homes and attached to their areas, most having lived there more than ten years.
- According to Octavia tenants, the neighbourhoods they occupy offer good services and facilities, a good environment and positive social relations. Most tenants have family connections, local friends and know their neighbours. Tenants of immigrant origin often arrived in these areas in the 1950s, 1960s and 1970s. Half of all tenants are involved in a local group or activity.
- Almost no one wants move to a different kind of area, although families do worry about their children, gang problems and drugs. Families with children use more local services than other households and are worse hit by high prices and loss of services. On balance they say they gain from living in a high quality area.
- A handful of overcrowded tenants think moving to areas with more space and less crowding could help, as long as there are good facilities and services.
- The areas are ethnically and socially very diverse, and while residents generally get on well with neighbours, they often feel that local divisions and tensions particularly between "incomers" and "locals" weaken local communities. They think it is important to find ways of generating interaction across different social and ethnic groups.
- Maintaining mixed areas depends on shared spaces and activities so people from different backgrounds can interact – around half the tenants think there is a sense of community, although one third think that gentrification and more rich people moving in undermines it.

RENTING FROM A SOCIAL LANDLORD

- There are many advantages to renting from Octavia: it is cheaper than buying, particularly for repairs and emergencies, but also for up-front costs; being tenants of Octavia, a conscientious and socially responsible landlord, provides a strong sense of security; being able to live in an area they know and they have connections in confers a feeling of belonging.
- Tenants think that priority for empty flats should go to families with children, people with disabilities or poor health, and to local residents who are working and contribute to society. Pressure on local resources and shortages of housing are big worries.
- Octavia as a landlord helps maintain a stock of low-cost, rented homes in otherwise inaccessible areas and plays a strong social role. But only one quarter think Octavia should give priority to expanding the stock of rented homes, and most think the priority is maintaining and improving the homes they already have. Many tenants in Victorian terraced houses have very high energy bills and very cold homes.

WHAT THE FUTURE HOLDS FOR THE NEXT GENERATION

- Parents are generally positive about local schools, but worry about the lack of activities outside school for young people. Language and cultural barriers are also an issue.
- Parents worry about the shortage of job openings and the difficulty of progressing to better jobs with more prospects.

- Two-thirds of tenants worry about their own and their children's future; they feel insecure economically and believe that jobs are disappearing.
- Half of all tenants believe that current cuts in services and funding will undermine community cohesion, and that the next generation will suffer greater hardship than they are experiencing. Their children face worse prospects and a lower quality of life than themselves.
- Over two-thirds of Octavia's tenants will be affected by welfare reform and spending cuts, but most are unclear about how the Housing Benefit changes will affect them.
- Several tenants think that reducing the overall cost of welfare, including housing costs, has a clear rationale, but they worry that such sweeping reforms may harm more vulnerable tenants.
- Tenants' universal hope is for the next generation to do better than themselves, with less struggle, more openings and more opportunities. Their greatest worry is that the obstacles will be even greater than they face. They see a secure home in an area where they feel they belong as the cornerstone of these ambitions.

About the study

Octavia Housing commissioned LSE Housing and Communities in 2011 to interview 50 Octavia tenants across different types of neighbourhoods and housing type in Kensington and Chelsea and Westminster to uncover their experience of living in what have become extremely high-cost areas. Interviewees reflected the population of 4,000 tenants in those areas – different ages and ethnic origins, in and out of work, with and without children, living in different types of housing, for varied lengths of time, although invariably over ten years. We revisited some of the tenants a year later in late 2012 and early 2013 to find out how welfare reforms, the cuts in funding and services, and wider economic problems are affecting low income tenants in mixed communities.

Overview of research findings

Six main themes emerge from talking to Octavia tenants:

1. Living in high cost areas: most residents value their area and are positive about living in areas with big income differences with a social mix. Some tenants said they specifically like living in “posh” areas, or are not bothered by it, as they like mixing with people of all income backgrounds. Tenants **positively applaud the benefits that more expensive areas bring**, including the quality of the local environment, the area feeling safe, looking clean and being close to central London. Good local services are another favourite. People link this to living in a rich borough.

Living in high-cost areas poses some difficulties including the higher cost of living, and having to shop further afield. Some tenants resent being priced out of areas that they have lived in for many years, and people are hostile to rapid gentrification causing major community change. A few think that high-income areas may have less of a sense of community, more social isolation and less interaction. A large majority of tenants argue for maintaining a social mix and not segregating people into different areas along income lines.

2. Neighbourhood and community: London varies a lot between very small nearby areas and whilst our interviews take place across small distances, generalisations about neighbourhoods risk ignoring extreme contrasts.

Tenants we met are generally very keen on their local areas, valuing their local character and finding them “easy places to live, with good transport connections. Most residents have long connections to their neighbourhoods which feel like home to them, with many local friends and relatives. Residents describe their areas as safe, clean and quiet, while some also say they value the cosmopolitan character. However, in some areas there are worries about gentrification, which in some cases has been happening for decades, for example around Holland Park and more recently places like Portobello Road. One result is the loss of community hubs such as local pubs and established shops with local owners. Higher incomes drive out old style low cost small enterprises.

Residents consider community an important asset. In all areas almost everybody knows at least some of their neighbours. Around half are involved in some kind of local activity, from going to church to volunteering locally. Nearly half of our interviewees think there is a sense of community, although the other half thinks sense of community has declined; or that there are communities within communities, rather than a sense of belonging shared by all residents. Tenants worry that **population turnover makes neighbourhoods increasingly transient**, with more private renting and less community stability. Sometimes neighbourhoods are defined by their ethnic make-up, and in some places, the impact of **ethnic minorities on the local area is very visible, for example in local shops**, sometimes causing conflict.

Some residents think that communities are stronger with more homogeneous groups of people, but **many think that retaining a social mix is a key priority and the main reason for preserving affordable housing in high-cost areas.** Residents are open to income mixing since this helps people aspire to better things. They see ethnic mixing as less easy and less positive, mainly because incoming migrants compete for public resources – space, housing, schooling, benefits.

“Most residents value their area and are positive about living in areas with big income differences with a social mix.”

3. *Families:* **Families with children are strongly linked to their local area and their homes. They feel great need for safety, local support services, activities and opportunities for their children and young people.**

Worries about crime and anti-social behaviour worry all sorts of people, but they are amplified for families with children.

Having regular “eyes on the street” matters, alongside law enforcement in public places, on streets and in parks. Living in a high density, busy area helps this. Families with older children generally worry a lot about violent crime and gangs.

A lot of families are **negative about moving to lower-cost areas**, because they think there would be more crime, or that homes would be in “rough estates”. Families value living in a mixed area. Most families are happy with their housing, but there are some worries including lack of space and noise.

Families rely on local schools, shops, nurseries, clubs and healthcare within walking distance – far more than other groups, except maybe the elderly. The rising cost of public transport makes local services even more important. **Having good services and facilities nearby is a popular feature of these areas.** However, some families say there are not enough places to play or activities in the local area for their children. Conspicuously varied tenants (not just those with children) remark that there are **not enough things for teenagers to do.**

Local services and facilities often generate support networks for families. Getting to know people through local groups, services or facilities is really important to parents. SureStart and local libraries offer invaluable “hidden help” – linking mothers to each other, to expert advice or special care. Public spending cuts are having a big effect on families and their ability to return to work, as changes to welfare compound the problems of public cuts.

Having a nearby support network of family or friends is really important for families, especially for single parents. Not only is it a source of emotional support, but it also provides vital practical support in terms of childcare.

Parents’ hopes for their children’s future centre on a good education and a good job – usually a professional job. Education is seen as the great door-opener, and areas with good schools inspire confidence in families. For families around Westminster, having an academy school on their doorstep is a priceless asset. Some families are concerned that local schools are over-subscribed and worry about getting their children in. Parents are usually scared to risk losing their security of tenure, in the hope of getting their children into a better school.

4. *Living as a tenant of a social landlord:* **Living in central London, with good local services, family or friends nearby and good transport, has a very positive impact on people’s quality of life. Likewise, good housing conditions and a secure tenancy create a sense of security.**

A lot of interviewees specifically describe **Octavia as a caring and understanding social landlord, committed to helping its tenants.** On the other hand, bad experiences are remembered keenly, such as problems with slow responses, slack repairs, waiting for replacement kitchen units, shower or other item. Many tenants raise the problem of high energy bills, cold homes, poor insulation, single glazing, draughty windows, outdated heating systems and so on.

Tenants have many suggestions for what else Octavia could do, such as more contact with residents and higher insulation standards. A dominant theme however is that **Octavia should not sacrifice its personal service for the sake of expansion, since having a good and caring landlord makes a big difference to tenants’ lives – “like being under a protective wing”.**

5. *Housing reforms and public spending cuts:* The tenants we talked to on the whole think that certain groups – **families, people that work or contribute to society, people with connections to the local area, elderly people, and those with high needs – should have priority for social housing. Most of the tenants we spoke to are in these categories. There is a lot of resentment towards people that “cheat the system” in order to get social housing.** But people admit that deciding who should be allocated homes is a very tough and complicated issue, which is open to exploitation. Interviewees are aware of acute pressures on social housing in London due to long waits for transfers. People find the system too inflexible, with little room to adapt housing to their needs, or to transfer to other areas for bigger homes.

Tenants attach great importance to secure tenancies, modest rents, and a social mix by keeping social housing in high-cost areas. No-one supports the idea of making tenants move to cheaper housing in other areas and people link this to accelerating community instability. Some face difficult housing problems, such as overcrowding, which impact badly on their lives.

Many tenants are not aware of upcoming changes to new social housing such as Affordable Rents. All the interviewees are on secure tenancies so are not directly affected. However, there are worries about the level of annual rent increases. Most have heard of changes to Housing Benefit and the “bedroom tax”.

Everyone we spoke to is aware of cuts to public spending, and most people expect to be personally affected by cuts.

They are less informed on the wider impact of reduced public spending, but worry that cuts will lead to more social pressure and more problems for the community, as resources become even more restricted. Lots of residents are aware of council service cuts. Westminster residents frequently mentioned the closure of One Stop Shops where they could go for help.

6. *Prospects for the future:* **Several interviewees have been made redundant or are facing pay cuts and freezes** as a result of spending cuts, so are feeling the pressure of the economic environment through tighter household budgets. People’s biggest fears are around the economy, jobs, spending cuts and the impact on future generations. Work prospects in the area are not good, with few options apart from low-paid jobs in shops. Many worry that education does not match up with jobs, and **many want to see more apprenticeship and training schemes.**

Most tenants worry about the future for young people, doubting there will be good jobs or opportunities for them. A lot of the parents we spoke to want their children to get a good, secure job to secure their future. They aim high.

In spite of the economic troubles, most interviewees are positive about their current experience. Having a decent home, enough food on the table, a secure tenancy and living in

a good area acts as something of a windbreak between how people feel at the moment and their fears about the future.

Key lessons

1. It is no surprise that **Octavia's tenants enjoy living in homes at far below market rent, where they benefit from services, both private and public, that are delivered to a standard that much better off people demand** and where they are within easy reach of Central London, tourist areas, public amenities, parks, good schools, and many other benefits.
2. **There are high opportunity costs to building or acquiring additional homes in such high areas**, even where a very good deal can be struck with developers. Both the type of development and the surroundings of some of the new developments have few permanent, long-term residents, and therefore do not support a social mix. They risk creating small pockets of social housing within what have now been termed "ghost developments".
3. The existing stock of Octavia Housing is very mixed in style and quality and is mainly dispersed among other types of property, giving it a highly integrated character. Some of these properties, particularly street properties, have very poor energy efficiency and require major investment in order to bring them up to standard. It is striking that almost all tenants brought this up of their own accord, particularly because of the steep rise in energy bills, but also quite simply because their homes are cold. This has a huge impact on income and fuel poverty, but also on ability to pay rent, and many other issues. Tenants are burning a huge amount of energy, contributing to the much wider problem of climate change. One of the highest priorities for Octavia is tackling this problem.
4. Debates on housing supply often overshadow the urgency of enhancing community cohesion, tenants' well-being and society as a whole. Octavia's existing housing stock exemplifies many of the founding goals of housing associations that receive cross-party support – mixed income communities, integrated ethnic groups, strong and efficient services and public amenities with very little evidence of social conflict between classes or racial groups. These invaluable benefits support the idea of being a social landlord in high cost areas. This argues for the preservation of Octavia's existing stock and, where the opportunity arises in an economically, socially and environmentally positive way, for adding small amounts of additional stock.
5. Octavia already obviously plays a very significant community role. However with the creation of the Octavia Foundation, there is scope to align the charitable activities of the housing association more strongly in favour of the current needs of tenants – all of which point in the direction of strong hand-holding support, personalised advice, face-to-face contact and direct help with the many problems that arise from current pressures – work, education, training, financial skills, youth provision. If tenants and their children are to access work, achieve their potential, and pay their way, support is vital. Octavia will need to sustain its front-line presence and intensify its face-to-face contact with tenants if it is to continue to be viable and help its tenants retain viability too.
6. Octavia can partner housing associations with more dispersed stock to see whether some of the overcrowded families can move out into property that fits their needs more closely. This will free up place for other needy tenants.
7. Octavia can attempt a model of private renting where old and run-down properties are acquired at a low cost, possibly with the help of benefactors, in order to rent them at cost with a margin sufficient to cover repairs and provide a modest return to owners. This social/private model reflects what Octavia Hill developed so successfully in the mid-nineteenth century and could be adopted in London today. This would reclaim under-used stock and provide low-cost, low-profit private renting for people on modest incomes.

Recommendations

- The role of social landlords as non-profit providers of decent, secure, low-cost rented homes should continue in places of housing need and high cost.
- Octavia Housing should continue to provide low-cost homes in central and west London, by retaining its existing stock, expanding cautiously where this does not jeopardise its core current role.
- Octavia Housing should openly tackle the underlying tensions of ethnic mixing and develop stronger community activities to bring diverse groups together, targeting particularly families with children.
- Octavia should focus major resources on tackling energy efficiency and fuel poverty within its existing, hard-to-heat stock, building partnerships with innovative providers and installers. In doing this Octavia will galvanise the support of tenants, local boroughs and national bodies responsible for tackling this problem.
- Octavia should actively develop a local mobility scheme by partnering with bigger associations with more dispersed stock, to encourage a de-concentration of overcrowded families in central London who actively want to move out.

Octavia Housing should set out an action plan in response to the unique challenges it faces as a social landlord in central London. The following box sets out some of the practical ideas and suggestions that arise from LSE's research and the views expressed by tenants.

Conclusion

This short report begs the following questions: does society as a whole benefit from sustaining a social mix in high-cost areas? Is the cost of owning and subsidising rented property in high-cost areas justified by these benefits? Low income tenants are not the only residents who benefit from mixed communities.

1. Maintain and intensify front-line management and tenant contact. Cost-saving on face-to-face contact is likely to backfire in arrears, repairs, re-lets etc.
2. Undertake a careful energy audit of all street properties and plan an ECO-backed retrofit scheme to save energy – a big issue with many tenants, and set to grow. Energy saving investment costs £5-15,000 per unit, but payback in reduced energy use on inefficient properties is over 5-15 years. This will help arrears and fuel poverty.
3. Intensify rationalisation of the stock so as not to end up with “orphan” properties (single properties in areas where Octavia has little stock).
4. Assess involvement in high-cost, new, developer-led schemes, where the social environment is not conducive to mixing of any kind and tenants can feel marginalised, even excluded.
5. Explore the costs and benefits of retaining a street-level social mix. Octavia is in a strong position to present this case.
6. Assess Octavia’s social investment, the needs of its tenants and the circumstances they are surrounded by in light of this report; and work out how to focus these investments closely on tenants’ needs.
7. Explore training, apprenticeship and volunteering options for Octavia’s tenants, particularly among younger people – link this to local job markets, Octavia’s own needs and tenants’ ambitions.
8. Develop a limited return, non-profit form of cost-renting along the lines of Octavia Hill’s original private-social lettings model; show where there is mileage in this today to meet housing need; and promote it vigorously.

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CHAPTER ONE: INTRODUCTION

1. Background to the study

THIS STUDY WAS COMMISSIONED BY OCTAVIA HOUSING IN 2011 TO:

- Examine the views and experiences of a cross-section of Octavia tenants on the changes under way in welfare spending and social housing;
- Gather a base-line picture of how tenants feel about charitable, housing and community roles of their landlord, Octavia;
- Uncover tenants' views on low-cost renting in high-cost areas.

POLICY BACKGROUND

In the UK, social and affordable housing rents are going through substantial changes including:

- The reduction in Local Housing Allowance (Housing Benefit Cap)
- The Housing Revenue Account Subsidy being replaced by councils self-financing their council housing (contained in the 2011 Localism Act)
- “Affordable Rent”, which allows housing associations to let properties at up to 80 per cent of the market value, though this does not yet affect existing properties
- Other changes enshrined in the Localism Act, including fixed-term tenancies instead of lifelong security of tenure for council housing

While the social housing sector is experiencing these changes, there is talk of a “housing crisis”, particularly in London. There are problems with overcrowding, high costs and poor conditions in parts of the rapidly growing private-rented sector, and difficulty in accessing mortgages for those who want to buy their houses. Meanwhile house prices in London have continued to rise, while under-occupation has risen steeply. Average prices now far outstrip the capacity of even two-earner households to become owners.

In high-cost areas, such as Kensington and Chelsea and Westminster, low-income residents are hit by benefit changes, public spending cuts, and job insecurity. The future of social housing is the subject of political debate. For example, there is an argument that selling very expensive social rented properties in high-cost areas would allow more homes to be built in low-cost areas. Most of Octavia's housing stock is located in two of the most expensive boroughs in the country, yet many Octavia tenants have lived in these areas for long periods, and sometimes all of their lives. They long pre-date the rapid rise in property prices since 2000.

At the local level, the reduction in council funding has led to the closure of key front-line services, passing on costs to users. We set out to learn how Octavia residents are affected by welfare reform measures.

THE KEY QUESTIONS WE ADDRESS ARE:

- What impact does Octavia (or other social landlords) have on the wellbeing of tenants?
- What is the impact on residents of spending cuts and economic problems?
- What are tenants most concerned about and how are these concerns changing?
- What impact does living in social housing in the most expensive housing areas in the country have on residents and local communities? Should this provision be safeguarded?

This report offers insight into Octavia's residents and the places they live in. What do they like about their homes? What changes have they seen in their communities? What is changing? What does the future hold?

BACKGROUND TO OCTAVIA HOUSING

Octavia Housing, a housing association with four thousand homes, nearly all in central London, was founded 120 years ago by Octavia Hill, the pioneering Victorian housing and social reformer. 80 per cent of Octavia's properties are in Westminster, and Kensington and Chelsea but they also own homes in Barnet, Brent, Camden, Hammersmith and Fulham, Hounslow, Southwark and Wandsworth. Octavia's properties in Westminster and the Royal Borough of Kensington and Chelsea are made up of:

- 45 per cent one-bedroom properties;
- 32 per cent two-bedroom properties;
- 20 per cent three-bedroom properties;
- 2 per cent four-bedroom properties;
- A handful of five-bedroom properties.

Over half the properties in both boroughs are street properties mainly in Victorian terraces (61 per cent in Westminster, and 51 per cent in Royal Borough of Kensington and Chelsea), and the rest (39 and 49 per cent) are located in purpose-built estates. 50 per cent of Octavia's residents have been in their properties for ten years or more, 20 per cent between five and ten years, and 30 per cent under five years.

Just over half of Octavia's tenants are white, nearly half are from black and minority ethnic backgrounds (BME), a higher proportion than the wider population in both Westminster and Kensington and Chelsea, which is in turn far higher than in the rest of the country (Figure 1).

Figure 1: Ethnic Composition (%)

	Octavia	Westminster	Kensington and Chelsea	London	England
White	53	62	71	60	86
Black	29	8	7	13	3
Asian	5	15	10	18	8
Mixed	5	5	6	5	2
Other	8	11	7	3	1

Source: Census 2011

A large number of Octavia's residents are economically inactive, with many more pensioners (30%) than the average for England (16%)¹. Even allowing for this, economic inactivity is high and Figure 2 shows how significantly fewer Octavia residents are in work than the wider boroughs, London and the country as a whole.

Figure 2: Work Status (%)

	Octavia	Westminster	Kensington and Chelsea	London	England
In work	40	64	66	69	71
Not in work	60	36	34	31	29

Source: NOMIS, *Employment and Unemployment (January 2012 – December 2012)*
 NB. Not in work includes all non-employed people of working age

Housing tenure in Westminster and Kensington and Chelsea is very different from the country as a whole or London: there are much lower levels of home ownership and higher levels of private renting and social housing (Figure 3).

Figure 3: Tenure Status (%)

Tenure	Westminster		Kensington and Chelsea		London		England	
Owner Occupied	31		36		48		64	
Rented: Council	12	26	9	24	14	25	9	17
Rented: Housing Association / RSL	14		15		11		8	
Privately rented	40		36		25		17	

Source: Census 2011

2. Methods

The research is based on fifty in-depth, semi-structured interviews. We developed a questionnaire to cover the issues relevant to our research (see Annex 1):

- Residents' home and neighbourhood
- Their views of the local community
- Experiences of being a tenant
- Work and stability
- Views of recent government policies, particularly welfare changes and spending cuts
- Changes to social housing
- The future with regards to security, fears, and changes in society

People often tell us about their personal experiences and we capture this through quotes directly from participants.

Our interviewees broadly represent Octavia's tenants to cover the following categories:

- Household type, eg, family, single person
- Ethnic background
- Work status
- Length of tenancy
- Age

Factors such as location, property type and property size are relevant but less socially significant, so we set targets for these categories where it did not compromise the demographic categories. Using Octavia's records, we selected a sample of 50 tenants covering all categories.

¹ 2011 census, ONS

We called residents to arrange interviews and supplemented this method by knocking on the doors of residents to whom we had written. All bar two interviews took place at interviewees' homes.

The interviews lasted about 45 minutes, but ranged from half an hour to over two hours. We recorded and transcribed interviews if the interviewee agreed to this. Most did. We also filled in a questionnaire.

This research generated 2,500 answers to questions. We developed common themes, and patterns of response. This systematic analysis helped us capture the range of views while synthesising findings. In addition we have written vignettes, based on particular residents' stories to capture people's life predicaments.

and Chelsea, London's two most expensive boroughs for renting. Rents have risen steeply since 1995, accelerating after 2000. The figures below indicate the median weekly cost for a 2-bedroom letting in the private sector in several boroughs²:

- Royal Borough of Kensington and Chelsea, £625
- Westminster, £550
- Camden, £435
- Hammersmith and Fulham, £380
- Wandsworth, £346
- Lambeth, £323
- Brent, £315

3. Where did we interview?

Eighty per cent of Octavia's housing stock is located in Westminster City Council and the Royal Borough of Kensington

² Greater London Authority 'London Rents Map', accessed 20.03.2013. www.london.gov.uk/rents

Figure 4: Map of interview locations (represented by orange speech bubbles)



Our research explores whether social housing tenants should live in the most expensive areas of the country, based on the dramatic differences in rent costs.

Our interviews covered nine locations, each with distinct characteristics and this influenced the answers of our respondents. The quality of the local environment, shops and services, despite being in the same borough, changed dramatically. For example, some interviewees around West Kilburn (Westminster) describe their area as “down at heel” and poor, while other interviewees who live near Westbourne Green (also Westminster) describe their streets as some of the wealthiest in London. In total, there are 32 interviews in Westminster and 18 in Kensington and Chelsea.

The following Figure 5 shows a series of photos showing the different types of home where we interviewed Octavia tenants. Figure 4 shows the distribution of interview locations, and how close a lot of interviewees live to central London.

Figure 5: Examples of Octavia's housing



Summary

Our research is based in two of the most expensive areas of London and the country to live in, Westminster and the Royal Borough of Kensington and Chelsea. Within the two boroughs there is a lot of variation, and Octavia owns properties in the most exclusive parts of the boroughs as well as in less affluent areas. As a social housing provider, Octavia rents its properties significantly below the market rate, in a majority of cases to long-standing residents

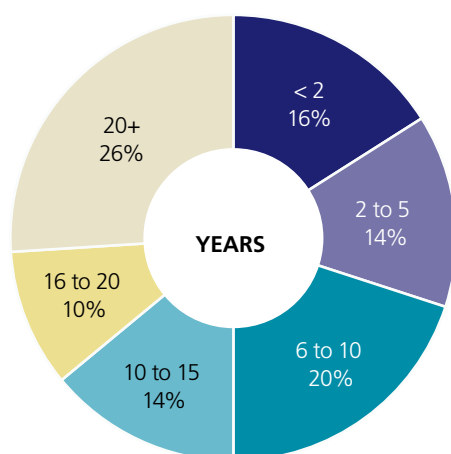
Fifty Octavia tenants talked to us between July 2011 and March 2012 about their experiences as low-income tenants in high-cost areas. They broadly reflect the four thousand households Octavia helps in London's West End. They are old and young; single and in families; from different ethnic backgrounds; some working, some not; in elegant Georgian terraces and in modern blocks; some crowded, and some under-occupying. In the following chapters we present what we learnt from our conversations with them.

CHAPTER TWO: HOME AND NEIGHBOURHOOD

Home

Half of the tenants we spoke to have lived in their present homes for more than ten years (Figure 6). Some had been Octavia residents before moving into their current homes, and a handful lived in their homes as tenants of St. Marylebone Housing Association before it amalgamated with Octavia Hill Housing Trust in 2001.

Figure 6: Years interviewees had lived in their homes (base 50)



Some residents have very long attachments to their homes:

□ *My parents were the first ones to move in when the building was built, my father used to play the piano downstairs in the Daycentre, and my mother was here with my sister, my sister was 18 then, she's 63 now so you can tell. In '72 my father had to leave Octavia because he couldn't do the work anymore, because he was like builder, decorator, he worked for them for about 38 years. I had given up where I used to live to be here looking after my mother – I was worried that I would be homeless if my mum died. So I took over the tenancy – and that's how I came to get it.*

Other local residents moved into their flats much more recently.

□ *We came in July 2010. Before we were only ten minutes away. I've been in this area forever.*

Attachment to their home and area was strong among most tenants. Tenants most often said that their home meets their needs or preferences, because they found them comfortable, safe and quiet.

□ *I just like the space, it's a bit untidy, but that's the kids, that's family life. But no, it's a nice flat.*

Many people also like their home because of the area. Some like their homes because of knowing neighbours or feeling a sense of control over their housing:

□ *I am so settled there. I was quite clear that I didn't want to move on. Not yet, I might do in ten years' time but I love living where I am, we are really established there, my son grew up there.*

However, there are common problems relating to the buildings that people live in, that they don't like, especially energy efficiency. The most frequent complaints from over a third are about the house being cold and damp, with single glazing and inefficient heating systems, making it expensive to heat.

□ *I find this is very cold. Very cold. And I find the kitchen is very damp, cold out there. Last winter, the winter before last was really, really cold, all my cupboards went mildew. Everything goes mildew out there; you have to keep washing it because it goes black. So that's not very good.*

A third also mentioned the size of the home. A few (6) say maintenance is an on-going problem or the place was run down when they moved in. Some problems are severe, such as overcrowding, while some have bedrooms that are too small. Lack of storage space, lack of outdoor space, and elderly residents needing a shower rather than a bath are other problems.

Sometimes social problems arise. Just under a third mentioned noisy neighbours, lack of soundproofing, and difficult people living in the same building.

□ *Because the property is really old, it's not got very good wall insulation, so you hear everything. I think that's the downside. You can literally hear someone coughing upstairs, it's that bad. I mean if that could ever get solved, that would be a good thing, but I doubt it could ever happen.*

One young lone mother revealed just how hard she is battling to make her life work against a backdrop of poor health and overcrowding:

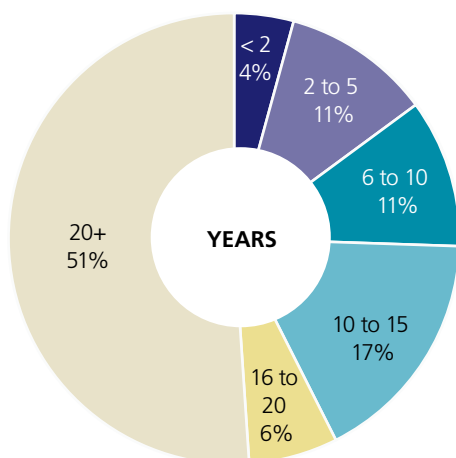
□ *Housing is the main thing. Life has been a bit of a rollercoaster, but now I'm trying to rebuild my life. I've got this volunteering job, I'm studying and I have a boyfriend. It's a fresh start. I'm trying to have a private life again, but overcrowding is the main problem. If I have more space, then I can see my boyfriend more, he can move in, we can get married – it would be freedom for all.*

“Attachment to their home and area was strong among most tenants.”

Neighbourhood

People have also lived in their areas for a long time. In fact, half have been in their homes for over ten years, three quarters have lived in their neighbourhoods for more than ten years. Over half have lived there for over twenty years. Only one in seven have been there under five years (Figure 7).

Figure 7: Number of years interviewees have lived in the neighbourhood* (base 50)



* Neighbourhood is the area interviewees refer to as “their neighbourhood”, which is broadly consistent between groups and areas.

Established roots in an area make a significant difference to how tenants feel about their home and community. Those that have lived in the area for twenty years or more include a mix of ages. People are very satisfied with their neighbourhoods, and some people are reluctant to say anything negative about them. Three quarters praise the quality of their areas, describing them as “quiet”, “safe”, “clean”, or describing their characteristics positively as “varied” and “diverse”.

- *It's really good for me, honestly, because I can go out anytime, because the job that I do is shift work, so it doesn't bother me in the morning – some people are scared, but it's the place where I feel pretty safe. I never feel one day, that I step out of my house and feel down... honestly, I feel really safe.*
- *It's very mixed as well. We're well settled into it. Ethnic and financially. It's how I think it should be everywhere, unfortunately it isn't. It's not like on a council estate or something like that.*

Three-fifths (30) of tenants mention the facilities in the area, including pubs, markets, shops and public services, as well as good transport links and easy access to other places in London.

- *There's the market nearby – you can get cheaper stuff there like vegetables. It's good especially as the area is so expensive.*

Two-fifths (20) praise the social environment – community, neighbourliness, familiarity and having family and friends nearby.

- *I like the community – it's very close knit. So I know if my daughter was doing something, someone would spot her and say something. She goes to school close-by, and my daughter likes to run off – and then I'll find one of my friends pulling her back – “Look, I found her in the shop!”*

Only three people comment that they do not like the way their neighbourhood has changed. One says this has accelerated since the film “Notting Hill” made the area “touristy”:

- *The neighbourhood as a neighbourhood – no, not anymore. And if I have one more tourist ask me where the blue door is...! We still get it, and it's a shame, the whole character of the neighbourhood has changed and that's indicative.*

As many people say that there is nothing they don't like about their neighbourhoods as mention something negative (20 each). Octavia tenants are generally very satisfied with where they live.

In all only one in eight people mention social problems: being aggressive or unfriendly; noisy, disruptive behaviour; or poor enclaves.

- *[I don't like] How chaotic the Harrow Road can be, people's behaviour. Not drinking, just people's general attitude... I was going to say the youngsters, but it's not just the youngsters, everyone's a bit “rrrrrr” with each other round this end. Not everyone, but... it's quite a poor area, this end of Westminster. So it's a sort of toughish area at times.*

A few mention litter, dirt, council estates and “homeless” housing:

- *There's a lot of transient people here in temporary accommodation so that contributes to it not being well kept.*

Four-fifths do not want to change their area. 21 tenants emphatically say they would change nothing, and 18 more could not think of any changes they wanted:

- *No [I wouldn't change anything], I can only give this road a good name, it's very good, peaceful and quiet.*

Three would like more facilities for young people:

- *I think there should be more leisure centres for younger people, there's not like football pitches like there used to be. And you don't hear a lot about scouts and cubs like you used to. Most young kids miss out on that. If you've got a group of people together and they're interacting, getting to know each other and things like that, it sets them up for when they go out to work... if they had the right places and the right youth leaders to guide it, we wouldn't have half the trouble. There's nowhere for them to go. If there's somewhere worth going that's run properly, with a firm hand, that's all the children around here need. It does lack it.*

Other suggestions include stronger enforcement of by-laws, speed-bumps in local streets, better street cleaning, more family housing, more street lighting, more cheap shops and more community mixing.

Seventeen tenants talk only about things that have improved, particularly better street policing:

□ *There used to be a bit too many druggies around, but you don't see them now, I think they've done something with them, because they used to be begging you for money all the time. It got a bit tiresome, but I don't think we even have that now. You might get the odd one, but it's not often anyway, nothing to complain about. Since they've had those community police officers, they seem to move people on that are being a bit of a nuisance. Yeah anybody drinking in the streets, they move them on. That's all gone.*

Biggest problems in the area

Three-fifths of tenants mention problems. The most common problem is crime, including teenage gangs, the presence of drugs in the area, violence or petty crime (Figure 8). Nearly half the tenants mention one of these things.

□ *A couple of years ago, someone killed a young boy, just in a KFC near here, and it was a very bad feeling, very insecure. Especially as the kids were the same age, you wonder when they're coming back, if they're safe, whatever, especially in those days. Because you hear from television, from newspapers – it was a fight, you do wonder actually. Every time we pass through the KFC and see the picture of him, it's like a very bad feeling – how could it happen to a person like that. It could've happened to your boys or something, so it's a very, very bad feeling. It was almost two years ago.*

Crime and anti-social behaviour damage communities:

□ *Crime definitely, anti-social behaviour definitely. I mean I see kids chucking bottles, for myself I'm not happy about it but I certainly I don't feel intimidated by it, but obviously for an old man, or for anyone, it's very intimidating.*

Gang violence is a big worry around the West Kilburn area, where a large estate has a reputation for trouble. Tenants are glad not to live there:

□ *The gang wars around here is damaging the community quite a bit. It makes people nervous, we all know people that have been stabbed, been shot. So it's quite bad.*

□ *Well I'll tell you, on the big estate, just back up over there, that's the only trouble spot in the entire area. Recently they had some shootings up there. It's nothing to do with this area though... you can say it's on your doorstep. But it doesn't affect us you see.*

A handful (8) see pressure on local services and “locals being pushed out”:

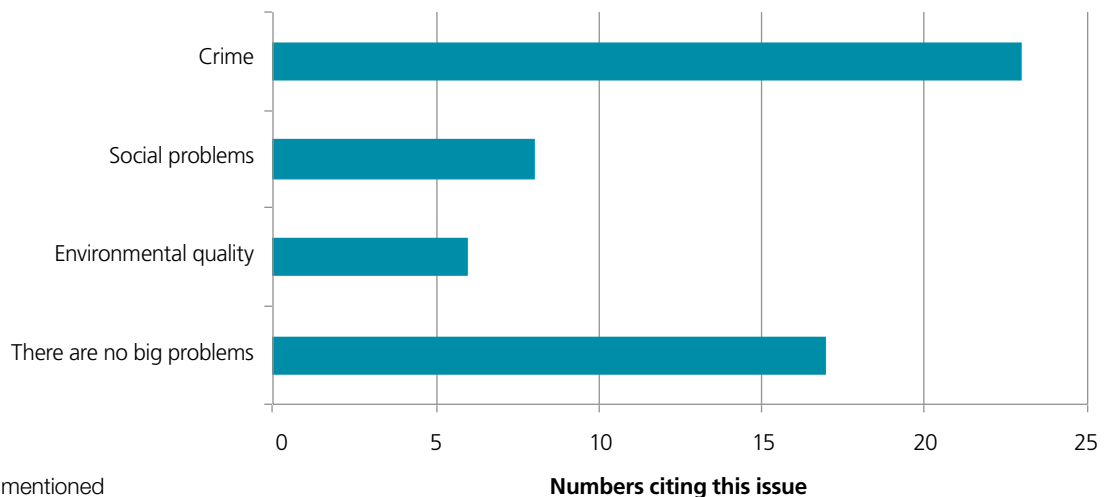
□ *When my son went to primary school there was no issue that he didn't get into his local school, none whatsoever, nor my neighbours. My neighbour's son didn't get in here at all and goes to a school in Edgware Road. And that is insane, we live five minutes' walk from the school. So definite housing issues, and overcrowding, and the whole have/have not thing is a struggle for some people.*

□ *The foreigners seem to be getting everything. And they get all the flats.*

□ *I suppose I do have a bit of an issue with – I don't know if it's politically correct to say – the multiculturalism that happens, it's become a very Arab area now. I don't particularly have issues with Arabic people, but it does make white British, and black that have lived here for many years, they are sort of pushed out a bit, because this was a black and Irish area, years ago when I was a kid and way before I was born. And it's changed, and people are coming in with ready-made families so they get priority, whereas the locals and their kids can't get housing and things like that, and that's a shame I think.*

One in ten mention environmental problems such as traffic and congestion, dog mess and too many cars trying to park.

Figure 8: Biggest problems in the area (base 54)



NB. Several tenants mentioned more than one problem

Services

The most commonly used local services are healthcare, libraries and parks. A large number of tenants use local libraries. Not only do people use them for books and newspapers, but also for children's activities and adult learning services. Libraries can be a lifeline, as this elderly couple describe:

□ *The library is not very far from us, up the Harrow Road here, I like to go there and plan to make myself busy and learn how to do the computer, just to keep my brain ticking over, so I have the telephone number to phone to see if there's a place to learn something or do something, to get away from the house.*

The same couple say they can no longer use the local daycentre for elderly people, because it has begun charging its users:

□ *Well we used to go to the Elgin Avenue Daycentre. This year, if my husband wants to continue going he will have to pay, so it's not likely that we'll have somewhere to go during the weekdays. We get our tea when we first arrive, exercises, bingo, we get our dinner, we got newspapers there to read and we can chat with one another and we have the quizzes as well. It is brilliant. During the year we have little celebrations. Or anybody's birthday, we have a little treat, and it makes us feel lively. We also had the bus to bring us and take us there, and it was something that we really used to look forward to. We can't afford to go now.*

There are similar worries about increased charges for homework clubs and afterschool clubs. Some mothers feel that returning to work will be more difficult because they cannot afford for their children to use these services.

□ *My daughter wanted to go to an after-school club, and I can't afford it, because it's sky-high now, so that's a problem. It was an after-school club, but I've got to leave work early now so I can go and get my daughter, because I can't afford it. But if I could, then she would go, up until about 5.30pm, then I could go back to work. I think that's a big problem. I know quite a few people who want to go back to work, but really can't afford it.*

Tenants are worried about the social consequences of closing community services:

□ *Libraries, Children's Centre, Leisure Centres all of it, I access them all. I mean this past year lots of things have closed down, I know of lots of youth services and children's services that have just disappeared, just gone. So people are left hanging. I think this summer is going to be a real challenge, for those that are trying, neighbourhood centres gone, the latest thing is that our local law centre is about to go, the local One Stop is about to go, it's going to be closed down, it's been there forever. People are going to have to go to Church Street, all of that really does have a knock on, doesn't it?*

Local facilities and amenities

We wanted to know whether these local areas offer the kind of services residents need. In general, Octavia tenants find their areas very convenient, offering easy access to different areas of London.

The areas we interviewed vary greatly – from very upmarket to far poorer areas. People's reactions to their areas reflect this contrast. For example, one tenant explains all corner shops have disappeared, because ground rents have risen so steeply, so the nearest place to buy a pint of milk is from an organic food boutique. Other tenants do better:

- *I don't use the grocery a lot, because the price is a killer and he's got his own customers and is always busy. But Tesco I use a lot, which is very useful indeed. I'm very happy with the high street, it's got chemists, it's got everything we need.*
- *I normally do my shopping on Church Street, because obviously as a market it's cheaper, and it's close to me.*
- *For me, I have to go to local shops, like Church Street on a Thursday, you can get bargains. Sometimes I go to Harlesden, or Shepherd's Bush, because you can't buy things in this place, it's too expensive.*
- *No. It might be cheaper elsewhere, but you get used to it. Some people get bothered about all the posh coffee shops taking over the greasy spoons, the delicatessens etc. and that sense of pricing people out of the local market – I suppose it can lead to feeling alienated. But there's enough choice around here – it's not all like that.*

Traditional street markets play an important community role:

□ *Everything gets used on Portobello; I don't really venture far. It's like a village; you've got everything on your doorstep. Everyone's pretty friendly, once you get to know people, people recognise each other and say "Hey, morning". So that's quite nice.*

A big problem for "locals" is that pubs, cafes and local shops have gone upmarket or been bulldozed for redevelopment:

- *There's basically bugged all around here. That big pub, the Prince of Wales, that opened in 1847, and that has now been taken over, they're going to knock it down and make flats out of it. That's where everyone used to meet up. You can leg it up Notting Hill Gate, from here, Notting Hill Gate. Some of the pubs, you'll walk in and you'll see someone you know, always. But other than that, basically I sit indoors, there's nothing else to do, if you're on your own.*
- *I don't have a lot to do with Portobello Road. I used to years ago, but not now, there's nothing up there for me now. Yeah, well we had Woolworth's up there you know, and different stores but they've all gone now. You've got all these boutiques and things up there now, not my scene.*

In summary, local facilities are useful, but some feel that local facilities and shops no longer cater for them.

□ *A lot of shops around here, you get a dress for £300 – well they're for the younger generation, people who work in banks and who can afford that.*

Summary

Attachment to their home and area is strong among tenants, most of whom are longstanding, in contrast to the high-turnover in private renting. People have lots of positive things to say about their homes, which on the whole they are happy with. Many like their homes because of their location. The biggest complaint is around energy efficiency. Many live in Victorian terraced properties with minimal insulation. There are a few cases of overcrowding and space problems.

Tenants are very satisfied with their neighbourhoods. They like local facilities, the social atmosphere, knowing neighbours, having family and friends nearby, feeling safe and comfortable. Negative views about the neighbourhood are minor in comparison, and few and far between. The vast majority would not change anything about their local areas, and a third do not think there are any big problems in the area. Even so nearly half worry about crime and intimidating teenage gangs. Parents in particular worry about bringing up their children in areas where gangs or drug dealing are visible.

Most tenants use public services, like healthcare, parks and leisure centres a lot. Libraries are especially popular, because they offer many services and activities. Families rely heavily on local services, and some mothers explain how much support local services provide, a real lifeline for their children.

The cuts are beginning to bite, and services like daycentres for the elderly or homework clubs for children are charging more. Small amounts of money add up when work is limited or low paid. In sharp contrast, the rush of money into up-market local facilities, such as gastro-pubs and exclusive boutique shops, is gradually displacing more familiar shops. Some cheaper, local shops, pubs, cafes and markets survive that most tenants can use.

CHAPTER 3: COMMUNITY AND SOCIAL CONTACT

Neighbours

Almost all tenants we spoke to know at least a few neighbours, usually people in the same building, block, next door, or in their neighbourhood. Tenants describe their contact with their neighbours as friendly, and casual:

- *Neighbours I say hi to next door, they've got a couple of children and there's another lady that lives next door – just to say hi. Being in the community for so long, you always see at least one person every day.*
- *I know them to talk to, but I don't mix really. We don't have social gatherings, we keep ourselves to ourselves, it's quite private really.*
- *There's quite a high turnover of people moving in and out. But the ones that have lived around here for quite a while, we do actually know each other. One of my friends lives there, I do say hello to the people next door but again they're quite new, the people downstairs to me, they're quite new. So just literally a handful, and that's it.*

One tenant describes just how close neighbours can be until things change:

- *I used to be so close to my neighbours here, especially the man above, he was like a father, a friend. We used to live with the door open between flats, it was like a family, we looked after each other.*

A resident who has lived in the Edgware Road area for most of her life regrets changes in the allocation of social housing that no longer prioritise “locals”:

- *These flats used to be handed down. Say your mum lived in here, then you might get a flat, and your brother might get a flat, on the same estate. And it was like, they were handed down. So everyone knew who everyone was.*

Only two residents know no neighbours; 48 know some. People worry that increasing turnover will lead to knowing a lot less. Three quarters have family or friends nearby. Only eight tenants have no family or friends locally, or in London.

“There's communities within the community – but not really a sense of community as a whole.”

Over four-fifths of tenants think it helps to have close friends or family nearby. Families with children, the elderly, sick and disabled people, and family carers rely on family and friends being nearby. Older people are particularly anxious:

- *I think it matters as you get older and if you live alone. Otherwise you can sit here all day just reading, not doing anything, which is not good all the time.*
- *It does for me, because I can get into quite a vulnerable state, so it's quite nice that if I have a fall or something, that there is always someone five minutes away to come in and help me out basically.*

And parents need family support:

- *Oh yes, it is important! If you don't have it you're like a fish out of water. When I'm working nights with my daughter, you have to have family... I can just drop her off when I'm off to work and I know I don't need to worry, then they'll drop her off at school. You need family.*

Tenants worry a lot about their children having to move away:

- *There's a lot of pressure on houses, people's children not being able to get anything near their parents, kids having to move out of the borough.*

A few tenants find close family a “hassle”:

- *Sometimes, sometimes not. Sometimes your family is too close and there can be hassle, and sometimes you just want to hide.*

Sense of community

Nearly half the tenants think there is a sense of community, which shows itself in practical ways (Figure 9):

- *Here we help each other out a little bit. Just a little bit, in our sort of enclaves, when we need help. If I'm locked out my neighbour will lend me a wrench or something or she'll make calls for me. Or if she's locked out she tends to climb over my garden wall and into her kitchen window... I collect packages in for her... functional but not overbearing, which is good. I like that, I like my privacy.*

One third are ambivalent about the local sense of community:

- *There's communities within the community – but not really a sense of community as a whole. The divisions aren't really racial but more along cultural lines – like Lebanese, Caribbean.*

Gentrification is a barrier to community:

- *There used to be but not now. Successive governments have been moving yuppies into the area, instead of local kids, who are moving out of the city.*

Eight think there is no sense of local community. One blames it on London:

I'm not sure I would describe it as a community. I find London difficult because there are many disparate people here living in their separate boxes, like me. I come from Liverpool, and when I go back there are people talking to each other in bus queues, who don't know each other.

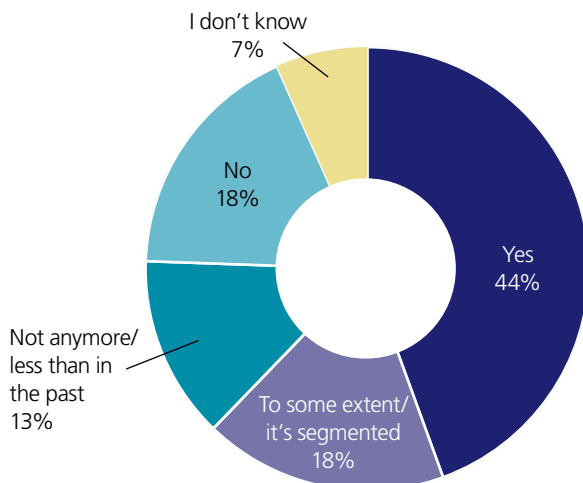
Only three out of fifty don't know or care about community:

I don't know – it makes no difference to me. So long as people aren't involved with each other or interfere with each other, then the world is alright. If you mind your own business then you have a happy life.

Tenants frequently think community meetings help, even though most don't attend:

I'm not really part of this community so I don't really know. I suppose doing things, arranging things when the residents come together and stuff. But they do do that round here, I just don't go to them.

Figure 9: Is there a sense of community in the neighbourhood? (base 45)



Community change

Tenants find their local areas very mixed. Half mention racial and ethnic mix:

- You get all sorts of people from every part of the world, all parts of the world I say!*
- I think majority is Arabic, definitely yeah. And Irish next. I think I'm the only Englishman around here.*

Nearly a third mention income and class:

- We're caught in between the rich and the famous – there's celebrities on one side of the road, the well-to-do round the corner and the estates opposite us. There's quite a mixture.*
- There's a mix really, got a lot of rich, got middle and the working class, we've got the whole variety.*

Only six tenants think their area is poor; they all live in West Kilburn:

- I think we've got a lot of people living in the area who are actually on benefits. It's always been a bit like that around here.*

A third of residents think their local communities have not changed, and another third think the ethnic make-up of their area has changed:

- In the late 70s it was visibly black and white – there weren't really Asians, Chinese. Now it's everybody – Filipinos, Arabs, there's even a Japanese lady at the SureStart centre I go to.*

There are conspicuously more Muslims in one area:

- The influence of Islam you're seeing – lots of women in chadors, even burkas. The thing about that is that it's so visual. There's a mosque at the top of the road. That doesn't seem to be a social problem as far as I know. Golborne Road has the Al-Hasaniya Moroccan Women's Centre – so they seem to coexist fairly well, and in schools and things.*

The strongest pressure of change is from gentrification, leading to rising rents and shop transformations, especially near Notting Hill and Ladbroke Grove. There is a palpable sense of loss as high prices over-ride community:

- Things have changed; the shops have changed, keep changing. They're trying to close the market down and bring in all these chain stores, which we don't need. So it's a shame, they've closed down a lot of places really. I think they're just trying; it's all about money and not about people.*

One tenant living in West Kilburn blames the growth of buy-to-let private renting for the loss of community:

- People are buying the houses to rent them out. It's completely changed the character. There's no community spirit here, it doesn't exist.*

Many tenants think the mix does weaken the sense of belonging, even though many like the diverse character of their area. A sense of community is stronger when "similar people" live together:

- I think it always helps of course when you have a homogeneous community who have similar interests or – I mean I know communities always go through cycles because families grow up and leave, children leave – so you have that normal cycle, but again if you have the same sort of interest then you have a bond right away, because you're looking for the same things to do. And that becomes a rather insular community that way, which we don't have any more here. But I think that certainly makes it stronger.*

Interviewees think that prejudice, misunderstanding and racism can have damaging effects on communities:

□ *Definitely racism and snobbery – it makes you think of the old, old days. Racism can destroy things very quickly.*

Also, some interviewees think different people from different communities (eg, cultural and economic differences) find it difficult to interact.

□ *I try to mix with everybody – in terms of cultural things, you would find some religious people, they wouldn't do things that less religious people would do, for example, going to pubs,*

and drinking and all that – so you know, this probably in itself creates unintentional division – it's not intended.

□ *It's almost like a foreign land – as soon as you go outside you do what you have to do and that's it. I don't know if it's the same for other people, but it seems that people do their business and get inside as quickly as possible. I don't think people want to know each other, I get the impression people are fine being in the groups they are in.*

Figure 10 and Figure 11 summarise tenants' views on community change and the causes of community decline.

Figure 10: Recent changes in the community (base 54)

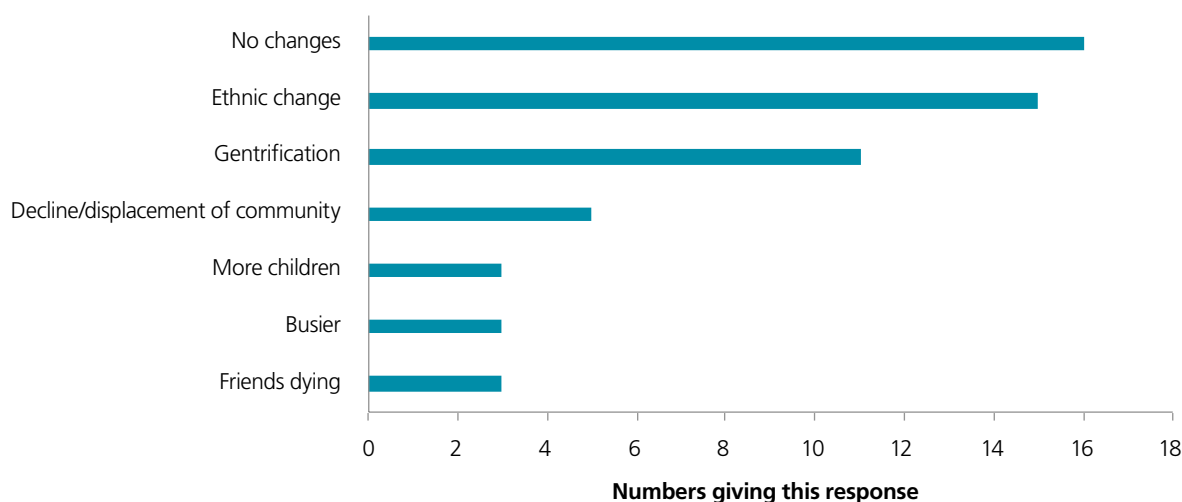
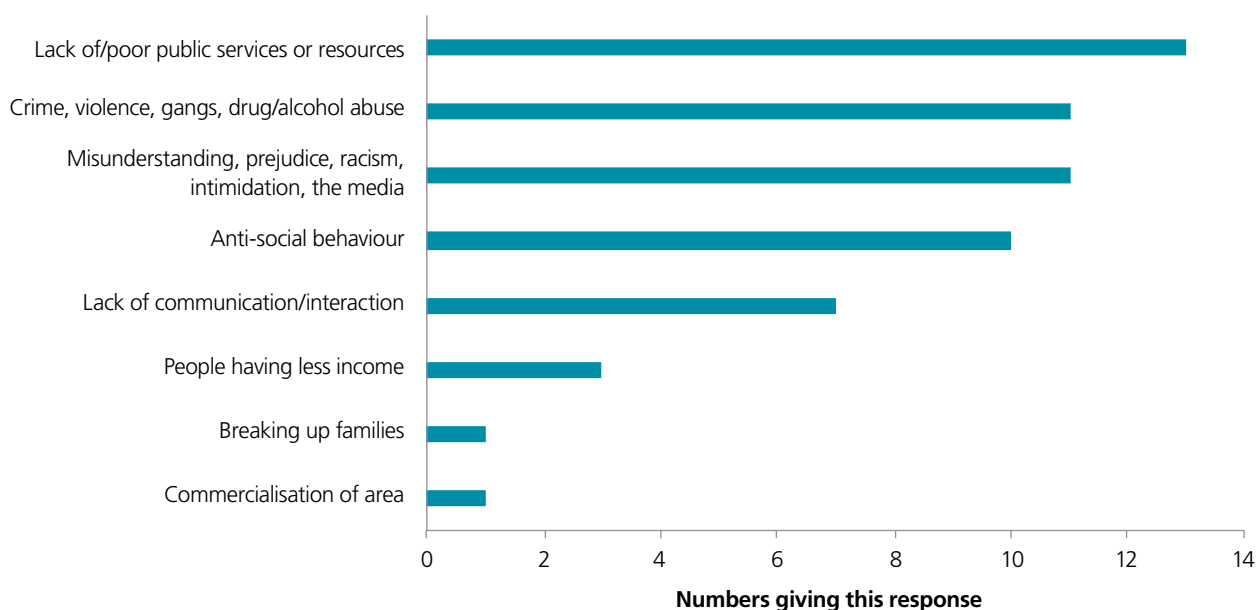


Figure 11: Things that make community weaker (base 57)



Local activities

Half of tenants are involved in local community groups, volunteering, or attend a local church or mosque. This includes working and retired people and jobseekers. Volunteering locally helps jobseekers to gain experience leading to work. Four tenants are involved with Octavia:

□ *Octavia has a residents' panel, so I guess that's my way of being involved and having a say about what's going on. I actually like it! At first I thought it would be a bit of a chore, because it's after work and its two hours. It's now every six weeks, it used to be monthly. But I enjoy it; I enjoy having an input into something. So when they change policies, they come to the panel and then you talk about it, you have a say. And then it goes to the Tenants' Steering group. So it does make a difference.*

One tenants explains how her low rent helps her to volunteer:

□ *The rent, certainly, that allows me to do what I do. I couldn't afford to do that otherwise – working with kids who couldn't afford voice lessons or drama, and I work with a charity quite a bit. I couldn't afford to do that if I had to pay full, Notting Hill rent.*

The other half of tenants do not get involved with any local activities for many reasons including liking their privacy and being “loners”:

- *I'm a home person anyway, I am. I don't have people sitting in my house and all that sort of thing. So I like my privacy.*
- *No, nothing like that. We're not that type, we don't mix with groups, churches. We're not interested, just content the way we are, the two of us.*

A few tenants feel excluded because of being white:

□ *But I find Westminster... it's really nice that the council obviously puts a lot of money into doing group things and baby and toddler... but there's so many people that have English as a second language that it's really catered to that – I kind of feel a bit side-lined for being white British because it's not that represented in the borough. So I don't tend to go to things like that.*

Ms Jenkins

Ms Jenkins lives in a small flat with her son. She appreciates that Octavia is a good landlord and says she feels under their protective wing. She lived in temporary accommodation for several years when her child was very young, so a secure home is invaluable now because a housing association has regulations covering both tenants and landlord. However, she is worried about being trapped in case she wants to move to an area with better secondary schools when her son is old enough. She lives in a small two-bedroom flat, so will never qualify as overcrowded, but she worries that her son might outgrow the space as he gets older. Ms Jenkins hates being labelled – everybody's story is different:

□ *If you're a single parent people, they assume that you had your child really young; two, the Jobcentre assume that you're completely uneducated and that you have no GCSEs. The problem is that there's lots of other reasons why people end up in situations that they do. So yeah, I think there's lots of assumptions made.*

So when Octavia organise community activities, Ms Jenkins doesn't like the sense of ‘do-gooding’ or ‘needing help’. She wants to feel equal and be treated equally. So rather than targeting particular needy groups, she thinks area-based activities that include everyone are ideal:

□ *I think they would be better spending their money in communities. You'd be better off targeting an area, because then they would know each other and hopefully when they grow up they won't run around and kill each other because they'll see each other in the street and say hello!*

Living on a low income in a high-income area

Most tenants notice big income differences in their area, often drawing sharp dividing lines between rich and poor parts, despite the relative proximity:

- *This is more working class; you get a lot of working class living around here. You have to go like, in say Hyde Park, or Kensington, places like that to find people with deep, deep pockets. Around here it's just normal people you see... As you get past Westbourne Park, no Ladbroke Grove, you enter a different area. You see different types of cars, things like that you can see straight away.*
- *Anywhere that's close to Queen's Park on the other side of the hill, I think people are earning six figures; on this side, most people are on income support, or Jobseeker's, and like myself, on five figures, but the lower end of five figures, I would probably say. And you get people in Notting Hill, and Ladbroke Grove, who are earning millions.*

The tenants that describe their local areas as “normal” or without big income differences live around less affluent areas like West Kilburn and Edgware Road.

□ *It depends, some are working around here and some are not. The differences aren't very big in this area. They say*

Westminster is a rich area. It's rich in the sense of services but most of the people here aren't rich.

Half of tenants are not bothered by living in an area with big income gaps (Figure 12):

- I don't let it bother me and I think it's really important for me, for my children to know it doesn't matter who you are, what you have, enjoy who you are and where you are. And you could have a friend that lives in a million pound house, great, and you could have a friend who lives in the estate across the road, they are both human beings so treat them the same.*
- I don't look at other areas as being lower than Ladbroke Grove – there are other areas which are just as nice. It's the name, "Royal Borough" of Kensington and Chelsea that makes people think it's going to be something special. Even Camden, Brixton, Streatham are nice places to live.*
- I've been used to it. And also it's replicated in the workplace – like the boss might earn lots more than you, while the secretary is on £12k a year – and you have to get along with it at work.*

One quarter of tenants are positive about living in a high income area. Nice surroundings, improved safety and higher aspirations are some of the benefits:

- It's quite nice actually, to be honest, it's a nice borough and even when you go on the high street of Holland Park or Notting Hill, there's a certain flair about it, it's better than – maybe that's the snob in me a bit there – it's better than walking along the Harrow Road, you don't get the same feel as you do walking along Holland Park and Notting Hill. So it's nicer, it is.*
- I knew a lady who had a few children and she was living in a different area, and she was a wonderful lady, wonderful with the kids, but their behaviour when they were in Edgware Road – screaming, fighting, always noise, using foul language – but since the last few years when she moved into this area, she lives in a block there, the way she dresses, the way she talks, her children... it's just amazing, it's changed so much. They've adapted themselves, and that's another beauty of the big mixture between council and housing association. Anyway, with the rich people, so obviously in a good area, they try to adapt themselves to the environment, which is very good for their children, because I can see how much they've changed. The way they talk now is wonderful; it's great to see children mixing with other children. Then you can't distinguish if they're rich or poor when they talk, and that is very good about it as well.*
- I think it's a good thing to be in a mixed area, because when you gather people that are all disadvantaged, you find that there's higher rates of crime there. There's that whole deprivation thing. If you live around here, you can see that there are people who look like they're doing well, you can see that it's possible to achieve it – you can see it. But when you're in an area where everyone is at the bottom, it's a bit hard, you don't see nothing.*

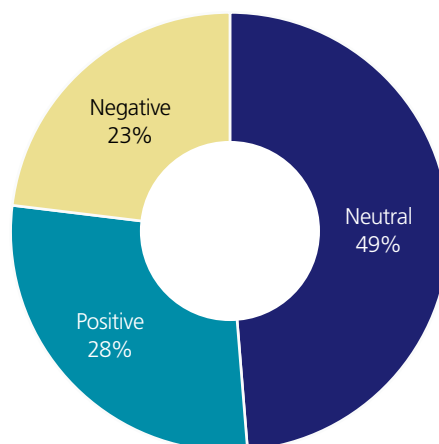
However, the cost of living upsets nearly a quarter of tenants:

- Well, the cost of living would be lower, when you're in Ruislip, because you could afford to buy stuff. Round here it's very expensive. On my monthly budget I really have to squeeze. As a single mum, it's not easy. After paying rent, you have to think of all the bills, and what do you have left after you pay your bills? You have nothing left. So it's ridiculous. Every month you have to think how you're going to live for that month. Can you imagine – you're working, and you have to wonder how you're going to live. It shouldn't be like that. You don't save, you can't save. So that is the big thing. The cost of living here.*

A few feel priced out of the area that they have grown up in:

- I think it's annoying, because it's only in the last 20 years that the rich have come into this area, and taken it over.*

Figure 12: Living on low incomes in high income area (base 39)

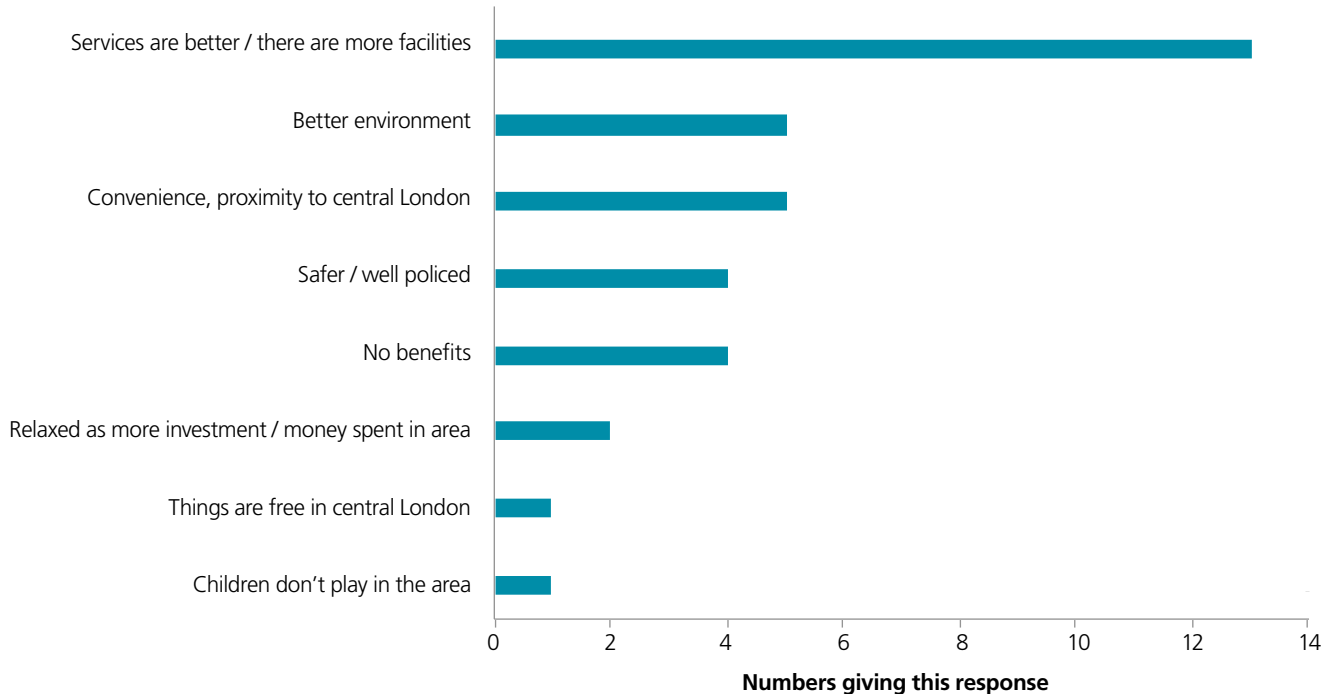


What are the benefits of living in a high-income area?

Three fifths of tenants name benefits from living in a high-income area (31). Only four see no benefits. The most common benefits are: better facilities; general upgrading; good public services (Figure 13):

- They do have libraries, sports centres; they do have stuff that Westminster heavily subsidises. It's not just private organisations; there are a lot of public services. We may not use them, but if we wanted to look into it, there is a fair amount around us. It helps.*
- The area is quite friendly, it's quite relaxed. Even Portobello Road, it's not like it used to be, you haven't got All Saints Road which used to be a no-go area years ago. Shepherd's Bush is better than it was. I think when they spend money in an area it brings it up and makes people respect the area more. Westfield's done a lot for it... If you spend money in an area, it helps the area. They let Brixton rot for years, and now Brixton's up and running.*

Figure 13: Benefits of living in high income areas (base 35)



Outpriced in Kensington

Mrs Smith lives in one of the highest value properties that Octavia owns. Her sense of alienation from the area has increased over the years. Property prices have rocketed, leading to dramatic social changes; no longer an area with “real people”, she feels it is now dominated by people with very different aspirations, who are simply looking to make a return on property investment.

□ *We have few pockets of real people left... Real people meaning they want to make a home, who aren't after buying the property to make an investment, to make a killing on it. Even around the corner, three of them have sold recently – you see the scaffolding. It's a completely different kind of mind-set. So who lives here is very mixed, but the balance has tipped, less family-oriented and much more investment-oriented.*

Busloads of tourists come into the area to find the blue door featured in the film Notting Hill, and to gawp at the conspicuous wealth. There is no “local shop” – a place run by somebody that lives locally and you can have a chat to. There is not even a newsagent or corner-shop anymore, because of rent increases.

□ *It's changed a lot. And not necessarily for the better! The expensive shops that have moved in, have made it very difficult for local shops and they're not here anymore. Family – we used to have a lovely newsagents run by a family, and they couldn't afford the ground rent when everything started to get what I call yuppied. There's no place here to buy a pint of milk now, unless you go to Tom's and buy a pint of milk for a pound fifty, for an organic pint of milk! That's what I mean, there is no local newsagent – shame. And it's a shame, it's lost the family feeling of the neighbourhood and that was always so good about here. We used to have children playing and having a good time, and now it's “you mustn't disturb the dog next door, it's a pedigree!” and it's a shame because it has made it difficult for families to feel comfortable.*

There is nowhere to meet for families and people that lived in the area prior to the boom in house prices. The local family pub is now a posh bar with lap-dancing upstairs. Mrs Smith believes that as the remaining “old” community face this wealth onslaught, they have become insular and protective. Little social housing remains in these streets now, having been sold off. Mrs Smith has come to the conclusion that it would be better for Octavia to cash in on the value of its remaining stock in her street, since the area has nothing for people like her anymore.

□ *You asked what makes community strong, there's no central meeting place. At least we did have a family pub where if you wanted to see your neighbours, you'd go to the pub. Sunday afternoon, in the pub, all the families. That's your central meeting place where you talk and now there isn't one. There's no place. You don't go to Tom's, or 2012, or the organic shop, where you pay a fortune for a cup of tea, that's not going to happen for local people. So that's another problem, there's no interaction with neighbours, unless you go to someone's house and knock on the door, and that doesn't happen in England very often! Yeah, the isolation I think is a problem here.*

Summary

Community feels stronger when people with similar goals live together – so these very diverse, mixed communities in inner London can be less strong if interaction between classes and races is limited. Many think the local community is not very strong. Yet ethnic mix and diversity matter to tenants and a social mix (of rich and poor) helps. For some people, community has declined because there are less similar people around, but most want to maintain diversity in local areas.

Most tenants see large income differences, but also think it's normal in London. Just over a quarter find living in a high-income area an advantage, because it makes them aspire to more. Some struggle with the high cost of living and a few feel resentment at being priced out of areas they have grown up in, but some are happy to live alongside people on higher incomes.



“Most tenants see large income differences, but also think it's normal in London.”

CHAPTER FOUR: RENTED HOUSING

What's good about being a tenant?

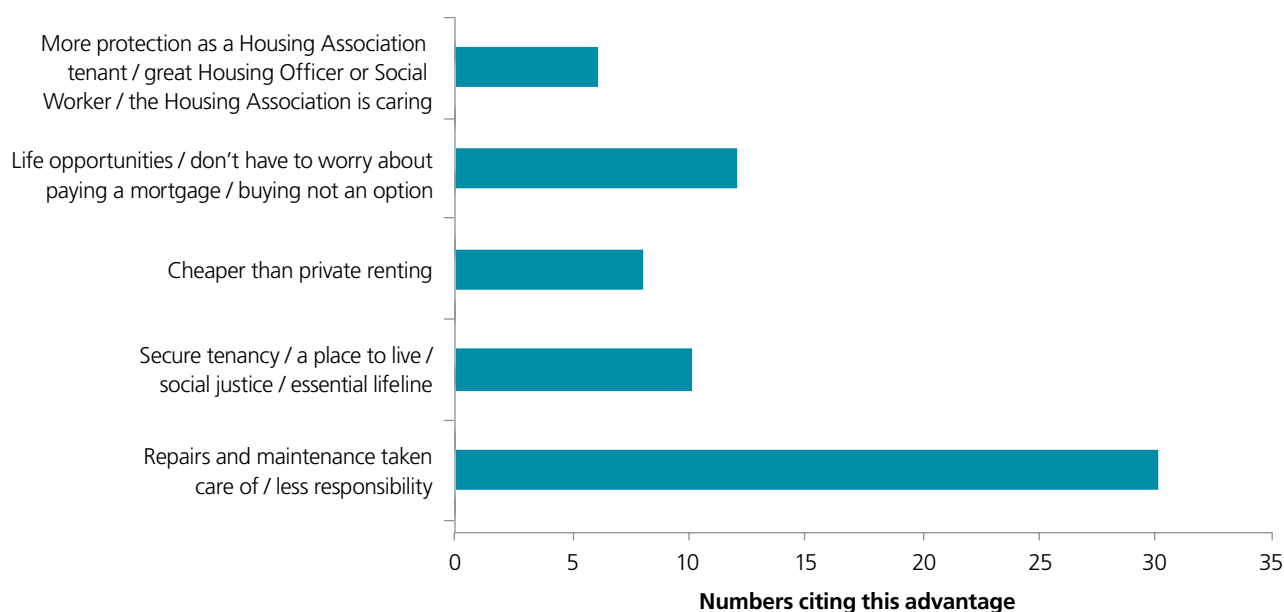
Interviewees talk about the financial benefits of being a tenant including the cost of repairs or maintenance being covered by rent; social housing is cheaper than private renting; and tenants have no worries about paying a mortgage, especially in current times of financial insecurity (Figure 14). 12 tenants mention the opportunities in life that low rents open up, so social housing acts as a stepping stone:

□ *The financial benefits, being a social tenant, it helps me... I wouldn't have been able to do what I did with my nursing. If I was in private housing I wouldn't have had that option. Once I'm established I'll look for something better, I can't see me staying in this area forever... I probably feel more secure than other people that have got more financial responsibilities.*

Ten tenants say social renting provides them with a home, security and protection:

□ *I guess social housing is really for those who can't afford to buy and if we didn't have that resource, where would we live? Unfortunately in London, a lot of people that do aspire to buy a house just can't afford it and may never afford it. So I think it's a good thing to provide affordable, safe housing for people to access.*

Figure 14: Advantages of being a tenant (base 67)



Note: Tenants often gave several advantages

What's difficult about renting?

Twelve tenants see no difficulties in renting (Figure 15):

□ *It's not so difficult. Well, I'm not paying the rent because housing benefit are paying. But I don't see there's a difficulty in renting... it's kind of peace of mind actually that when something goes wrong, they're liable.*

□ *I think people are quite lucky if they have a rented property.*

A frequent difficulty relates to pressure of financial worries, particularly rent rises:

□ *Octavia are not thinking about everything else that's going on, to be honest, they are greedy on the rents, and it's affecting the people that are working, not the people out of work. It's wrong, and to raise it that much is just greedy. It started off going up £10 a week, and now it's going up £20-30. Next year I know it'll be another £60 on the rent. I can't find £800,*

that's more than half my wages. Sorry, ranting! I'm probably not the only one saying it, and it's all working people moaning isn't it? Not the people that are not working.

Tenants are also sometimes frustrated that they can't buy:

□ *Of course we would like it to be our property, so that one day we might sell it and move to outside London.*

The poor quality of some housing and slow or poor repairs can bother over a quarter of tenants:

□ *There's quite a lot of stuff that needs doing in this house, it's very old. I actually work in a housing coop, so I know that housing coops and associations are strapped for cash, so I know any major works are put on hold.*

Tenants mention that it is more difficult to move house compared to private sector housing, so one or two tenants are stuck in overcrowded conditions. Three feel the housing association landlord has too much control:

- You don't have complete privacy. You don't own your home. You can't do what you wish within the household without permission. They can be quite intrusive, ie, we get major works here every few years where they decorate the building and because we're in the basement, the scaffold comes through here. We're at their beck and call – if they're doing something they tell us when, though we can rearrange it. But that's just a reminder to me that we're just mere tenants.*

For a few (6), social housing brings with it social problems, such as stigma and having no choice over who your neighbours are.

- Well I think the disadvantages are that you're going to be wherever people who are social tenants are! And some people who have ended up as social tenants will have certain issues, like dependency issues or behaviour issues. You could have terrible neighbours anywhere, but still I think the likelihood is higher in social housing.*

Who should get access to social housing?

Over a quarter say social housing itself is mixed:

- People like me. Social housing covers a vast variety of people.*

However, half say that it mainly houses people on low incomes, the unemployed, or working-class people, but also single mothers, disabled people and elderly people. A few tenants comment that better off people occasionally live in social housing. A few mention that the system can be abused – so it does not matter who social housing is intended for:

- To be honest, I don't think it matters – the only reason I'm saying that is because I've got a cousin, and what happened with her was that she was living at her mum's, she had a child, and before a year went, she got a two-bedroom flat. And I've been asking for a flat for so long, and she's got it just like that.*

We ask tenants who should get priority for social housing (Figure 16). Over a third feel it is so difficult that loopholes would be found in any system. This tenant sees scarcity of social housing as the heart of the problem:

- I don't know, it's an impossible job, because there aren't enough, so they've got to try and prioritise but I really don't know how you'd do it. For years there have been problems with council housing, doing it the wrong way – English people moaning and people just coming in the country and going up on the list. They seem to be a priority over people who have lived here all their life and have been waiting all this time. I don't think that policy is fair... I don't know how it can be solved unless there's more housing, and every few years there's less housing for rent, at affordable prices. There's one year they stopped building council houses altogether... if you did it first come, first served it wouldn't work either, because there would be chaos on the streets and children homeless and all the rest of it.*

Others favour waiting lists rather than points for degrees of urgency:

- You must have points, but I could never understand what's the idea of it. If you got a family, and you want a council house or flat, you're here for so many years, you should be eligible for one. And they always tell you that you have to be homeless. So if someone's homeless they get a flat before you, even if you waited three or four years. They always tell you that you have to be homeless... I think this points system is a disgraceful thing really.*

Tenants find it difficult to say which method is fairest, but easier to suggest who should have priority. Over a quarter of tenants favour families with children:

- Especially families with teenagers, because it will disrupt their exams if they're in bad housing.*

Access should also link to work or contributing to society:

- I heard something on the news the other day, that if you are working now, in some boroughs they're looking at putting you higher up on the list, because then you can pay for your rent fully. Now I didn't understand why that should be a miraculous decision – you should be anyway! If somebody's able to pay for their low income property, if they're on low incomes, you should be able to have that right.*
- People who actually work, like myself. I find that people on benefits actually seem to get a better choice of properties. I feel stuck because I can't afford to rent privately, and won't be able to move.*

Fears about rapid immigration, consequent overcrowding and pressure on local resources help shape tenants' views on access:

- I believe it's important that people have some kind of association or attachment to that area. When I first applied to housing, they asked if I lived in the borough and if not, what was my links to the borough, and I think that's a fair way to do it, because it means that however they rate it you get priority about living there, knowing the area. People just want to come in because it's Kensington and Chelsea. So I think living in the borough is definitely important. I do believe that if you're born in that borough and you want to stay in that borough, that should play a part in it. I think that is fair.*

Figure 15: Disadvantages of being a tenant (base 60)

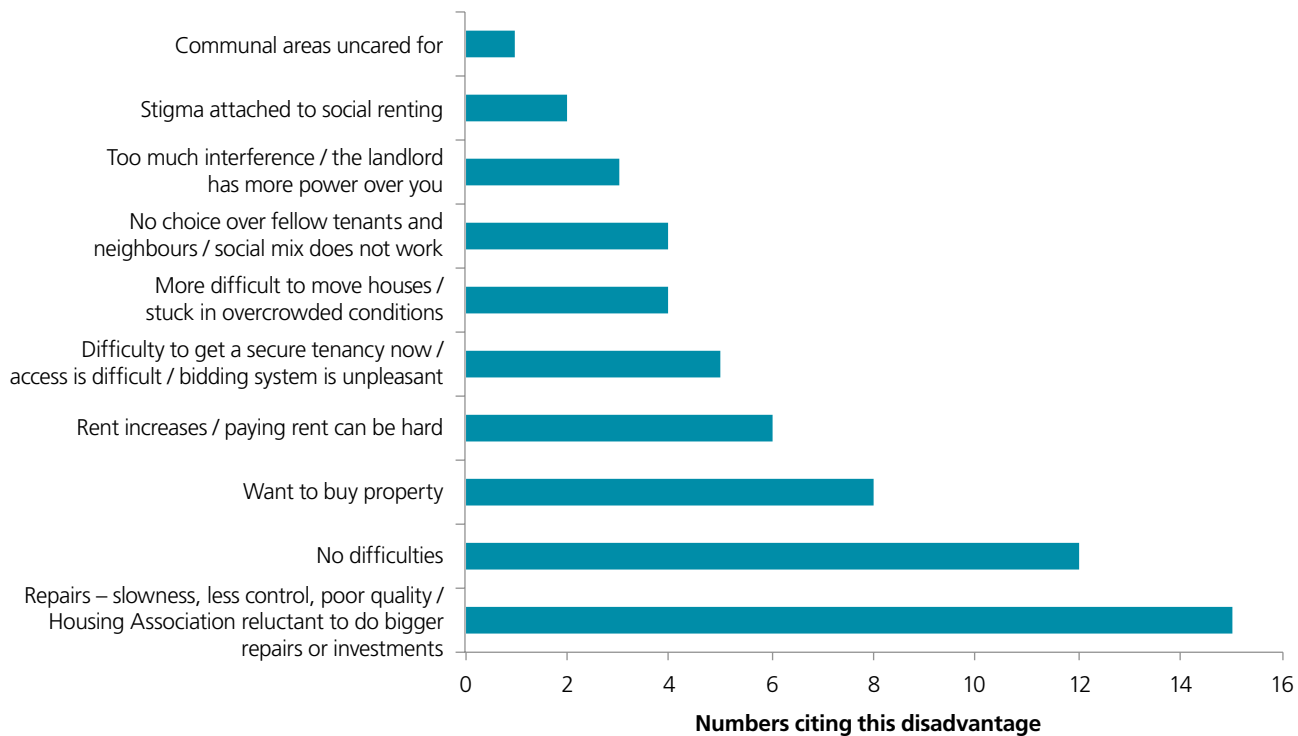
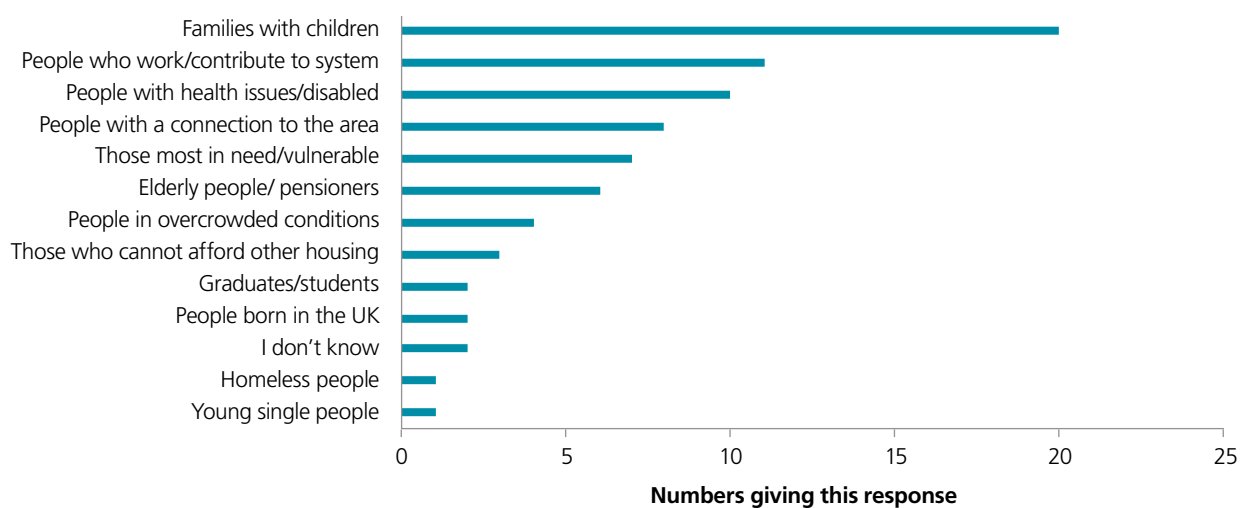


Figure 16: Priority for social housing (base 77)



Octavia as a landlord

Half the tenants said that Octavia does more than they have to (Figure 17). People find them caring, understanding, supportive towards elderly and vulnerable people, ready to help. They also keep tenants involved and informed. Octavia organises help when tenants on their own cannot:

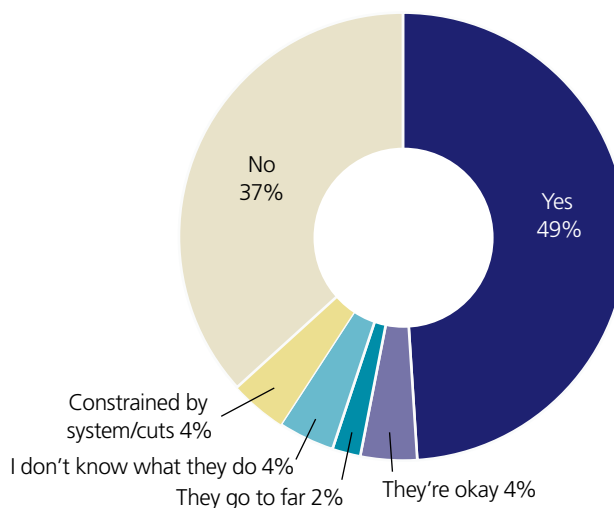
They do help you actually. They can't do any more about rent – that's sod's law. But they've helped me a couple of times, they got me a solicitor when I had my [medical] appeal, they do things like that and I saw this woman [adviser] last week, they're all independent, Octavia pay for it. It's all confidential. I don't know if Westminster do anything like that. I know that you can go to Citizens' Advice, but it's nice because you just go down to the [Octavia] office [in the courtyard]. I was talking to June in the office and told her I was struggling with money, and that half my pension was being taxed, and that's how the meeting about my disability benefits came about. If you talk to them, they're quite understanding.

Others say they try, despite their hands being tied by financial constraints:

Octavia, they don't have the money to do that much – but they do their best. They're as good as what I've seen over the years anyway.

Just over a third think Octavia only do what they have to do. Some had or saw reduced services since the amalgamation with St Marylebone Housing Trust.

Figure 17: Does Octavia go beyond its responsibilities? (base 49)

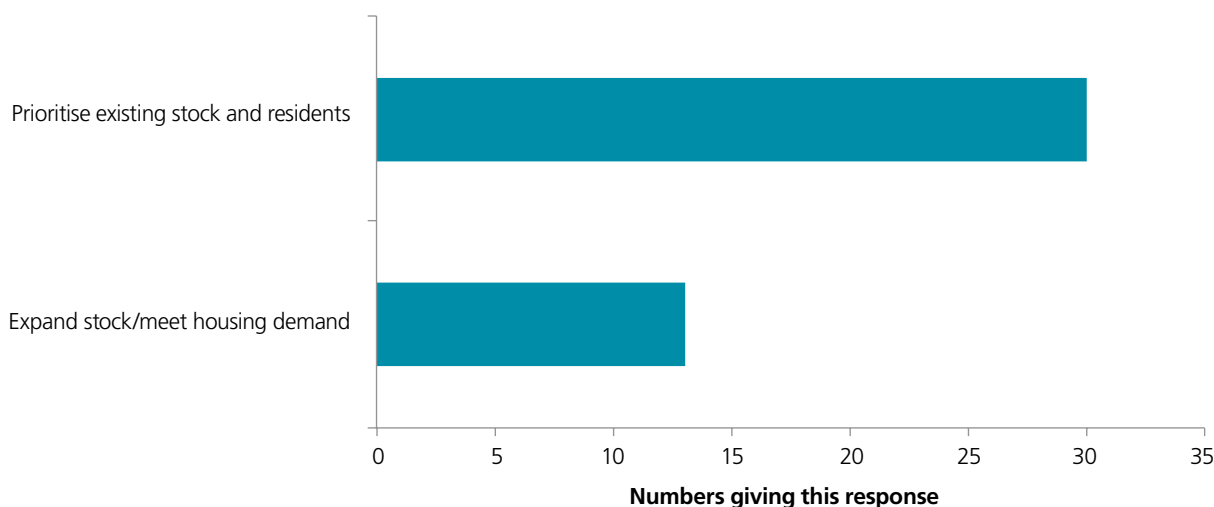


What do you think is the biggest challenge facing Octavia?

Over half the tenants think Octavia should concentrate on the needs of current tenants, keeping rents low, helping elderly residents and having more personal contact (Figure 18). Many would prioritise organisational challenges such as repairs, efficient management and financial stability. Around a quarter would prioritise expanding the social rented stock to meet housing need:

Well I think for Octavia it's to expand its housing stock, because there's going to be more people that need social housing.

Figure 18: Challenges for Octavia (base 50)



Annexe 3 summarises direct feedback from tenants on what more Octavia could do.

Does the council help?

People's views about their local council are very similar between Westminster and Kensington and Chelsea. Over a third think their local council is good. However, only one in five think that their council goes "the extra mile" (Figure 19). Another third said that the council only does what it has to. Two interviewees compared Octavia favourably with the council:

- *I've never seen a council person in my life, apart from for voter registration. They only come out for that, not for other issues. The housing association does though.*
- *I don't see what the council do. If Octavia and the other housing associations were not here, I don't know what we'd do; I don't know what tenants would do. Thank God for Octavia and all the housing associations.*

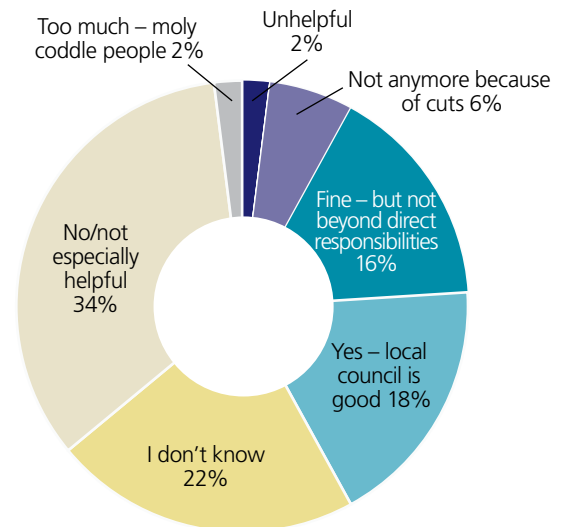
The standard view is that the council does what it has to, but is impersonal:

- *Lowest council tax in the country but if you miss two payments they'll have bailiffs knocking at your door. Do they help? Of course they help; but I don't believe they help beyond their duties if I'm honest.*

In contrast a young single parent, who moved into the area a few years previously, finds the council helpful and supportive, speaking to people directly:

- *I do think they do... well when I moved in here, they were really good with sorting everything out. They were really helpful telling me what I could apply for, like council tax relief, all those things. A few people I know in different boroughs said they never knew how they were entitled to different things, and I never had that here, because they told me when I moved into the borough. So that was quite good.*

Figure 19: Does the council go beyond its responsibilities? (base 50)



Summary

Octavia tenants think it is good to be a tenant because it is cheaper and they do not have to worry about paying for emergencies or repairs from a tight budget. Furthermore, having a caring landlord offers a sense of security. Residents recognise some of the pressures on social housing, such as the scarcity of supply and the difficulties prioritising fairly people with competing needs. Cheating the system is condemned.

Octavia is more active in the eyes of tenants than the local council and tenants describe Octavia as caring, understanding and helpful. Some want Octavia to have a more social role, though a lot think that being a good landlord should be the main focus. The biggest challenges for Octavia are the needs of current tenants, elderly residents, rent levels, repairs and maintenance. Despite many recognising the scarcity of social housing, only a quarter think that Octavia should prioritise expanding the stock.

CHAPTER FIVE: WORK AND SECURITY

Work/education opportunities in the area

Tenants have mixed opinions on education in their area; some see their children progressing:

□ *They went to schools in the area, and now the eldest have gone onto university. So they've progressed, they've got further than I did. I think the schools are good, but it's more up to the parents and the mentality.*

Many local schools are oversubscribed. Immigration affects local schools, especially language barriers:

□ *Westminster has got a long history of immigration, over decades, so you've got lots of English as a second language children, which is obviously slowing things down, which is why lots of people don't want their children there because the learning is slower. We have no white British children in our school. You see a handful of white faces, then you go and talk to them and they're Polish.*

An elderly tenant who grew up in the area thinks loss of activities in the area for young people affects their prospects:

□ *Not enough opportunities. Especially for the younger generation growing up, I mean, when my children were growing up, there were places they could go to after school, maybe 7 at night 'til 9, where they had table tennis, or records, or something. I mean in my youth, I was always going to cycling clubs, there was dancing, I didn't have money for holidays, I used to go picking potatoes and fruit. So that type of thing, you felt good, with just a few little bits of money, and a bike, I could go out with the rest and it was fun.*

Tenants are overwhelmingly negative about job prospects in their areas (Figure 20). 21 people think job prospects are very poor because businesses are closing and there are more people chasing fewer jobs. A tenant who is completing a training course to help her get back to work is very worried:

□ *Everything is closing, so jobs are disappearing. They're closing schools; Latymer Children's Centre has closed down. Shops, pubs and restaurants are closing, so there are fewer jobs around.*

Some tenants say working conditions are very poor, and prospects are poor:

□ *There's no job security. You can get sacked, made redundant, just for any reason.*

□ *There's no job prospects, unless you want to go and fill shelves at Tesco's... There's no factories, no apprenticeships, there's nothing. There's no industry at all. So you either go and work in a shop, a call-centre or stack shelves at Tesco's. This is the sort of work round here.*

Local jobs are strongly service-based and there is a mismatch between people's skills and the type of work available locally:

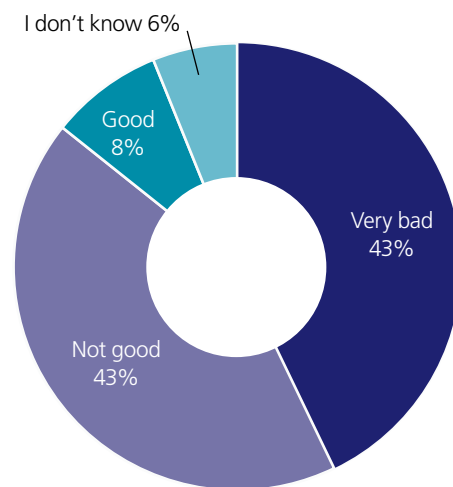
□ *I think because it is Victoria, it is a lot of officey-types and things like that and I suppose if you don't have an education*

at that level, then it would be hard for someone. I know people would probably go out and find work out of the area, out of Victoria.

Other people think that work prospects are poor everywhere, but see more openings in London:

□ *I think there's a lot of unemployment everywhere, I think London is as good a place as any if you want a job, because obviously there's a lot more companies here.*

Figure 20: Description of job prospects in the area (base 49)



Four out of five tenants think jobs are disappearing (Figure 21). The barriers tenants face are difficult to surmount:

□ *Yes, definitely. And even when you do apply, you don't get answers, so it's soul destroying really.*

□ *There's less work around, it took me seven months to find a new job whereas it would normally have taken about two weeks. And there are less jobs around than for kids, like after school jobs or weekend jobs.*

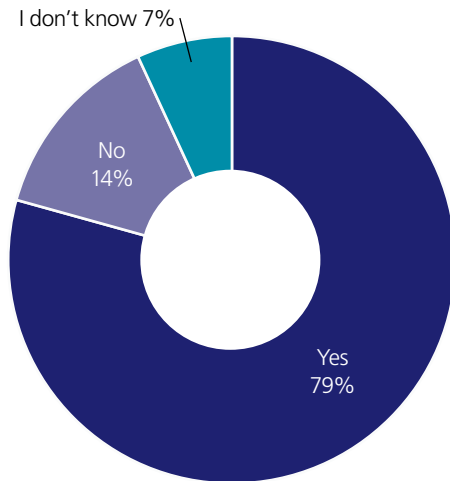
Even the most optimistic residents say it is a difficult environment because firms are not hiring and there are more people around:

□ *I wouldn't say they're disappearing from the area, I'd just say there are less jobs around, but I think there's a lot more people to think about these days. There's more people in the area than there was five years ago, therefore there's going to be less jobs for everyone.*

Several interviewees blame this on foreign workers:

□ *I know most people around here, they're struggling. Irish boys, they've worked all their lives in Kilburn, Harrow Road, and none of them can get a job because all the Poles get them. It's all finished. They've got a lot of cleaning jobs, women's jobs.*

Figure 21: Are jobs disappearing? (base 29)



Security and confidence in the future

Two thirds of residents do not feel confident about the future. Several mention the recession and say that life feels a lot harder now:

- *No, because we're still in a recession so I can only imagine there's only going to be more cuts in order to get us out of the recession.*

People feel insecure because of loss of job security, government policy changes and economic troubles:

- *Every few months they change the law, and that changes life. Seven years ago there was more security. The Labour government was more secure, no one was scared for their future. Everyone was happy, now nobody is happy.*

One tenant is desperate to strengthen her work position:

- *I don't really feel secure, because if I don't have a job, where's the security? That is it. All I'm holding onto is my job, and as you can see, they're cutting this and cutting that. For me to keep my job, maybe I need to go a little bit further, because I'm doing this study to move me along and when that time comes, I'll say, well you're going to need me. So I have to build more knowledge for myself.*

Another is terrified of a job actually undermining her sense of security:

- *No. I'm more scared about getting a job – and I want to work – but I don't know if I work, I'll probably be poorer to work than to... [not work]. I'm in a better situation than a lot of mums who have to go on their own, because if they go and work, they have to pay their rent and unless it's a housing association they have to pay double what I have to pay a month. But even I'm doing the maths of it – having to pay my council tax, having to pay this, having to pay that. But the thing is, I'm sure it's not as bad as people make out, that when you get a job it's going to be like hell, or something. I don't know if that's just because they're making excuses – I'm trying to keep an open mind, but it is a bit scary.*

One in five are relatively optimistic about their ability to cope:

- *Yes I am confident... I'm an eternal optimist. Always! If something comes along to challenge me, then I fight it.*
- *I always feel like I'm going to be able to provide for myself. I'll always go out to work until I'm pensioned off.*

Several tenants refuse to worry about all the uncertainties, because "worrying does not help" or because they are too old to be affected:

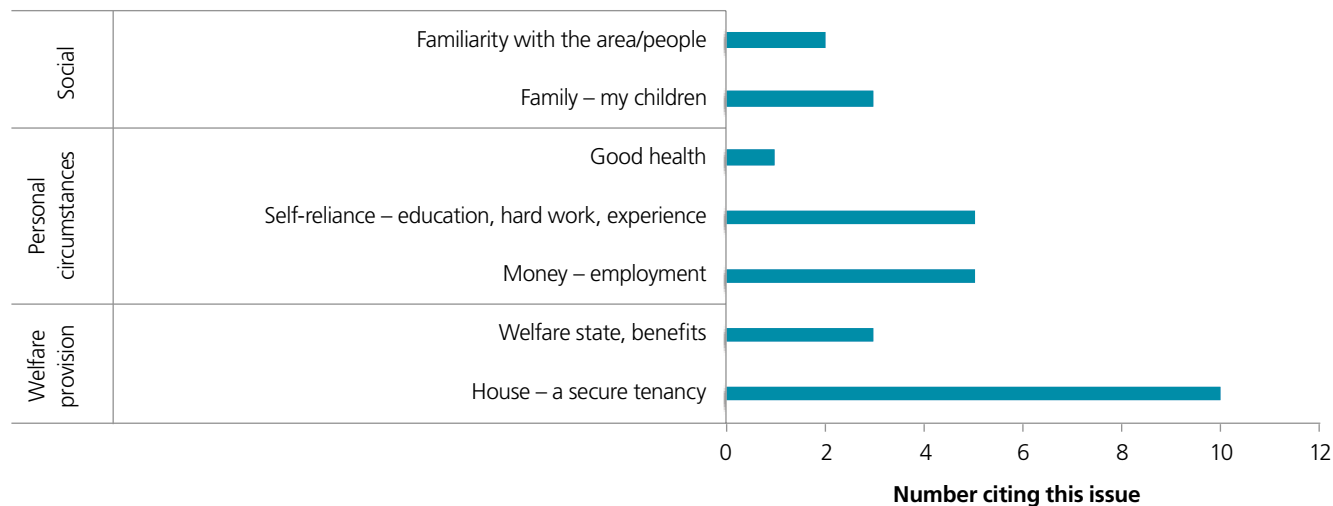
- *The thing is, things change so fast, you might not be in the same financial difficulty as society is now, in five years, it could be worse, it could be better, so there's no point thinking about it.*
- *I don't think it's applicable to me, because I'm at that certain age now. Say when I was ten or twenty years younger, then I would feel anxiety obviously.*

Secure housing is the single biggest factor making tenants feel secure followed by being self-reliant and working (Figure 22). A single parent, who had previously lived in temporary accommodation, describes her relief at being a tenant of a housing association, although also thinks it brings constraints with it:

- *Well it's a bit like having a carer. Even if Octavia did want to sell this building, I feel like once you've been taken under the wing of a housing association, I could be wrong, but I imagine that if they said one day that they wanted to sell this building, that they would rehouse us. Once you're under their wing, you're safe. You're not safe in temporary housing.*

"Secure housing is the single biggest factor making tenants feel secure followed by being self-reliant and working."

Figure 22: Sources of security (base 29)



Tenants do worry about the interaction of work, income and rent:

I'm thinking, I'm working, they're encouraging people to work but as soon as you're working, they're taking it off you. I haven't been able to save a penny now for the last four or five years. Whereas before that, I was able to put a bit of savings by, I can't do it.

The biggest worry for families is the job situation facing the next generation:

It's the grandchildren I'm more worried about than my children. If the children are having such a difficult time now to get a job, I don't think it's going to get any better in the next 10 or 15 years. It wouldn't you know. So they are my main worry now, even getting a job. You might have the qualifications but the job might not be there. The amount of children are increasing, and the jobs are decreasing. So what's going to happen?

Summary

Some parents are very positive about their local schools, but lack of facilities for young people; high concentrations of students for whom English is a second language; and over-subscribed local schools are all problems. Most tenants think work prospects are bad and jobs are disappearing; two-thirds feel insecure about the future as the recession filters down to them and government policy retrenches. Most tenants worry about money and work and are not optimistic about the future. However having a secure home is by far the most positive and reassuring aspect of living as Octavia tenants.

CHAPTER SIX: THE IMPACT OF GOVERNMENT CUTS

The Big Society and cuts to public spending

Over half the tenants (28) have not heard of the Big Society and generally feel alienated by politics. A typical view is:

□ *No. No, I don't vote at all. No matter, they won't do nothing for no-one. All they do is to look after themselves.*

Less than a third of tenants have heard of the Big Society, but don't see how it can work:

□ *It's a nice idea but I think these days, I don't think people have that sense of community that they might have had back in the days of good old Blighty in the '50s – that's gone.*

□ *Yes. I think it's a good idea, but at the wrong time. You can't get people to do stuff for free because they need to be working first. People need a level of hope; you need to be alright yourself first before you can start helping others.*

Tenants are much more aware about cuts to public spending. A few tenants say some reforms to benefits are necessary, but most are worried (Figure 23).

□ *It's going to affect the area, and the people. It's going to affect people more who are on the lower scale of things. That's usually the elderly, and people who are sick and vulnerable.*

□ *It's on the telly all the time, there are cuts in the police, there are cuts to the nurses and doctors, closing hospitals. And all over the council as a whole. It's happening all over the UK, and it's probably worse outside of London. And nothing happens – you can talk to your MP but it makes no difference.*

One tenant sees straight to the heart of the government's cuts dilemma:

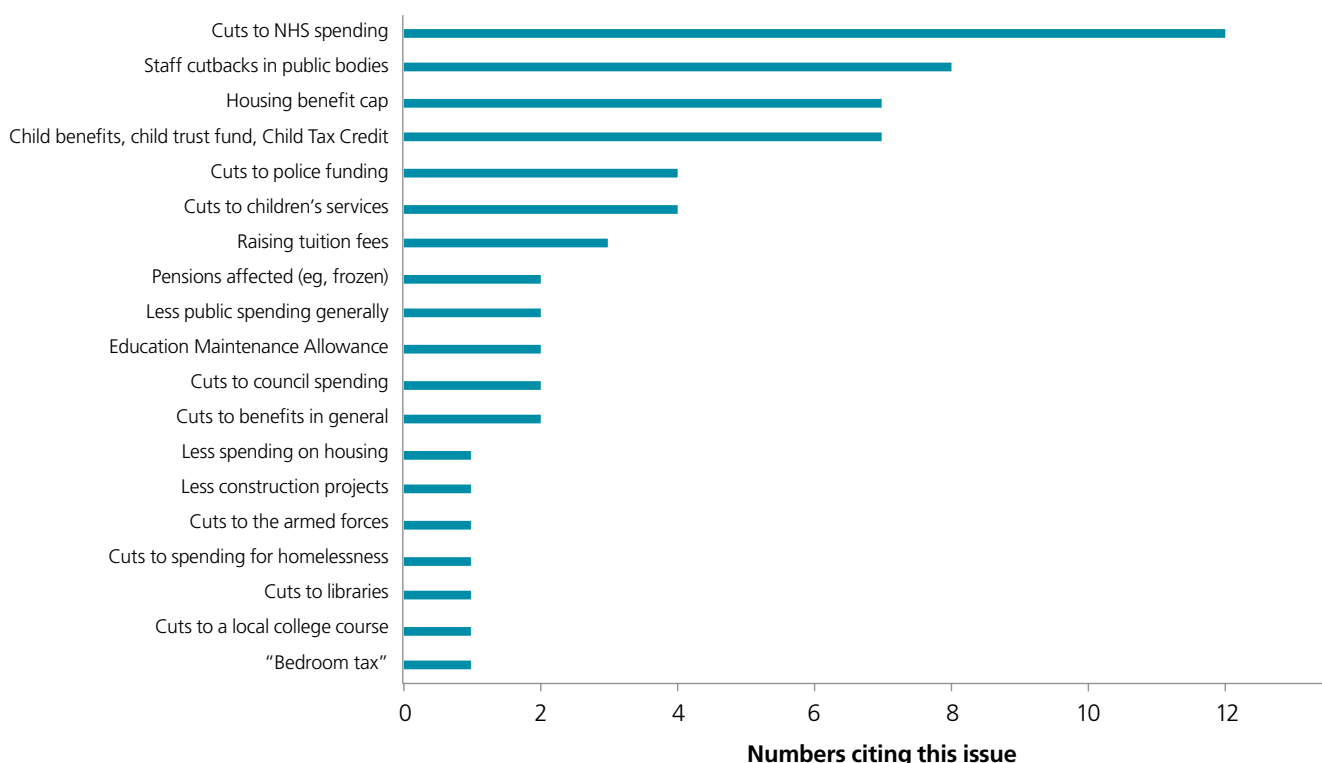
□ *The country's in a bad state, so what's he's trying to do now to cut everything, and he wants to pay it back, this debt they owe. How can you pay it back when you're putting them on the dole? Doesn't that cut you more?*

Many tenants mention loss of services. The most frequently mentioned is NHS spending, then staff cutbacks in public bodies, the police and children's services. Twenty-one tenants mention changes to benefits and government payments, including housing benefit, child benefit and child tax credits, and scrapping the Educational Maintenance Allowance. A few tenants also mention higher charges, such as university tuition fees.

Those supporting reform of the benefits system find the present system unjust because of people cheating:

□ *I'm being penalised because I'm working, and sometimes it's nice to reward people who are working... I mean, I know so many friends, nobody pays. They don't pay rent, they're just living. It's not fair. You're working, you pay your mortgage or rent, but other people, they don't do nothing. They get wages, it's only for their pocket, nothing to go out, it's not fair. The government, they're after these people.*

Figure 23: Awareness of cuts/policy changes (base 62)



Tenants worry about the public sector cuts (Figure 24), and two thirds think they will be affected. Those not on benefits feel less threatened:

□ *Me personally, no, because I'm not in receipt of any benefits.*

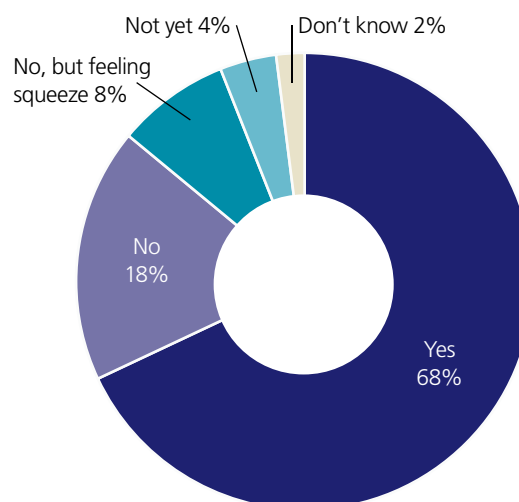
A few who work for the council think they will eventually be made redundant:

□ *I think eventually, yeah. I've been lucky... in my department we've had a restructure, or cuts, every year and I've worked there since 2007. So it's on-going, people have left or been made redundant. Eventually I will.*

Some tenants not affected by cuts still feel the squeeze as rents and food prices increase, while wages stagnate:

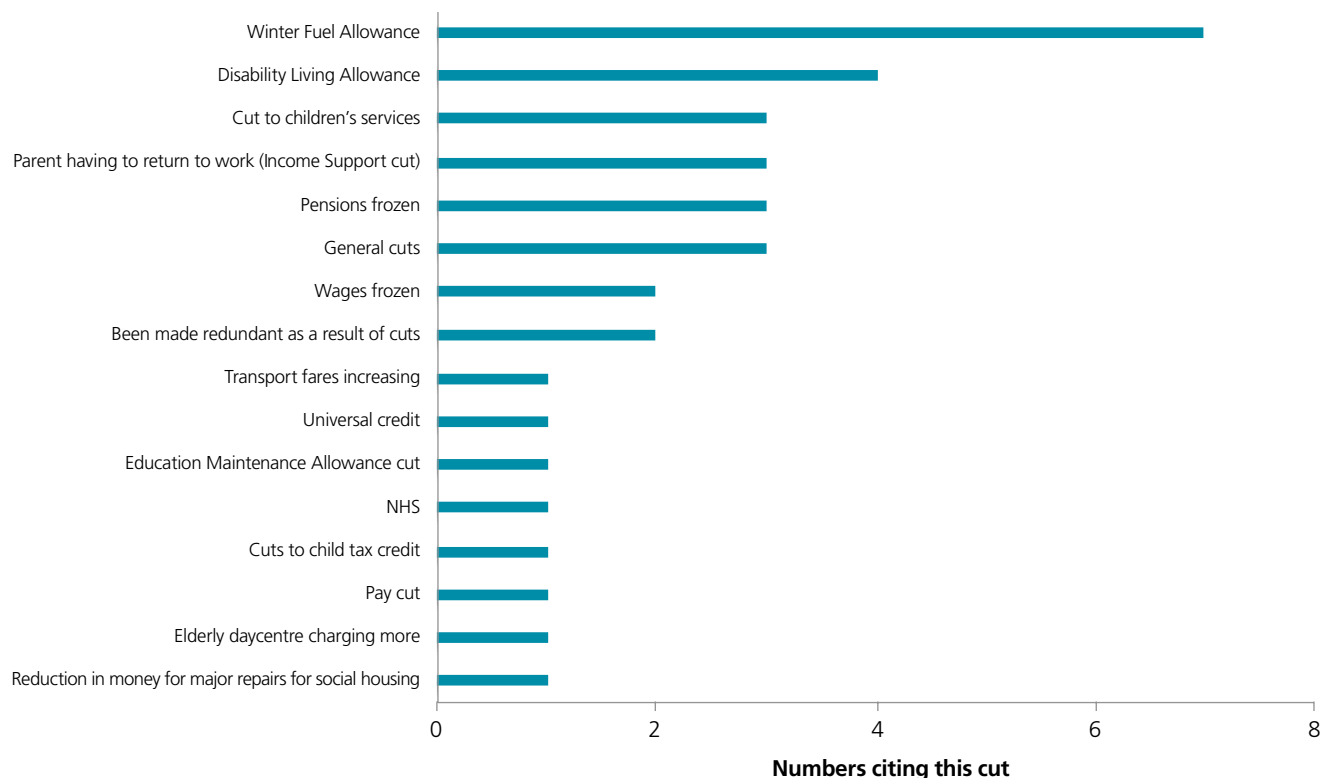
□ *No, just that the cost of living goes up. It used to be £40 for electricity every 3 months but now it's doubled. And the rent rises every 6 months – from £80 a week when I moved in, to more than a £100 now. As you live in a rich borough there is an assumption that you have money. There are only expensive supermarkets here – no Asdas or Morrisons, only Sainsbury's. And Portobello market is expensive now as well. So sometimes I have to compromise on food.*

Figure 24: Will spending cuts affect you? (base 50)



Tenants often have incorrect information about actual changes. Even though the Winter Fuel Allowance for pensioners isn't being cut, seven tenants have heard about the threat to it and assume it is (Figure 25). Fear is a significant factor in people's lives.

Figure 25: Cuts that will affect personally (base 35)



Impact of cuts

Ms Johnston has a long relationship with Octavia: she grew up living in Octavia housing in Paddington with her many siblings, and when she turned 18 she moved into her own flat because of overcrowding. She went to a youth club in Kensington and made lots of friends there, so when she was offered a flat in the same area she gladly took it. A lot of her friends are what she calls the “rich kids” in the area – she’s never had a problem mixing with different groups of people because that’s what she’s grown up around. It’s really important for Ms Johnston to live close to friends and family because she has a recurrent and debilitating illness. It’s also really important for her to have a ground floor flat with easy access and a small garden for the days when she’s very ill. Ms Johnston is worried about what’s going to happen with her Disability Living Allowance (DLA) with upcoming medical checks. Some days she is fine, other days she cannot move – what will happen if her medical review takes place on a good day? Her DLA has been cut in the past, with disastrous consequences for her ability to pay her rent. She says that she could cope for a little while, friends and family could offer a fiver here and there, but she does not know what she would do in the longer term.

I’ve just recently had a medical, so I’m waiting to hear whether I’ll get chopped off or not. I’d be screwed! I’d be completely screwed. I’d probably end up losing my place as well. Before I applied for benefits I’d had a big relapse, I was refused benefits for ages, because of my illness I have a good day and then a bad day, I’m pretty screwed anyway. I had letters from the housing saying you’re going to be evicted, because obviously I had no income, and couldn’t pay my rent, and I was waiting to hear back from getting it all covered by the government, and obviously the housing were as patient as they could be, but they were running out of patience, and that puts a lot of stress on me. If I do get cuts, or if I do have to come off benefits and I still don’t work, then I’m going to have to go through all that stress again. But I try not to think about it, because it’s just quite difficult.

Four in five tenants have seen services close in their areas, three fifths from council spending cuts. Westminster tenants particularly miss the One Stop Services, as people like direct contact as this single parent explained:

Yeah I used it to pay my council tax; I used to go there very often, even just to get the information. And I was shocked when I realised it was shut. And I said, no this can’t be right, where will people get information? It does help! I can’t get any information, that’s the only place I could go to get information. Where am I going to go now? I use the website, but I like to go in and face people, to talk to them. I’m not that internet person, I like to go and talk. It’s nice because they give me a lot of tips that I didn’t know, they could tell me – so where are we going to go now?

A lot of people also worry about spending cuts and declining community and social cohesion, more immigration and gang violence:

The more cuts there are to education and housing causes more conflict in the community.

A few tenants see spending cuts impacting private businesses (eg, pubs or shops closing), as well as community and voluntary groups.

Rent changes

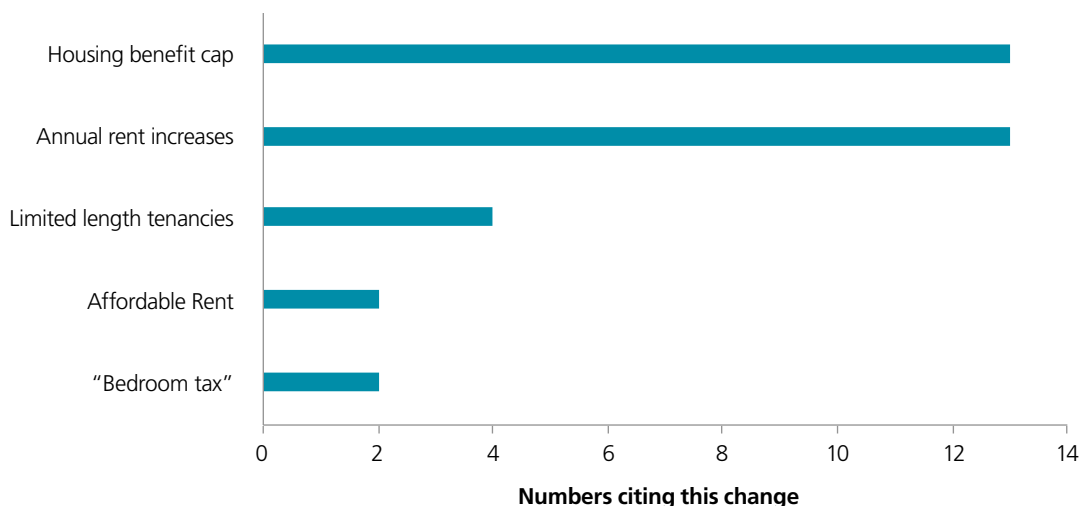
Tenants expect annual rent increases and housing benefit to be capped (Figure 26). A few think it makes sense for large families to move out:

The main thing, people was going for the most expensive house, and then the government were paying this high rate – so to me, I think that is a fair trade. It’s a fair trade, because for Christ’s sake, you know you’ve got five, six kids and in a mansion, that’s going to cost a lot, so use your common sense. It’s good. And then again, people who want a bigger house can move out of London, which a lot of people are quite happy with that. It’s a compromise; if you want a bigger place you’ve got to go out of London.

Four tenants mention the loss of secure tenancies and are appalled by this:

I think this thing about a council home not being for life anymore, it’s just the most horrible, unsteady idea imaginable. Fair enough don’t pass it on to the children necessarily, but just to give people five-year tenancies and things like that, how can you possibly make a home for yourself? It’s a problem, I find it frightening.

Figure 26: Changes in rent that residents mention (base 34)



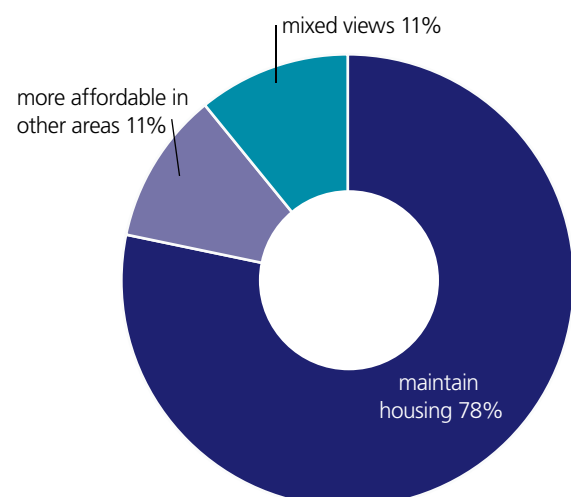
The general consensus among tenants is that people in vulnerable positions (through being poor or unable to increase their income) will be most affected by changes:

I think those that are most vulnerable too, without help and support, I don't think they're going to know what's happening. I worked with a lot of elderly people, and they get very worked up if they don't quite understand what's happening on a small change – so a massive change...

The provision of low-cost rented housing in expensive areas

There is overwhelming support for the idea of maintaining Octavia's rented housing in expensive areas like Westminster and Kensington and Chelsea (Figure 27).

Figure 27: Maintain housing in expensive areas? (base 46)



Many residents stress the importance of social mix and the risk of segregation and ghettoization if this is not done (Figure 28):

That's a good question... if I said more housing in lower-cost areas, that's kind of creating segregation isn't it? Like keeping the poor with the poor and the rich with the rich. No, I think it's good that there is subsidised housing in so-called nice areas. Because otherwise you won't get a mix of people. When I went to school I had a mix of people, I went to school with every type of ethnicity, so I think that's important. So when I went into work or to college or university, nothing surprised me because I'd interacted with different types of people throughout my life. And I think it's a hindrance to people that don't interact with different types of people. They don't know how to deal with them. So I definitely think it's important that it stays that way.

I think actually the council and housing association, in one way it is very good to keep it this way because, as I said, the mixture of people. Because it changes... that is always one thing I loved about England, about London, no matter what, you go to Bishop's Avenue, the houses are billions, they're all mansions. When you get to the bottom of the road, and you turn right, it's full of council houses. That's the beauty – and probably why London, England is safe. As far as I'm concerned, England is safe, it's a very safe country in comparison to the amount of people there are, and the amount of cosmopolitanism, so many different people living here – this is still a very safe country. And that is one of the reasons, because you have poor and rich mixed up.

One tenant is outraged at the idea of rich people keeping London going without low-income jobs:

That's utter rubbish, because it's a lot of those poor people who keep the place going. It's insane. Hello, so who keeps London ticking over or any city – is it all the rich, is it? Are you going to have a shuttle service to get all the poor people back in to do all the jobs that keep the city ticking over? Are the rich people going to clear the streets? I mean get a grip... I just

think, yeah, send everyone out to the suburbs or wherever, in a field somewhere and then try and get your rubbish picked up next week. I mean how insulting, how insulting.

One interviewee, who lives in one of the most expensive postcodes, supports the idea in principle, but thinks some areas are too affluent for low-income people and that it would be more practical to sell, in order to build more housing:

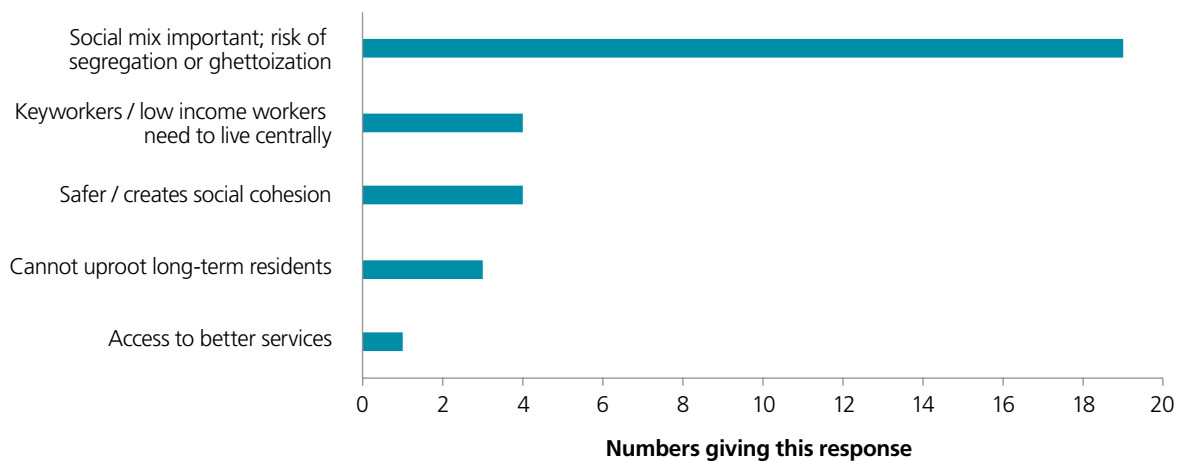
Well I think it is important. It is important to maintain it if possible. Idealistically, I'd say, yeah, you need to maintain social housing even in an area like this. This area has probably gone too far – in that the people who were here with families have gone. I do think it is a problem in that trying to maintain social housing in an area that isn't social is difficult. And quite honestly, if I were Octavia Hill, I'd sell. Get the money. The

money they could make out of these two houses, you're looking at £3-4 million. And they could use that better.

Two tenants think it is better for people on low incomes to live in cheaper places; where there's room for bigger family houses. One thinks paying housing benefit for expensive areas is too much for a charity and tenants should be less demanding:

We should be saving money. Money should be saved to help more people. If there's a person in Kensington or Chelsea and you have to give him £500-600 a week, or a month, whatever, why should people get that priority? You shouldn't make demands when you're on charity, you should take what you get. It is charity the way I see it.

Figure 28: Why should we maintain housing in expensive areas? (base 31)



Two thirds of tenants would not want to move to another area, most often because of local connections:

It would be disastrous to move. Maybe somewhere like Hackney would have been fine ten years ago – but I can't uproot now. I know people at the library, and they helped me with my son. I had terrible post-natal depression and the library referred me to the Hurley Centre, who got me a social worker, who got me a psychologist. I would be dead if I wasn't in this area. London life is hard and lonely. I've only got one Italian friend nearby – everyone else has gone back to Italy. The people at Octavia know me by name, I would be lost if that changed.

A tenant from overseas thinks outside London would be worse:

I wouldn't want to live elsewhere in the country. I moved to this country to improve my life, but when I've visited people I know in Leeds, Manchester, Birmingham it doesn't seem that life would really be better there. It's lots of young people with children, everyone hangs out in shopping malls – there's less opportunities there compared to London.

Tenants like the fact that Octavia's stock is mixed in with private housing. They worry about the bad reputation of estates:

Low-cost areas are usually like trouble areas. So I wouldn't really ever consider moving to an area that has a higher rate of crime, I wouldn't consider that. Especially what I like with Octavia, I didn't see other Octavia flats if you know what I mean, but I liked this one because it's not in the council area, not an estate, that's what I liked about it, and because I have two boys, and once they start to go to school by themselves I would be worried about when they're coming back from school to home, if we were on a council estate.

Several tenants mention that social rents are pretty similar across London, so why move to a worse area for similar core costs:

I would never, never move. Because the expense doesn't affect me that much. Because the water rate is the same, council tax is the same in Westminster as everywhere. The reason why it is expensive is the restaurants, the boutiques, I don't have to go shopping in them.

One in five tenants are open to moving, depending on the area being safe with good services:

□ *It depends – I wouldn't mind moving, but it would depend on the schools around there, what the place was like, if there were parks and stuff around, transport links. I would move.*

Three tenants would move to get more space, and one wants to escape the gentrification and weak community spirit.

Summary

High numbers of tenants are involved in local activities, but the idea of the Big Society has little meaning. People are generally disenchanted with politics. All tenants have heard about proposed spending cuts and most people are also aware of local closures of facilities, though spending cuts are only just beginning to bite. There is less awareness about housing changes. 80 per cent of Octavia tenants favour maintaining low-cost rented housing in expensive areas such as Westminster or Kensington. Most would resist moving to a less expensive area, because of their strong connection to the local neighbourhood, though a few said it would work if there was more space and sufficient facilities in other areas.

CHAPTER SEVEN: LOOKING AHEAD

Quality of life

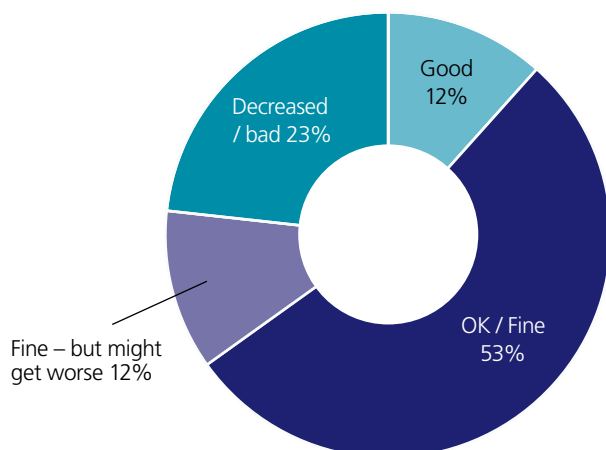
Despite facing a difficult job market, financial insecurity and social pressures, most tenants believe things are all right (Figure 29). Three quarters are satisfied thanks to their social homes and basic material standards:

- *Fine. It could be better, but compared to some people, trust me, I can't complain. Some people are worse off than me. I've got a job, I've got a roof over my head. I can afford to send my little girl to school, I can eat. Maybe nothing extravagant, but I can eat. No holiday, but I'm surviving, this is good.*
- *I'm quite happy with my quality of life – we eat well, James has nice things for Christmas and his birthday. Yeah, we're happy. I'm just thankful, I'm thankful that I live somewhere I really like, my son's at a really good nursery, and I like where we live, it's close to the shops – yeah, it's fine.*

But a quarter of tenants face different problems:

- *I got made redundant, so no, it's going down!*
- *Not good – I'm not in the best of health at the moment, finances aren't good, the pressures of family life, not working, overcrowding here, I don't seem to have any space or time to decide, plan or do what I want to do for a change.*
- *Probably a bit drained and anxious. It's quite a worrying time with these Tories running it, and the economic downturn. I think it's an extremely worrying time.*

Figure 29: Quality of life (base 43)



Parents hope that education will make their children's future more secure. They think education is the best way forward, leading to a good job. Parents want their children to do better than them:

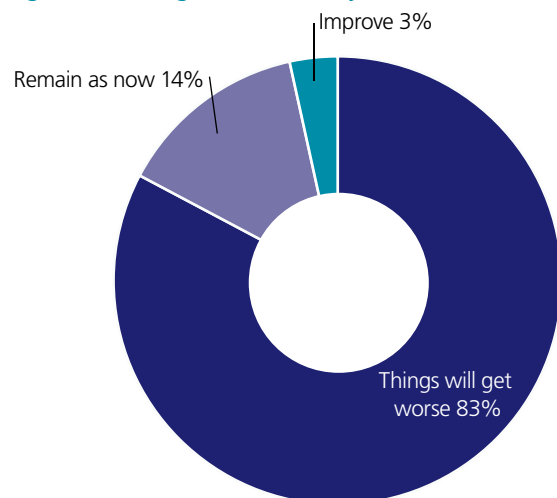
- *For him to do well in school, because without a good education it's difficult here.*
- *My daughter, to be a doctor; my son, a policeman to work here in the UK; and the other daughter, I wish her to be a solicitor. Not like me, I want something different for them. Because the future is going to be very hard, they need high jobs.*
- *Quite honestly I hope they do better than we have. I'd like them to have a better income, have their own house. It's simply because that's what everybody wants these days.*

Although I don't think it's the most important thing in the world, but I want them to be secure and not have any worries.

Four-fifths of tenants feel that things will get worse in the country over the next period, including growing inequality, more disorder, more economic troubles and more spending cuts (Figure 30). Life for people on low incomes will become more unstable:

- *I think if this goes on, and you really, really do get a big difference between rich and poor, we could start having anarchy. I think it could all get very unpleasant.*
- *You can't feel too optimistic about the near future, that's for sure. It's going to take a while to come out of the recession. I'm not rabidly anti-Tory or anything like that, I haven't got a political axe to grind, I'm not even sure who I'll vote for next time – and I think in some ways the government is trying to address some situations that need addressing, but the consequences are that there's probably going to be more riots, more strikes, social unrest, especially if you're going to start shifting people around and making them live in horrible outskirts bits of London.*

Figure 30: Change in the country (base 29)



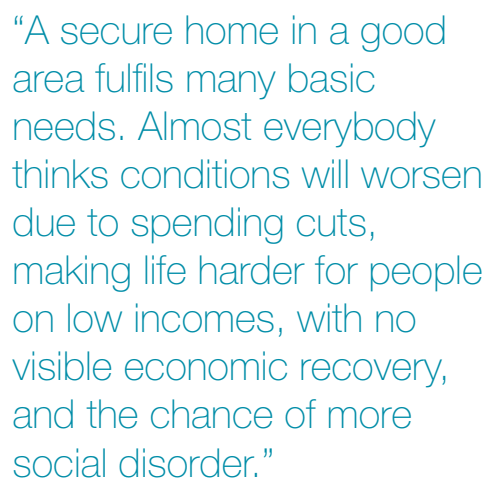
Young people and unemployment pose the biggest challenge, while immigration, population pressures, crime, integration and inequality, and the need for political change all matter to tenants.

- *What I can see is, the people that have got it, they're going to get more of it. Those people who don't have it are going to have to make do. And the ones who are poor, are going to stay a bit poor. Or, on the same level. But the rich is going to go up, the rich isn't going to give their money to the poor. He's going to keep it. The poor person will have to struggle on.*
- *Ultimately I feel that the next generation – our generation and beyond – we are on an upward you know. Because really enough is enough of these wars and aggression, it's not the answer as we have all seen, so we've got to do things differently as a world to try and make changes, we've got to. We hit rock bottom a long while ago.*

Summary

Two-thirds of tenants feel insecure about the future, but three quarters say their quality of life is good or ok. The bread and butter issues – health, employment, money, family life and food – are what matter to people, and these needs are currently being met. A secure home in a good area fulfils many basic needs. A quarter feel things are not good and will get even harder. Almost everybody thinks conditions will worsen due to spending cuts, making life harder for people on low incomes, with no visible economic recovery, and the chance of more social disorder. The prospect of the gap in incomes widening as prospects shrink is a worry. Social challenges, such as immigration, population pressures, crime, integration and inequality all matter to tenants.

Tenants hope their children will find opportunity and security, but fear prospects are worsening. A good education is the most common aspiration for children, so they can get a good job, as security against a tough future. Many want the next generation to achieve more than themselves, to struggle less, and maybe own their own home. Aspirations are high but worries create obstacles.



“A secure home in a good area fulfils many basic needs. Almost everybody thinks conditions will worsen due to spending cuts, making life harder for people on low incomes, with no visible economic recovery, and the chance of more social disorder.”

CHAPTER EIGHT: SUMMARY AND CONCLUSIONS

1. Living in high cost areas

A majority of low-income tenants think that living in high-cost areas poses some difficulties, even though **a large majority argue for maintaining a social mix, and not segregating people into separate areas along income lines**. Some fear being priced out of areas that they have lived in for many years, and there is general hostility to gentrification leading to significant community change. A few feel that high-income areas have less of a sense of community; suffer more social isolation and less mixing. In spite of the two boroughs of Westminster and Kensington and Chelsea being the most affluent in London, some tenants do not feel they live in high-cost areas, because of pockets of poverty in the boroughs.

Most residents are positive about living in areas with big income differences and a level of social mix. Some tenants specifically like living in “posh” areas, and others are not bothered by it, as they feel able to mix with people of all backgrounds. Expensive shops and services do not bother them because there is plenty of choice, with cheap, local supermarkets and street markets. Most residents use local shops and pubs and value their area.

Tenants positively applaud the benefits of more expensive areas, including the quality of the local environment, the areas feeling safe, looking clean and being close to central London. People link good local services to **living in a rich borough**.

2. Neighbourhood and community

London varies a lot between very small adjacent areas. People's daily lives can be very different even a very short distance apart. Westbourne Grove is less than a mile from Harrow Road, but residents' descriptions and experiences of these areas are far apart. Westbourne Grove is an extreme example of gentrification without any signs of its crowded, low-income past, whereas Harrow Road is still “tatty, poor and a bit dodgy”. It is difficult to make generalisations about neighbourhoods without recognising these extreme contrasts.

Tenants are generally keen on their local areas, valuing their local character and finding them “easy” places to live, with good local services, lots of local shops and markets, and excellent transport connections. Most residents have long connections to their neighbourhoods and they feel at home. These residents have a lot of friends and family nearby. Tenants describe their areas as safe, clean and quiet, while some also value the cosmopolitan nature of their areas. There are worries about gentrification, which has been happening for decades, for example around Holland Park. More recently places like Portobello Road have become a lot more upmarket. One result is the replacement of popular venues such as locally owned pubs and shops with upmarket bars and boutiques.

Tenants rank community as an important asset. Almost everybody knows at least some of their neighbours. Around half are involved in some kind of local voluntary activity, from going to church to volunteering. Nearly half of our interviewees think there is a sense of community, although the other half think there is little sense of community; or that it has declined; or that there are communities within communities, rather than a sense of shared belonging. However, tenants worry that **population turnover means that neighbourhoods are increasingly transient, with more private renting and less community stability**. Tenants

comment on ethnic divisions and sometimes neighbourhoods are defined by their ethnic make-up. In some places, **ethnic minorities make a visible impact on the local area, for example in local shops or by wearing a full veil**. This causes anxiety for some residents.

Some tenants think that community is stronger when homogeneous groups of people live together, but **many think that retaining a social mix is a key priority and the main reason for preserving affordable housing in high-cost areas**. Residents are open to income mixing since this helps people aspire to better things but see more difficulties in ethnic mixing because of competition for scarce public resources – housing, schooling, benefits.

3. Families

Families with children have particular needs that are linked to their area and their housing: safety, services, support and opportunities for children. Living in a mixed area is highly valued by families.

Worries about crime and anti-social behaviour are amplified for families with children. Families with older children worry a lot about violent crime and gangs. Law enforcement in public places, on streets and in parks provides **“eyes on the street”**. Living in a high density, active area helps this.

Most families are **negative about moving to lower-cost areas**, because they think there would be more crime, or that homes would be in “rough estates”. Most families are happy with their housing, but there are some worries. Families realise how easily sound travels between converted flats in old houses and feel they have to keep their children quiet because of this – **but a lack of outdoor spaces means children cannot let off steam**.

Some families who live in overcrowded conditions have little hope of being able to move. For some families, bedrooms are too small for their children, but they doubt that they will be able to transfer any time soon.

Families depend on local services more than other groups, except maybe the elderly. Schools, leisure facilities, shops, nurseries, clubs and healthcare facilities in walking distance provide networks of support. Many tenants mention **good services and facilities nearby as a popular feature of their local area**.

Many families use free public spaces and services, such as parks, museums, libraries and find them invaluable. However, families say there are not enough activities or places to play in the local area. Tenants of all ages, with and without children, remark that there is **not enough for teenagers to do**.

There is a growing worry about the **cost of services, such as after-school clubs** that have begun charging much more than they used to. Even small charges can have a big impact on low-income families. For example, one single parent with three young children cannot afford to pay £2 a day for each child for the after-school club – costing £30 per week. Her children are upset about this. For her it limits her working hours, but she needs to find a job since her Income Support will end soon as her youngest child is four years old.

Public spending reform is having a big effect on families' ability to work, with government changes to welfare pushing people to

work, but public spending cuts reducing mothers' ability to leave their children, therefore cancelling each other out.

Local services and facilities provide a support network for families. Several single parents describe how isolated and emotionally vulnerable they felt when their children were young, and did not have close friends or family nearby. Getting to know people through local groups, services and facilities is really important to parents. One parent finds friends through her local SureStart centre; another parent says that the local librarian helped her to see a counsellor. In both cases, these parents are alone, but not isolated.

Likewise, **having a nearby support network of family or friends is really important for families, especially for single parents.** Not only is it a source of emotional support, but it also provides vital practical support. A single parent working night shifts is able to drop her daughter off for the night at her brother's house nearby. If children fall ill, a friend or family member can collect them from school, instead of having to leave work. This helps parents and employers.

Parents' hopes for their children's future centre on a good education and a good job – usually a professional job. Education is seen as the great door-opener, and areas with good schools inspire confidence in families. For families around Westminster, schools like Paddington Academy on their doorstep are a priceless asset. But local schools are over-subscribed and parents worry about getting into them. More “pushy” families send their children to the local Catholic school as an alternative to private schooling. Whereas non-denominational state schools are dominated by students speaking English as a second language. If parents can't get their children into a good local school, moving to a different area with better schools is difficult. Parents are scared to lose their security of tenure if they move to where better schools are more accessible.

4. Living as a tenant of a social landlord

Living in central London, with good local services and family or friends nearby, has a very positive impact on people's quality of life. Likewise, good housing conditions and a secure tenancy create a sense of security, though rent increases worry some tenants. Not having to worry about extra costs for repairs and maintenance is a relief to many, and some tenants are glad not to have the financial burden of owning a home. Many tenants think a mortgage would be unobtainable and owning an impossibility anyway.

A lot of tenants specifically describe **Octavia as a caring and understanding social landlord, committed to helping its tenants**, whether a housing officer, a social worker, a furniture loan or some other kind of help. On the other hand, bad experiences are remembered keenly, such as problems with unresponsiveness, slackness over repairs, having to argue for kitchen, shower or some replacement. Many tenants raise the problem of energy bills, cold homes, poor insulation, single glazing, draughty windows, outdated heating systems and so on.

Tenants think Octavia could have more contact with residents, and improve housing standards. Some think the organisation could be more “personal”, and Octavia should provide more social support for vulnerable residents. Just being a good landlord delivering affordable housing is enough for many. **Octavia must not sacrifice its**

personal service for the sake of expansion, since having a good and caring landlord makes a big difference to tenants' lives – “like being under a protective wing”.

5. Housing reforms

The tenants on the whole think that certain groups – **families, people that work or contribute to society, people with connections to the local area, elderly people, and those with high needs** – should have priority for social housing. **Most of the tenants are in these categories.** Tenants admit that deciding who should be allocated homes is a very tough and complicated issue, which is open to exploitation. They are aware of the pressures on social housing in London due to long waiting lists. There is some resentment of BME incomers gaining access to social housing. Several people mention that ethnic minority families are often larger and therefore get larger properties, making it more difficult for longer-term residents. **Tenants also complain that family members no longer get preference for local social housing, and think this helps explain the declining sense of community. There is a lot of resentment towards people that “cheat the system” in order to get social housing.**

Many tenants are not aware of funding changes to new social housing such as Affordable Rents. All have secure tenancies so are not directly affected. However, tenants worry about annual rent increases, and have heard about housing benefit changes and the “bedroom tax”. They think some reforms are necessary.

Tenants attach great importance to secure tenancies, modest rents, and a social mix by keeping social housing in high-cost areas. Some face difficult housing problems, such as overcrowding, which impact badly on their lives, and want a more flexible system, with scope to adapt housing to their needs, or to transfer to other areas with bigger homes. A few wish that they could buy their home, because it would give them control and would allow them to move out of London in the future.

6. Public spending cuts

Everyone is aware of cuts to public spending, and most people think they will be personally affected. People are more aware of personal cuts, such as Disability Living Allowance, rather than wider public spending cuts. Some tenants worry that cuts will lead to more social pressure and problems in communities as resources become even more restricted. Lots of residents are aware of council service cuts.

Westminster residents frequently mention **the closure of One Stop Shops where they could go for help. People want to talk face-to-face with council workers rather than online,** especially as they gather valuable information and tips that they cannot get indirectly.

7. Prospects for the future

Some tenants have been made redundant or are facing pay cuts and freezes, so are feeling the pressure of tighter household budgets. Tenants' major worry is for the impact of the economy, jobs and spending cuts on future generations. Most doubt that the economy will pick up soon, and many blame this on the current government, loss of industry and the service economy are also named culprits.

Work prospects in the area appear poor, apart from low-paid retail jobs. Many worry that education does not match up with jobs, and **many want more apprenticeship and training schemes**.

Tenants worry about young people, doubting there will be good jobs or opportunities for them. Some older tenants remember the 1960s and 1970s when it was a lot easier to get casual jobs. A lot of the parents want their children to get a good, professional job to secure their future.

In spite of worries about the future, most tenants are positive about their current quality of life. Having a decent home, enough food on the table, a secure tenancy and living in a good area acts as something of a windbreak between how people feel at the moment and their fears about the future.

8. Key lessons

Seven ideas spring out from this work which Octavia and other centre-city non-profit landlords can consider:

1. It is no surprise that **Octavia's tenants enjoy living in homes at far below market rent, where they benefit from services, both private and public, that are delivered to a standard that much better off people demand** and where they are within easy reach of Central London, tourist areas, public amenities, parks, good schools, and many other benefits.
2. **There are high opportunity costs to building or acquiring additional homes in such high cost areas**, even where a very good deal can be struck with developers. Both the type of development and the surroundings of some of the new developments have few permanent, long-term residents, and therefore do not support a social mix. They risk creating small pockets of social housing within what have now been termed "ghost developments".
3. The existing stock of Octavia Housing is very mixed in style and quality and is mainly dispersed among other types of property, giving it a highly integrated character. Some of these properties, particularly street properties, have very poor energy efficiency and require major investment in order to bring them up to standard. It is striking that almost all tenants brought this up of their own accord, particularly because of the steep rise in energy bills, but also quite simply because their homes are cold. This has a huge impact on income and fuel poverty, but also on ability to pay rent, and many other issues. **Tenants are burning a huge amount of energy, contributing to the much wider problem of climate change. One of the highest priorities for Octavia is tackling this problem.**
4. Debates on housing supply often overshadow the urgency of enhancing community cohesion, tenants' well-being and society as a whole. Octavia's existing housing stock exemplifies many of the founding goals of housing associations that receive cross-party support – mixed income communities,

integrated ethnic groups, strong and efficient services and public amenities with very little evidence of social conflict between classes or racial groups. These invaluable benefits support the idea of being a social landlord in high cost areas. This argues for the **preservation of Octavia's existing stock and, where the opportunity arises in an economically, socially and environmentally positive way, for adding small amounts of additional stock.**

5. Octavia already obviously plays a very significant community role. However with the creation of the Octavia Foundation, there is scope to align the charitable activities of the housing association more strongly in favour of the current needs of tenants – all of which point in the direction of strong hand-holding support, personalised advice, face-to-face contact and direct help with the many problems that arise from current pressures – work, education, training, financial skills, youth provision. If they and their children are to access work, achieve their potential, and pay their way, support is vital. **Octavia will need to sustain its front-line presence and intensify its face-to-face contact with tenants if it is to continue to be viable and help its tenants retain viability too.**
6. **Octavia can partner housing associations with more dispersed stock to see whether some of the overcrowded families can move out into property that fits their needs more closely.** This will free up place for other needy tenants.
7. Octavia can attempt **a model of private renting where old and run-down properties are acquired at a low cost, possibly with the help of benefactors, in order to rent them at cost with a margin sufficient to cover repairs and provide a modest return to owners.** This social/private model reflects what Octavia Hill developed so successfully in the mid-nineteenth century and could be adopted in London today. This would reclaim under-used stock and provide low-cost, low-profit private renting for people on modest incomes.

"Debates on housing supply often overshadow the urgency of enhancing community cohesion, tenants' well-being and society as a whole."

Active steps to protect Octavia's role as a social landlord in high cost areas, to maximise the benefit to low-income tenants and to local communities where it works:

1. Maintain and intensify front-line management and tenant contact. Cost-saving on face-to-face contact is likely to backfire in arrears, repairs, re-lets etc.
2. Undertake a careful energy audit of all street properties and plan an ECO-backed retrofit scheme to save energy – a big issue with many tenants, and set to grow. Energy saving investment costs £5-15,000 per unit, but payback in reduced energy use on inefficient properties is over 5-15 years. This will help arrears and fuel poverty.
3. Intensify rationalisation of the stock so as not to end up with 'orphan' properties (single properties in areas where Octavia has little stock).
4. Assess involvement in high-cost, new, developer-led schemes, where the social environment is not conducive to mixing of any kind and tenants can feel marginalised, even excluded.
5. Explore the costs and benefits of retaining a street-level social mix. Octavia is in a strong position to present this case.
6. Assess Octavia's social investment, the needs of its tenants and the circumstances they are surrounded by in light of this report; and work out how to focus these investments closely on tenants' needs.
7. Explore training, apprenticeship and volunteering options for Octavia's tenants, particularly among younger people – link this to local job markets, Octavia's own needs and tenants' ambitions.
8. Develop a limited return, non-profit form of cost-renting along the lines of Octavia Hill's original private-social lettings model; show where there is mileage in this today to meet housing need; and promote it vigorously.

9. Conclusion

This short report begs the following questions: does society as a whole benefit from sustaining a social mix in high-cost areas? Is the cost of owning and subsidising rented property in high-cost areas justified by these benefits? Low income tenants are not the only residents who benefit from mixed communities.

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Revisiting Residents

In late 2012 / early 2013 we re-visited seven of the 50 original Octavia respondents in order to uncover the growing impact of housing and welfare reform, public spending cuts and the response of Octavia's tenants. This small group represents a

cross section of Octavia's tenants, who are at risk of debt, ill-health and hardship through the changes. The "drip-drip" effect of the prolonged recession and biting cuts in local services come through in the following stories. This section includes seven portraits of residents giving detailed accounts of how changes are affecting them in 2013.

Portraits of residents

MRS AYADI:

Mrs Ayadi is of North African heritage and has lived in London for the past 19 years. She has been an Octavia tenant for 13 and recently got a part-time job working in an office. She is a single mother with three young children living in Olympia. She worries how she will balance looking after her children, the house and working. Mrs Ayadi finds money a worry.

Mrs Ayadi doesn't like going out much as she feels alienated due to her cultural background and her veil – but takes her children to as many extra-curricular events as she can afford in addition to museums etc in the area. Her children are in a good local state school – "as good as a private one", she believes. Mrs Ayadi would like to move back to North Africa but says this country is best for the opportunities it provides for her children. She is reluctant to talk about benefits but says this government is hurting the poorest people through their cuts.

Mrs Ayadi feels the pressure of looking after three young children with a new part-time job, now that her Income Support has ended:

□ *I'm not sure, I'm worried. I didn't start [work] yet so I don't know what it's going to be like. Because I don't know if I can manage between the kids and... you know, when you have three kids and they're all small, 18 months between them, and they need cooking, they need the flat to be clean. And they come back, and you need to teach them, it's a lot of things to do. It's hard.*

But she's pleased to have a job, because prices are increasing and her kids cost more as they grow up. Though she misses her own country, she wants to stay here because there are better opportunities for her children. Mrs Ayadi is determined that her kids should do extra classes and activities on offer in the area:

□ *Spending is much more expensive now and as they're growing older, the kids are also demanding more. For sport, or they have to participate, they have to pay money for that.*

She's also determined they shouldn't stick out as poor at school:

□ *Yes, clothes is more, because I have to buy nice stuff for them because they're attending a good school, posh people go there. So they need to wear nice stuff.*

Mrs Ayadi feels bad about continuing economic problems:

□ *I feel like, because of what's happening with wars and things like that, I feel bad. The economy as well, recession, things happening, it feels like it's getting worse. I hope it's getting better one day though – it's negativity, you feel inside that everything's going to be negative.*

She misses the homework club at the local library, which closed:

□ *In the library they used to give help with the children, like homework, but they stopped doing this facility. They're not doing it anymore. The government. They used to give, and then everyone was sad, the parents.*

She believes paying Housing Benefit direct to tenants is a bad idea:

□ *I think the way they were doing it before was much better. It was organised, and you don't need to, they do it.*

Mrs Ayadi feels contact with Octavia has improved during the past year:

□ *I feel like they're more polite when they answer the phone, and all the repairs they want the feedback. They need to know if the repair has been done good and it's much quicker than before.*

MR CAMPBELL:

Mr Campbell was raised locally and has always lived in the area. He is British of Afro-Caribbean descent and has lived in Octavia housing for eight years. Mr Campbell used to work in the public sector but is currently unemployed. He lives with his partner and three young children in a one-bedroom flat. The Campbell family are very overcrowded and they cannot move due to being in rent arrears. The flat is in a bad state and the family mention problems with damp; they blame five people sleeping in one room. They seem to have given up a bit – “everything takes a long time” – “getting repairs”, “appealing the housing decision” etc. They have little hope of their situation changing apart from winning the lottery or getting a job which they say is tough too. The family is aware of the housing benefits cap and direct payments under Universal Credit, which they believe won’t work.

Mr Campbell describes his quality of life as “terrible”, saying his partner and children are suffering from living in a one-bedroom flat and everyone needs more space and privacy:

☞ *My missus has been suffering, and I've been suffering as well. Must be getting older or something! With the rent arrears, basically what they're saying is not the truth... We can't stay like this. There's five of us in the bedroom and the damp is a problem because there's too many bodies in the bedroom... And my daughter is getting frustrated, she's in year three at school now, soon she'll be going to secondary school, she's going to need her own space. So basically it's about us moving but we can't move, we can't do nothing about it.*

Money is the barrier to paying off the rent arrears. The children needing school uniform adds to the pressure:

☞ *One of them [children] has started school nursery now. It's fine but we have to buy a new uniform for him.*

We asked what they would prioritise if money became tighter:

☞ *The main things we prioritise right now are food, gas and electric really, those are the main things.*

The cost of heating compounds the problems:

☞ *On the gas, when the heating's on, £1 comes off every hour. That's what I see – last time I topped it up and then an hour later £1 came off.*

Yet, Mr Campbell says he would not take out a loan:

☞ *Yeah, I have [considered using a loan], but there wouldn't be no point because I wouldn't be able to pay it back off anyway.*

It's difficult to not become discouraged, being unable to find work:

☞ *No to be honest I've just been applying and applying. It is what it is out there, like a lottery. But no point getting upset about it, you can only hope... It just come to the thing of, however many jobs you apply for, you know exactly what's going to happen.*

Mr Campbell has a lot of sympathy for public sector workers who are losing their jobs through spending cuts:

☞ *Those – I don't understand it – it's ridiculous really. I feel sorry for those people – they work so hard and people are cutting them and expecting them to live and be happy about it. I don't think so.*

He believes that welfare reform will lead to greater social problems. He is especially critical of the idea of paying tenants their housing benefit directly instead of to the landlord:

☞ *It's going to lead to arrears and evictions and all sorts of things. What difference will it make to you and how you manage your money? Not at all, because it'll still be the same anyway. If you've got the mentality that you never had it anyway, there's no point looking at it – you just give it to them. And whatever you've got left it doesn't change anything. Might as well pay it straight out, no point holding on to it. That's what people are going to think – I might give them £200 this time and then less next... it's going to cause a lot of problems. Giving people responsibility who are not working... they will dig into that and then pay their bills with it. And you're talking about people who take drugs, some people smoke weed, they drink alcohol, and you're going to give them responsibility over that money? They must have lost their mind.*

But it's not just people with drug or alcohol problems he thinks will run into trouble – everyone will:

☞ *You've got the people who like to go shopping.. everyone's got a habit. You'd get all that money and go “oh my god..” you might be a shoe person – buy a pair and pay with the rest of it. Either way, it's going to affect people, without a doubt. There's just going to be a lot of depressed people walking around saying they've got no money. And they'll say “but you've got £500 – what did you do with it?”. “I bought shoes..!”*

Mr Campbell thinks the online system for Universal Credit will encourage cheating:

☞ *I'm just going to wait for the amount of fraudery that'll happen – because I can guarantee it'll happen. I worked in that department too long to know exactly what'll happen.*

Mr Campbell believes that the incentives offered by Octavia for elderly tenants to move to smaller properties will fail:

- *There are people who live in 3-4 bedroom houses and they don't want to move. And there is that thing where people have to pay extra rent if they're not using the rooms and now they're offering discounts for them to come out – but they don't understand that a lot of those people are grandmas who want their grandchildren to come and stay, so they're not going to want to move, or shift to a one bedroom. So all the incentives they're giving them isn't changing anything anyway.*

Mr Campbell dismisses the idea of Octavia becoming more involved with their residents:

- *I think they should concentrate on their landlord duties because obviously they're not concentrating on their landlord duties and that's why so many people have so many problems. And half their workers don't even do their jobs anyway, like I could show you up there [damp patch on ceiling]. They never sorted it out – it's from upstairs, it's where her bathroom is. They came in, they painted it, they did whatever, and it's come back again. The bathroom – they sorted the damp but then it came back again. So sometimes it's like what's the point of ringing them.*

Mr Campbell thinks Octavia's debt and benefits advice service doesn't change the fact of having debt or prevent benefit changes:

- *It's just someone to talk to tell you the same thing that's going to happen anyway. So unless you're lucky and you win the lottery. Or win money if you're a gambler. I'll be blunt – it's a waste of time, because it's not going to change the situation.*

MS HAYEK:

Ms Hayek grew up in the area and has been an Octavia tenant for ten years. She is British, currently unemployed and receiving Employment Support Allowance for severe depression. Ms Hayek is a single mother with a 15 year old son. She described her son as doing terrifically well. He has enrolled himself at a school in Harrow that has good sports facilities as he is really good at basketball and is very self-motivated. Ms Hayek has been suffering from depression for the last four years and is not working at the moment but would like to find a job as she thinks it could help with the depression. She is wary, however, of getting into something that could make it worse. She spends a lot on energy and food and says she doesn't have much money for anything else. She can't support her son the way she'd like to, especially when it comes to sporting equipment. She is anxious about some of the welfare changes coming up, such as the direct payment of Housing Benefit.

Ms Hayek is trying to improve things. Her secure home is something that contributes to her wellbeing:

- *I've been suffering with depression so it's been very difficult because I'm looking for opportunities to move forward in my life and it's very difficult to get a job. So that's affecting the environment that I'm living in, it's very isolating... I'm really grateful I've got this property because it's in a really quiet neighbourhood and I don't have any problems here, so I'm quite pleased about that really. At least I've got a quiet environment that isn't stressful.*

Money is tight, and Ms Hayek wants to be able to provide for her son as he seeks out opportunities:

- *Obviously not working, I have to watch my budget with the food, and obviously my son requires quite a lot of stuff because he's a sporting guy and I can't really afford to give him what he really needs.*

Ms Hayek's mother was present and says her daughter's budget is stripped to the bone:

- *Well you only buy the essentials now, because I go shopping every week with her. Out of the money she gets, she's got no money for clothes or anything. I buy her quite a few bits of stuff, so does my other daughter, but out of her money she can't buy any stuff, it's what people either give her or buy her for her birthday.*

Keeping warm is expensive:

- *Well they're [bills] quite high because I'm in quite a lot and I have the heating on quite a lot, especially in the winter time, so I could spend at least £25 a week on gas, electric comes in quarterly and that can be quite expensive in the winter months as well.*

Her flat is very cold:

- *They [Octavia] did once put loft insulation outside in the block, on top, so I don't know if they've gone through here and done it. But these flats are very cold. But I think a lot of people say that, who live in here. My neighbour says they're very cold flats.*

Ms Hayek thinks more support is needed for people with mental health problems:

I just wish that there was more support for people with mental health problems and to give people a chance, to offer them part time work, and when they felt better even ask them if they want to work full time. Because being the way I am, you have to have things to help you move forward or else you feel stuck. So I think the job situation really has to improve.

She thinks Octavia could provide more services for its tenants, including the Octavia Foundation's Debt and Welfare Benefits Advice Service:

Well if it can open doors for people I don't see what the problem is as long as you know that you can get the support from the housing association. It's a good thing to keep us up to date and to see what we're entitled to.

A lot of uncertainty surrounds the proposed Universal Credit:

I know next year there's this new thing coming in called Universal Credit and the people at the benefits office don't even know too much about it and how it's going to affect people so they can't give guidance to anybody at the moment. So it's still the government making decisions about what's going on.

Ms Hayek is worried about paying the rent directly through Universal Credit:

I think I'll have to be very careful in the sense of knowing what's in my account and how much has to come out for the rent. I never knew that was going to happen, it's a bit worrying to be honest.

Her mother thinks it will lead to people being in debt:

Some people think well a bit of extra money this week, I'll leave the rent. Then it starts mounting up. And then it puts them in debt. I know she wouldn't because she's frightened of every penny or anything she owes. But I think a lot of people could get in debt that way. I don't do things like that but I think a lot of people will get in debt. I think they should leave it as it is, direct debit.

Ms Hayek underlines her chronic dependence on welfare support:

I'm on Employment Support Allowance. I had an interview over a year ago to check my mental health state and basically they ordered me a year where they wouldn't bother me, they'd leave me alone. I thought that was quite good of them. But as I say, the situation I'm in, I need them to still give me the support that I need.

She's worried about being forced into accepting a job:

Well I hope I'm not [affected by changes to welfare]... there's going to be big changes next year and how's it going to affect me... because although I am sort of interested in finding a job, I don't want to do a job that I can't do, or that I don't enjoy because that's not going to help me at all...

And she knows several cases of people wrongly losing their Employment Support Allowance:

I know a few people who have been signed off ESA and they're not getting any money and they're appealing. It's difficult for them to make ends meet really and they're making appeals. But a lot of people cut off ESA have won their appeals and been put back on it.

MR MAALOUF:

Mr Maalouf is of Middle Eastern descent and has lived in London for 30 years. He has been an Octavia tenant for four and a half years. Mr Maalouf lives alone, has diabetes and high blood pressure and is blind, for which he receives Disability Living Allowance (DLA). Mr Maalouf is very active – he is especially involved in two orchestras, one of which played at the Paralympics. He was spotted on television by one of his neighbours, generating local pride. Mr Maalouf seemed less optimistic than last year – very anxious that his Disability Living Allowance will be cut and noticing cutbacks to special transport, health services, Citizens Advice Bureaux (CAB) etc. He thinks he's one of those worst hit by cutbacks. But he is very positive about Octavia, eg, their friendliness and additional services such as debt advice.

Benefit cuts coupled with disability are a big worry to Mr Maalouf:

I've got high blood pressure, and on top of that, the benefit problems and on top of all my worries I'm trying to do something for myself because it's not good to moan and moan and moan and sit on your backside and do nothing. So I'm trying to do something – do volunteering and that sort of thing. So I don't need those kind of problems on my plate.

“Eat” or “Heat” is a big tension:

- *Now because of the winter it's really cold, like zero degrees. Although I'm wrapped up in my gowns and clothes I still have my heating on continuously. Even if it costs me more I don't care, I have to keep warm. I may have to work something out, like less food, but I need to keep warm.*

High energy prices are inevitable, he thinks:

- *Energy companies have these regulations from the government, they recommend that they find us a suitable tariff but you know, they've put me on this tariff but it doesn't make much difference I guess. At the end of the day, they're getting the benefit.*

The job situation is desperate, between in-work poverty and high unemployment:

- *Now the government want to get all these people, including myself, the long-term unemployed – off benefit, that's fine, okay thank you very much. But, I've spoken to lots of people. Some of them are working and struggling – they can't make ends meet. That's one. The other one is, lots of companies, businesses, are sacking people and those people who want to go and work, there's no job. So really we're in a vicious circle. I was speaking to a nurse one day at our GP, just chatting to her, and I said a word, “See you next year if you're still here” – you know I like to joke with people. And she says “Oh yeah, I will be here, I got a new contract for a year.. there's hardly any jobs anywhere but they offered me this contract so I thought I should take it.” So she's lucky, but what I'm trying to say is that it's all a vicious circle with the benefit – the government want to try to get people off benefit, ok. Companies, industries are closing down, things are bankrupt. More people are going on the dole. So what's happening? I don't know.*

He feels that the Work Capability Assessments are very hard on people who are already suffering:

- *I know other people with other disabilities and the process is, they ask them to attend five assessments when they put them on the Work Focus benefit – and it's all these types of questions: why didn't you find work? Try this, try that... and five sessions, for an ill person it's not the way – it's not the way at all. If anything, it really puts more pressure on the person.*

Even charities that help are worried about the impact of welfare reform on disabled people:

- *But you know, the disability charities, not just the blind one, they are worried about these changes and they try to lobby the government. Sometimes I get so upset, and some other times I say to myself, I'm not going to listen to these things anymore because I can't put up with this anymore.*

He believes that the direct payment of housing benefit may lead to problems:

- *I have mixed feelings about that, because it depends on the individual. You might get some people who when they get their money, they spend it on horses and what have you, and then because they are not paying their rent, they'll be kicked out and all sorts of problems. I wouldn't like it. Personally, on me it would be another burden. I prefer having the council pay Octavia the rent.*

Being an Octavia tenant really helps Mr Maalouf because of their friendliness and support:

- *I find that Octavia is very supporting and gives the opportunity to tenants as well to help run things. Because it's not just about “I'm the landlord, I've got a bunch of properties and at the end of the week, Mr Maalouf, you didn't pay that, off you go” – it's not like that with Octavia. For me being here 4 and a half years, I have attended quite a lot of Octavia's things, you become friends, or at least on a friendly level with a member of staff, there's no kind of barrier, which is good.*
- *The reason I like Octavia, and am enjoying here is that there's plenty of support. I lived with another housing association before here, and the only thing we used to know about was if the area manager would meet up with the tenants every month and people would explain their concern about this and that, that's about it. There was nothing if I want support as a disabled person.*

Mr Maalouf praises the Octavia Foundation's Debt and Welfare Benefits Advice service:

- *I used to have this matter dealt with by my Citizens' Advice Bureau, but when this matter arose a few months ago, I went as usual to the Citizens' Advice Bureau but they said because of cutbacks, because you have only one debt, we can't deal with it. If it's multi-loans then it's a different story. So I thought what am I going to do? I was so worried – because I was chased by a debt collector agency and they never leave you alone – every few days – I was so stressed, I swore at them. They never leave you alone. So that's why I called Octavia. And they dealt with it. So I'm still paying it, but it's ok.*

MR AND MRS TOLAJ:

Mr and Mrs Tolaj are originally from Kosovo and have lived in London for 20 years. They are fluent in English but currently not working. The family has three children – one 15 year old and two at college, all still living at home. The Tolaj family home is neat, nicely decorated, and spacious. Neither parent works – the father has a debilitating and painful back problem and the mother stays at home to look after him. Mr Tolaj hates not being able to work and having his wife look after him – she is qualified as a care assistant. They place their hope on their children doing well and “contributing in the right way”. They are very pleased with progress of the youngest son but realise the job situation is really difficult. The couple are not involved much locally. They mention problems with their kitchen – and would like to get it replaced but don’t want to create a problem by making a fuss about it. They have had to borrow money from family when stuck.

Mr Tolaj has poor health:

- ☐ *We just talked earlier about my health problem. I hoped after the operation things will go better. But no, not really, it's just got worse. But what keeps me, how to describe it.. we've got three [kids] and they're doing ok in their unis and schools as well, so that's what keeps my hope alive to be honest. Because I'm not even 50 and sometimes I feel like I'm over 70. It's so hard – it's not me – I used to go out, and work, and enjoy things, life, and now I can't do any of that. It's so hard to be honest.*

Mr Tolaj says getting back to work would ease money pressures:

- ☐ *[I'm] hoping I can get better and go back to work and do things. And you're not worried so much...when you're working you have money, and you can cope with anything. In this moment, as long as we have money for the food, and dealing with the bills, that's it, what else.*

They are careful with their money:

- ☐ *We don't go out and we don't spend money, we don't order food or drinks, things like that.*

But energy is expensive:

- ☐ *We feel pressured when we see those bills there – the gas and the electricity they've gone up, so of course you're going to feel pressured. We haven't paid yet but we have to...It seems the time flies, they come so quickly. when you see the amount of money coming out, you think ohhhhhh!*

The family hope their home can be made more energy efficient:

- ☐ *These windows are old and I know they changed upstairs, and hopefully they will change these as well, nobody told us anything.*

The couple are determined not to take a loan:

- ☐ *No, no. we don't want that, it's better to organise things and try to squeeze things sometimes rather than earn money to pay back. We don't want that.*

When welfare benefits problems arose, they had to borrow – but from a family member:

- ☐ *We had problems for 5-6 months – they stopped our income for a bit until the Employment Support Allowance made a decision. They didn't pay us the right amount until we went to court and the court decided the case for my side. We were short of money then and we borrowed money, from her brother because we were suffering paying the debts, and sometimes for food to be honest as well. So we got help from him. I didn't want to ask for the loan because I don't like that – because you know you're going to return it back and maybe double the amount. So when I get from her brother £20 or whatever, I know I'm going to pay £20 back to him. So yeah, thanks god, it was sorted out and when they made the decision they paid me all that money that they were short paying me and they paid me the amount, and I cleared my debt, I paid him back, so it's all good now.*

Mr Tolaj explained how his claim was mishandled, and how the local Citizen's Advice Bureau had been a lifeline:

- ☐ *Yeah they told me in the court that lots of cases of ESA being stopped are appealed and won. The guy who represented me said "I don't know what's going on, there's been so many cases that have been refused". They're going back to the court, and most of them are winning it back. So what's the point of the government spending all that money to just... When I went to the assessment, I remember what I said then, "I know my condition, I know how I was" – and he never wrote anything I said. He wrote completely different. I was with my wife, and I could hardly walk at that time. He said, "he came by himself, he was perfectly well, he could stand and do this and that..." When I saw the result – the ESA was stopped – I thought why? I called them back, I appealed against the decision. And they kept on paying me, but they reduced my amount, and when I saw it I was so... "bloody hell how could he do that? Just employ the proper people in there..." I know there are some people lying and things, just to profit, but I could never do that. I would never do that. I would rather be helpful and go back*

to work and do what I did before. I was perfectly well then. Rather than just bloody lying down all day on the sofa watching television like a 90 year old. It's like he had too much to drink or something... but it was 9.30 in the morning. They had everything, all my papers and tablets I showed to him. He didn't even mention those in his reports. They just have half an hour for each assessment, and they want to get rid of them Yeah done them, but most of them will send the case to court... and that costs the government... someone has to pay, the judges and the lawyers.

The Citizens Advice Bureau helped find a lawyer:

☐ *She's so helpful. If it wasn't for her... because I didn't know these things, how to appeal or how to do these things. She helped me a lot and thanks to her things are much better. This lawyer represented me in the court. To be honest I speak the way I speak my English but I could understand and I answered back to them. The doctors could see me, because there is a doctor there in the court, a judge, and they saw me and my condition and my doctor's reports, and they were surprised, and they gave me back for at least 2 years so I have this Employment Support Allowance for two years.*

Interestingly, Mr Tolaj was not aware of other changes to welfare benefits:

☐ *No I'm just surprised about what I'm hearing from you about all these changes that are going to happen. I don't like watching the news... what are you going to hear? This kidnap, this killing, I just don't want to hear that, I want entertainment and just to see something that relaxes me because it's enough with my health. Most of those things you hear on the news are bad.*

Mr and Mrs Tolaj think the current system of housing benefit payments is better:

☐ *I prefer the way it is. So we don't have to deal with the money – it goes straight to Octavia. Still we're going to be disciplined and pay but it's just an extra thing on our head to think of. Their money definitely will be there but it was easier this way. That's my thought, maybe I'm wrong.*

The couple are hopeful for their children. In the previous interview, they talked about how great it was that their children went to Paddington Academy, and the opportunities this give them. Their children have very high aspirations:

☐ *He's [youngest son] on his GCSEs. He mentioned he wants to become a member of parliament so he wants to go to politics.*

MS WILLIAMS:

Ms Williams is a British national of Afro Caribbean origin, is local and originally from the area. She is a single mum with two teenage children. She has been an Octavia tenant for six years and has recently found full time work as a nurse. She qualified as a nurse last year and has been working full time for the last six months. She has some debts to pay off, so her quality of life has not improved yet but she seems happy about the way things are going. Ms Williams has considered moving to Canada but would only do this if it was the best thing for her kids. She is optimistic about her own prospects but does worry about the impact of the economy on her kids' futures. She is now working for the NHS, so she is much more aware of cuts to A&E services and the disparities between different PCTs.

Ms Williams describes Octavia as very caring. She has recently become aware of Octavia's social activities and is keen to be a part of this. Last time we spoke she suggested that she wouldn't always want to stay in that area as she hoped to buy somewhere but now she says she would never be able to afford a mortgage – so this makes her count her blessings.

Ms Williams is relaxed about money:

☐ *I'm not pressurised. Money is of not much importance to me, it's not a priority. I do my job because I love it really, I think a lot of nurses think that. Everything's [bills] direct debit and gets paid when I get paid, so it's not a pressure.*

When money is tighter, Ms Williams prioritises her rent and buying food. She would also use less heating:

☐ *I don't think I'd cut back on the internet, I never have the whole time I've been unemployed, because that's a negligible cost, you can always get deals as well, free for six months or half price for 12 months or something. I'm trying to think what I'd cut back on... I'd cut back on TV and luxuries and maybe a bit of heating. Because it is so expensive, it really is, horrendously expensive.*

Ms Williams is careful about spending on energy:

☐ *They've gone up... 2p a unit on electricity and I think 2p a unit on gas as well. Well it's the time of year, I'm using more gas because I insist on keeping us guys warm, I feel it's important for our wellness and getting us through the cold months. I like them to have a shower when it's a bit warmer. I don't keep the heating on while they're at school because I just think that's*

a waste, so I just layer up. But when they're around I keep it warm. But I've noticed the price has gone up, definitely. I'm on pre-payment gas and pre-payment electricity – key and a card – and I think I've gone from topping the gas up £20 a week, I think I'm nearer to £40 a week because I'm paying off more of my debt – I did have a gas debt. I think it's about £30 usage a week, which is actually double what I used to pay. Electricity I'm about £15 a week, about £10 a week in electricity, £5 debt per week.

Ms Williams would not consider using a loan if money became tight:

☞ No, my credit rating is horrendous. I'm not going to lie. I haven't [used a loan], not since I had children, that's been over 15 years. I have a credit card though, but that's only a £200 credit limit. I wouldn't use a loan unless I really really needed it.

Despite working full time, borrowing to buy a house would be impossible:

☞ If I stayed on my own I'd never be able to get a mortgage, I'd never be able to buy anywhere anyway because the house prices in this country are so high. But I would consider emigrating.

She's hopeful about her future, but unsure of her children's chances:

☞ I've got more prospects than I thought I would, through work. But I'm worried about the downturn, the economic decline and how that's going to impact my children's future – but I can't anticipate anything to do with that. The opportunities are still here, but you have to fight for them, you have to be way better than anyone else that's going for that sort of job, or even for university places or whatever. I'm a mother, I would like my children to learn to struggle gradually. I don't want them to go out into the world and continually struggle from the moment they're out there on their own – because I've always eased them into things gently. And I was eased into life gently I suppose.

Part of the next generation's struggle is linked to parenting:

☞ The future generations – I'm not confident we're breeding good generations to come either, that's the other thing. Parenting has gone downhill.

Being a parent in inner London can be tough because of inner-city problems:

☞ I still feel the same about the gangs/drug problems in the area. That's one of the main reasons why the kids don't play out, I suppose, in this area, but maybe I am a bit too cautious. I'm losing more control over what they do as they get older. You get to hear about awful things happening to young children. If I've taught my children well and protect them as much as I can I have to have the belief that I've taught them ok and they're not going to get into any trouble or be a victim of violence. But you have to take those risks I think. Horrible things always go through mums' minds to do with their kids. You just learn how to live with it really.

Ms Williams is very critical of reforms to Housing Benefit:

☞ I either see lots of homeless people in London or lots of homelessness, or people just being driven out of London I suppose. I can't actually think of another scenario at the moment.

The direct payment of housing benefit will also lead to social problems:

☞ I know they're talking about giving Housing Benefits to the tenants as well, which I think is a bit dodgy for people who have other priorities. I just think the knock-on effect is going to be more homeless people, more pressure on councils to house people that can't pay their rent, and that's due to lack of education, lack of knowledge, lack of access to services. So I can only see it as a disaster.

Ms Williams does not believe the reforms make social housing residents more responsible:

☞ Will it make them more responsible for their home? No. I don't think that because it is still essentially free money and these tenants are going to have larger bank balances – I don't think it's going to make them look after their homes better, no. I can be an optimist sometimes. But are we all going to click into form and do everything like we're supposed to..? In reality it doesn't work like that.

Ms Williams is not directly affected by the reforms because her rent has not increased much, and she can do overtime. However, she mentions a friend who is affected, but cannot easily increase her income:

☞ My very good friend gets some Housing Benefit and some Council Tax Benefit. The rents have gone up, she's in a council flat, her rent has gone up more per year than mine has, and I think that's because the council and housing association are different... her rent has gone up and they've reduced her housing benefit so she has to pay more rent even though her wages haven't gone up... it's affected her more than me, because I pay more, and I have the option of working overtime and she doesn't. So I can increase my earnings just by doing that. She counsels women who have experienced domestic violence, but she does that on a voluntary basis. It does take up about two and a half days a week out of her time though.

Ms Williams sees spending cuts in the NHS:

☞ I'm aware of the consultation to close emergency rooms, A&E, in the NHS I was involved in that with getting people to sign petitions at work. The A&E is the bulk of our work... if A&E closed, then the whole hospital would close. The majority of our business – I know it sounds horrid – is through A&E and the acute assessment unit at Chelsea and Westminster. This is to

do with the cuts. They say there's too many hospitals, too many A&Es, so some have got to close but everybody's fighting their corner.

Ms Williams finds Octavia's service has improved over the past year:

☐ *Yeah... they've been really helpful. I've asked them to do more repairs because there are things that have gone on for far too long. I've become more involved and try to contact them more about the subsidence damage to the property. So yeah, there's definitely been more contact from my side. From their side, if I ask for a repair to be done, it's always been done but now they ring me up and say "Was the person polite? Did he clean up after himself?" Feedback, yes lots of feedback.*

She finds they are helpful to tenants, and offer advice about things like energy efficiency:

☐ *They're very, very caring for their tenants. They certainly give advice, you can give leaflets and things, and they come once a year to check our boiler. Recently we had new smoke alarms fitted. They will do draught excluding.*

Ms Williams favours Octavia providing extra services:

☐ *If they have the facilities to do so, and the money to do so, I think that's a fabulous idea. I'm new to the thought about Octavia's part in their tenants' lives.. I did go to an Octavia evening in September or October, myself and a friend – I thought we were just going to be sat at a table, at the Tabernacle. I love the Tabernacle, it's gorgeous. But they put on loads of food, and gave us tickets for free drinks and everything. so it's literally in the last couple of months that I've realised what Octavia does – they provided me with a house. I've never looked into that [social] side of it – if there was anything beneficial to me and especially to my children, then of course it would be good, I think that's fab.*

Ms Williams feels she doesn't need help personally:

☐ *Now my landlord specifically has sent letters out to their tenants, asking them if they want to go to money management classes, they're going to set up money management classes, so people can actually pay their rent and not spend it on other things... I think it's a very good idea for those that need it. I personally don't need it, I mean I'm not good with money in any sense of the word but I pay my rent now, I'm responsible for... well I've always been responsible, but I actually pay all my rent now – before I had some housing benefit, I don't get that anymore. But that's done, that gets paid now. I'd go, but I'm not sure if it would be beneficial to me. I'm not sure if they could tell me something I don't already know. I'm not great with money... but I will pay them my rent, and as far as I'm concerned, that's where our relationship is, and my rent will get paid. If they need to teach me anything beyond that, I can't see it right now.*

Yet Ms Williams thinks that it's a good service for others:

☐ *Definitely if it helps. I think it's probably needed.*

MISS ROBERTS:

Miss Roberts is British of Afro Caribbean descent and has lived in her neighbourhood for 25 years and as an Octavia resident for about ten years. She's a single parent with two children. She has a young child and a grown up son who lives nearby through the Octavia "Child of Tenant" scheme. She is self-employed and very energetic, involved in many local groups. She always seems to know what's going on locally. But over the last year things got tougher – work is not so easy to come by and her Income Support for looking after her younger child ended. Receiving no childcare support made the situation really tough. She loves her home because she has been there around 25 years and brought up her children there. As economic difficulties and restrictions in welfare spending have begun to make things more difficult, she's just grateful to have a secure place to live. Despite working and "contributing" continuously to her community, she's had a difficult time this year, and though a resilient person, has been worn down by the struggle to get support when she needed it most.

Miss Roberts' quality of life declined over the past year. She is under pressure to find work that fits with having a young child:

Work has been really really tough because of the economy, and having a small child you have to do work that suits being a mother and all of that... financially the past couple of years have been horrendous if I'm honest... I've had less money to play with so it's been a much tighter squeeze.

Miss Roberts herself has already been affected by the changes to welfare as she is no longer entitled to Income Support, since her youngest child reached five. She is alarmed about the changes to the benefit system, removing a safety net she had previously used in difficult times:

I had no idea that the system changed last May. The age limit for children dropped to five which means the system doesn't care if you're single or a couple parent, if your child is five, you have to be in the jobseeker process which is really stressful compared to income support which you would automatically receive if you were a parent before... It was quite traumatic because I had no idea it was going to be so tricky. Very depressing. I was so shocked by it because in the past, in those little gaps between work, I might have had to apply for income support, then you know it's there, it's very little money to play with but I'm used to that. But I know it's there because I have children. To know that it's not there... you fill in this paperwork and I have a minimum of five jobs that I must apply for in order to be paid, now if I was a single person I could take that on and say fair enough, but I am not a single person so therefore you must work with my circumstances I can't just pick any job, I can't do that because I have a five year old.

Cutbacks and changes to the local area are making the most vulnerable suffer:

Lots of services have closed, don't get me started. For example a lot of elderly services have already gone. I did see the reality of that because my elderly neighbour said to me that they had taken away her carer and they weren't going to pay her anymore and I stepped up helping her out with her shopping and a couple of other friends did as well, but that was the start of it – homes, day centres... The disabled and the elderly, never mind everyone else, its horrendous what they are doing around here, it really is.

Nothing new to help the local community was be opening in the area:

You'll be lucky. No, they are also planning to close the police station; we've lost our local one stop shop; we've lost several neighbourhood community services; I mentioned the elderly services – gone. Anything new opened? [Laughs] A few new chicken shops and a few more betting offices on the Harrow Road, because obviously that's all we do around here.

Miss Roberts' son is out of work, and she worries he will lose motivation to find work in the difficult economic climate:

He was studying but he's now out of work, and he has to apply for housing benefit because he now lives on his own, I am really worried for him. He is job hunting, it's a struggle. He is very capable. He has referred himself to courses and stuff, he did a course that didn't deliver on half the things they said, which really depressed him, that's my worry for him, the knockbacks for a younger person are way worse than for an older person.

She thinks the system is becoming too harsh:

I am massively worried, not just with things like benefits, but the whole approach to things, and how landlords and boroughs and police and agencies are all working together more. There is nothing wrong with that and it's a good thing... if there are anti-social issues they should be dealt with – the system has to get it right. If it's around someone's home and you get it wrong, then someone is out of a home. It's so serious. I am aware of families locally who have been moved out, because of one person's behaviour. The whole family has been shipped to Nottingham or something. People have to take responsibility but the system is scary, and if it's not right, then people suffer.

Miss Roberts thinks direct payment of housing benefit will harm tenants:

That's not a good... it's a direct route to eviction. To me, why do I need to have it, I don't need it, my landlord needs it... this time when I had to apply for jobseekers and therefore housing benefit, I had to literally get onto my landlord, the council, to say "yes, please pay it to my landlord." Before it was just a tick. That's insane, it will get people in more trouble. All housing benefit should compulsorily be sent to the landlord.

When short of money, she explains how she has always "struggled and juggled" on a low income and prioritised certain things:

Absolutely my rent, and my child's packed lunches for school, until she starts to have school dinners which you have to pay for. And my gas and electricity, the essentials. And it really is about prioritising week to week when you've got very little money coming in.

Getting a loan is something that she would do only when all other options were exhausted:

Last resort. I am fairly competent and I've learnt the hard way. I dread to think what sticky situations people will get into when they are getting "all this money" into their accounts. It's different if you're used to that but if you're not, or you're 21 and you're used to getting £50 a week and then you get £350 a week in your account, actually you're not rich. I hope people take that on board. I know what I was like, "oooh I've got a credit card and £500 on it and I'm rich." But you're not rich because you're going to pay back £1000 or more.

She had previously used Octavia's Debt and Welfare Benefits Advice Service and found it useful. She definitely felt budgeting workshops were worthwhile:

☐ *Very much so... Yes, really useful, very proactive.*

However she had doubts about social landlords filling in the gaps in services left behind by central and local government cutbacks:

☐ *Well, that's a really hard question, mainly because, if all social landlords take on more responsibility instead of the government, fair enough. What's frustrating is, you can be in one area and the service you get on a particular thing could be completely different from another. Every borough, every landlord should be doing it. So if Octavia take on more, I would expect every social landlord did the same, or absolutely were made to.*

Most striking findings and issues in 2013

A) TENANTS' QUALITY OF LIFE

Tenants' quality of life depends on money. Yet tenants like their homes and the security of having a home continues to be a rock of certainty in difficult times. Our interviewees are already on very tight budgets with little room for manoeuvre to cut back further. Yet most tenants are unwilling to take out a loan. Some already have direct experience and learnt that repayment is unmanageable. A few borrow from family and friends

Tenants' quality of life feels threatened by cuts, less welfare support, rising price of food and energy, children needing things that cost money they don't have (e.g clothes, money for extra-curricular activities, sports equipment), and the loss of local support services. In reality, several tenants are in debt and falling behind with bills.

Some tenants are **"ground down" by just how tough things are.** It has definitely grown more difficult over the last year. Five out of seven tenants now feel less optimistic about the future than before.

B) ENERGY EFFICIENCY OF HOMES IS A PROBLEM THAT IS GOING TO BECOME MORE URGENT

Half the tenants suffer from cold homes but awareness of energy saving techniques is low. Basic measures such as insulation, draught proofing and double-glazing are missing. Rising energy bills are a burden and all talk about the high cost of heating their home. Yet **most do not think they can cut down on heating** if budgets are squeezed further because they have small children, or they spend a lot of time at home, or they are already cold and have health and damp problems. Energy bills range from **£110–£130 a month**, ie, £1,200–£1,560 per annum and most tenants use pay-as-you-go **card meters**.

C) OCTAVIA'S ROLE AS LANDLORD

Tenants want Octavia to help provide extra support services far more so than a year ago. Social landlords can help fill the gaps left by public spending cuts in services but this needs to happen across all areas to avoid increasingly unequal services. If Octavia do it, all social landlords should.

D) WELFARE REFORM

People are far **more aware of the reforms under way than last year.** They are worried about local cutbacks in services and the harsher environment. The cuts are **adding real pressure** to people who are working hard to manage.

All tenants are critical of the real hardships caused by new reforms. They think **direct Housing Benefit payments** to tenants will lead to debt, homelessness, and rent arrears. The **system works well as it is**, with direct payment to landlords.

E) LONGER TERM RESILIENCE

Most tenants show some personal resilience, but structural pressures beyond their control can damage their ability to cope and their confidence. Worries about money, work and the future sometimes feel overwhelming. It is difficult to retain emotional / financial resilience when **every step is a battle.**

Tenants worry **about the government's welfare reform** while feeling they are constantly fighting. Some tenants feel overwhelmed and swamped by problems, which make them withdraw. The removal of just a few measures, like Childcare Support, is making life much tougher.

Final conclusions

Several headline conclusions spring from our follow-up interviews:

- A secure low-cost rented home with a responsible landlord is a great asset
- It is hard to see how working low-paid people can pay market rents.
- Tenants universally condemn the plan to pay housing benefit to tenants rather than directly to the landlords.
- Mistakes in the implementation of cuts are already leading to expensive court proceedings and repayments to wrongly assessed tenants.
- There is little sign of “ripping off the system” or “spongers”, but a strong sense of people feeling the need for support. People feel very stuck. The Octavia Foundation could possibly help directly with tenants’ wider problems. Tenants often need a bridge, hand-holding support and solid advice and information.
- There is no community organisation or voice representing tenants’ personal struggles. The wider impact of welfare reform and public spending cuts are still unclear so no impetus for a wider movement or organisation.
- Octavia’s concern about the impact of current changes may generate new ideas and channel fears towards creative solutions as yet unthought-of.



“A secure low-cost rented home with a responsible landlord is a great asset.”

Annexe 1: Interview Schedules

1. Original interview (July 2011 – March 2012)

HOME

1. Can you tell me about your home?
2. What do you like about living here?
3. What don't you like about living here?

NEIGHBOURHOOD

4. How long have you lived in this neighbourhood ?
5. a) What do you like about it?
b) What don't you like about it?
6. What would you change if you could?
7. What are the biggest problems in the area?
8. Which services do you use locally?
9. a) What other places do you go to round here?
b) What local activities do you join in? Volunteering?

COMMUNITY

10. a) How many of your neighbours do you know?
b) Do you have family / close friends nearby?
c) Does it matter?
11. Do you think there's a sense of community round here?
12. a) Who lives around here?
b) Have you noticed any changes in the community?
13. What strengthens community?
14. What damages it?
15. a) How does it feel to live in an area with big income differences?
b) How big do you think the differences are?

NEW GOVERNMENT IDEAS AND POLICIES

16. a) Have you heard about the Big Society?
17. a) What have you heard about cuts in public spending?
b) Do you think they'll affect you?
c) Has anything in the area closed yet?

RENTED HOUSING

18. a) What's good about being a tenant?
b) What's difficult about renting? (from a landlord)
c) How do you feel about living in a high income area?
d) What are the benefits?

CHANGES TO SOCIAL RENTED HOUSING

19. a) Who lives in social housing?
20. a) What is the fairest way to decide who gets priority?
b) Who would you give priority to?
21. Who do you think will be most affected by changes in rent?
22. Do you think you'll be able to stay in the area?
23. a) Does the council help in any way beyond what they have to do?
b) And what about your landlord?
c) Is there more they could do?
24. a) Providing low-cost rented housing in areas like Kensington and Chelsea or Westminster is very expensive. Is it better to provide more affordable homes in lower-cost areas?
b) How would you feel about moving from here to a different home (of the same size and quality) in a less expensive area?

WORK AND STABILITY

25. What work and education opportunities are there for your family in this area?
26. What job prospects are there in this area?
27. Are jobs disappearing?
28. Do you feel secure and confident about the future? (with regards to spending cuts, unemployment)
29. What worries you? (prompt: economy, spending cuts, immigration, climate change etc.)

FUTURE

30. a) How do you think things are going for you?
(ie, quality of life)
b) How confident do you feel about your future?
c) What hopes do you have for your children / family?
31. What do you think will change over the next year or two?
32. a) What are the biggest challenges our society faces?
b) What do you think is the biggest challenge facing Octavia?

2. Follow up interview (December 2012 – January 2013)

PERSONAL EXPERIENCE

1. How have things been going for you and your family since we last met?
2. Is your quality of life the same as last year?
Are you spending the same on food/ clothes/ entertainment/ holidays etc?
Do you feel pressured? (Is it usual for pre-Christmas time, or has life become more hectic in general?)
3. What are your energy bills like?
Have they gone up?
What sort of things do you do for energy saving?
Has Octavia done anything to help with energy saving and insulation?

4. Has anything changed in your:
 - Family
 - Neighbourhood
 - Job
5. (If not covered) Last year you were worried about XX. What happened? What have you done to cope with that? Do you think it'll get worse/ better?
6. Do you feel more/less optimistic about the future, compared to last year? (remind how they felt in previous year)

COMMUNITY:

7. Are you involved less/ more with local activities/ groups/ volunteering?
If yes/ no: what has led to this?
8. How did 2012 (Jubilee, Olympics) affect the local community? Were there special events in your local area?
Did you join in?

COUNCIL/ LOCAL SPENDING CUTS

9. Have you noticed any local closures in the past year?
Have any local shops closed?
Or libraries, swimming pools, advice centres, other?
If yes: Has anything opened up in its place?
10. Have there been any cutbacks to services you usually use?
Have any changes been introduced?
Has the cost of them gone up?
What about after school clubs etc?
11. Do you need to travel further to shops/ services? How do you travel?

ECONOMY/ NATIONAL SPENDING CUTS

12. What do you think of the job situation in the country now?
13. Have any jobs changed for you or your family?
14. There are lots of cuts in funding for public services – more than the usual; which ones have you heard about? (social housing, army, police etc)
Do you think you'll be affected by any?
Where are you hearing about these from – news on TV, papers, friends?

CHANGES TO WELFARE SPENDING

15. Would you mind me asking if you receive any tax credits or benefits? Have any of these been cut (eg, Income Support)? Or do you know anyone who has? Has it affected you/ them?
16. From April 2013, there'll be more changes to government welfare spending (eg, council tax benefit cuts, more cuts to housing benefit etc). Octavia want to know about the impact that welfare reform might have on its tenants. Do you expect this to impact you? Or anyone you know?
17. If working age and under-occupying: do you know about the bedroom tax? What do you think/ feel about this? What will you do?
18. Do you receive any housing benefit?
How is it currently paid?

Are you aware of the changes in payment from October 2013?
Do you think direct monthly payments are a good idea?
What difference will it make to you and how you manage your money?
The government thinks that paying the money directly will make people more responsible for their income and housing.
What do you think?

19. Octavia has sent out some information to tenants already about welfare reform, for example several articles in the tenants newsletter and an NHF leaflet. Do you remember seeing this information? Was the information clear / useful?

PERSONAL FINANCIAL SITUATION

20. Do you have internet access at home? If not: do you have a smartphone?
21. Do you ever complete forms online? How do you normally do it now? Do you have any concerns about doing it online?
22. Do you have a bank account?
23. If you receive tax credits, are these paid into a bank, national savings or post office account?
24. **If you start to face a shortfall in income, what would you prioritise?**
25. And what would you cut-back on?
Have you considered using a loan?
What type of loan?
Did you have any problems with it?
Have you repaid it?
Do you think you might need to use one in future?
26. (If a financial problem mentioned): Do you know about Octavia's Debt and Welfare Benefits Advice service? Should your housing association provide this type of service?
27. Octavia might provide family budgeting workshops next year. Would you be interested in this? Should your housing association provide this type of service?

OCTAVIA

28. Is there anything different about Octavia? More new build?
More repairs? More contact? More help/ advice?
29. Have you had any contact with Octavia in the last year?
30. Have you asked Octavia for help in the previous year?
31. Should Octavia try to provide services that the government and councils are cutting?

Annexe 2: Breakdown of Interview Respondents

#	Age			Gender		Ethnicity				Household type			Years residence			Employment status							Borough		Bedrooms			Location	
50	<45	45-64	>65	M	F	Black	White	Other	Couple	Children at home	Children not at home	Childless	<5	5 to 10	>10	Emp.	Un-emp.	In training	Full time mother	Long-term sick, disabled or carer	Retired	WCC	RBK&C	1	2	3	Block	Street	
1	X				X	X				X					X	X						X			X				X
2		X		X				X			X		X							X			X	X				X	
3			X	X	X				X		X				X						X	X				X	X		
4			X	X			X					X			X						X		X	X					X
5			X		X		X				X				X						X		X		X		X		
6	X			X			X					X		X		X						X		X					X
7			X		X		X			X					X						X		X		X				X
8			X	X			X					X			X						X	X		X					X
9			X	X			X					X			X						X		X		X		X		
10			X	X			X				X				X						X	X		X					X
11			X	X		X				X					X						X	X			X				X
12		X		X		X					X				X		X						X	X					X
13			X		X	X					X			X							X	X			X				X
14		X			X		X			X				X		X						X				X			X
15			X		X	X	X				X				X						X	X			X				X
16	X				X	X						X			X		X					X		X					X
17		X		X				X		X			X			X						X			X				X
18			X	X	X				X	X					X						X	X				X			X
19	X				X		X			X			X						X			X			X				X
20		X		X			X			X					X	X							X			X			X
21		X			X		X			X			X				X						X	X					X
22		X			X		X				X				X	X							X	X					X
23	X				X		X			X				X					X				X	X					X
24	X				X		X					X		X						X			X	X					X
25	X				X	X						X		X		X							X	X					X
26		X			X		X					X			X	X								X					X
27			X		X		X				X				X						X	X		X	X		X		X
28		X			X		X					X			X						X	X			X		X		
29		X			X			X			X				X						X	X			X		X		
30	X				X		X			X				X		X						X				X	X		
31	X				X		X			X				X						X		X			X				X
32			X	X		X						X			X						X	X		X					X
33			X		X	X					X				X						X	X		X					X
34			X		X			X				X			X						X		X	X					X
35	X				X			X		X			X							X			X		X		X		X
36	X				X		X			X			X				X					X			X		X		
37	X				X	X				X				X		X						X			X		X		
38	X				X	X				X				X			X					X			X				X
39	X				X	X				X			X			X						X					X	X	
40	X				X			X		X				X					X				X			X			X
41	X				X	X				X				X						X		X			X				X
42	X				X		X			X			X			X						X			X		X		
43	X				X		X			X			X				X					X				X			X
44	X			X				X		X					X		X					X				X			X
45	X			X				X		X					X	X						X			X		X		
46	X				X			X		X					X	X						X			X				X
47	X				X	X				X			X				X					X			X		X		
48	X				X			X		X			X						X				X			X			X
49	X				X	X				X				X						X			X	X					X
50	X				X			X		X				X			X					X			X				X
TOTAL	25	10	15	17	35	15	22	11	2	28	11	11	13	12	25	14	9	1	4	5	17	32	18	19	18	12	17	33	

Who did we interview?

Our interviewees are broadly representative of Octavia Housing's residents in terms of household type, although we interviewed fewer childless couples, and couples whose children had left home than we aimed for (Figure A1).

The interviews took place between July 2011 and March 2012

Figure A1: Interviewees by household type

		Aim	Actual
Family with children		25	25
	1 adult	15	15
	2 adults	10	10
Childless/children live elsewhere/children present (over 30 years old)		25	25
	1 adult	13	20
	2 adults	12	5

Our sample broadly reflects the ethnic composition of Octavia's tenants (Figure A2). Most white tenants are British, but just under half of BME tenants are too (Figure A3).

Figure A2: Interviewees by ethnic background

	Aim	Actual
White	27	23
Black	15	16
Other*	8	11

*Other includes all minority ethnic backgrounds apart from black.

Figure A3: Interviewees by ethnic background and nationality

	British	Non-British
White	19	4
BME	12	15
Total	31	19

We discovered that Octavia's work records for tenants are frequently out of date. A number of interviewees have recently suffered redundancy, so tenants are less likely to be in work than the records showed. White and non-white tenants are equally likely to be in or out of work (Figure A4).

Figure A4: Interviewees by work status

		Aim	Actual
Working		20	14
	White	10	7
	BME	10	7
Not working		30	36
	White	15	16
	BME	15	20

Figure A5: Interviewees by economic activity

Work Status	No. of interviewees
Employed (FT or PT)	14
Jobseeker	9
In training/education	1
Full time mother	4
Long term sick, disabled or a carer	5
Retired	17
Total	50

Half of the tenants we interviewed have lived in an Octavia home for over ten years, while fewer than a third have done so for less than five years (Figure A6). Half the tenants we interviewed are under 45 and under a third are over 65, making the length of residency of many tenants all the more striking (Figure A7).

Figure A6: Interviewees by length of residence

	Aim	Actual
Under 5 years	15	15
5 to 10 years	10	10
Over 10 years	25	25

Figure A7: Interviewees by age

	Aim	Actual
Under 45	25	25
45-64	10	10
Over 65	15	15

The interviews took place between July 2011 and March 2012. Some answers in relation to current changes were affected by when the interviews took place. For example, interviewees mentioned the reduction in housing benefit for under-occupancy ("bedroom tax") for the first time in February when the House of Lords voted to change this aspect of the Welfare Reform Bill.

Figure A8: When interviews took place

Month	No. of interviews
July 2011	1
October 2011	2
November 2011	2
December 2011	8
January 2012	9
February 2012	18
March 2012	10
Total	50

Annexe 3: Is there more that Octavia could do?

Answers fell into three distinct categories:

1. Management and the way the organisation functions – 14 people
2. More social provision – 11 people
3. More housing improvements – 11 people

A further 14 people said Octavia should not change its provision.

Interviewees feel that Octavia could manage its services differently, usually in ways that would involve having more staff to make visits to residents.

Table 1: Management and functioning

Aspect	No.	Quotes
More eyes on the street/ monitoring of subletting	4	<i>I think they should monitor it. It's quite easy to see if someone's there... if the housing officer just goes around to the ones that are being rented, and he can tell if a place is being lived in or not. And he should be able to go there at any time, ring the bell, and see if that person is the person who's meant to be living there.</i>
More social care/intervention with problem tenants	4	<i>If they monitor and if there's a problem family, find out what the problem is before it gets to be a bigger problem. And then help the family.</i>
		<i>Yeah I mean, having problems with neighbours, they do nothing, they call me and make an appointment and they never do nothing. I'm waiting and waiting, and it's getting worse and worse.</i>
More personal contact	2	<i>But you see, going back years ago, in Southam Street, still under Octavia – even there, the landlords used to come round for rent, but because of all the robbery going up, they said no it has to go directly from the town hall to Octavia, so that cuts out seeing anyone, whereas before there was that communication, where I could put it to you that this has gone wrong, there was that one-to-one. But you haven't got that now.</i>
		<i>Yes, to come and visit. But they should check on their elderly tenants, do visits. Because their tenants don't feel like going there.</i>
Improve customer service, make it more consistent	2	<i>It's going to come down to personnel. At one stage we had a housing officer who was very involved, he lasted approximately six months. And his frustration was that he was involved, he would try his best, but he couldn't get anything done. Hierarchy, and it comes down to money.</i>
Help elderly people to downsize	1	
More tenant control	1	<i>But sometimes, regarding the things I've said, maybe they should allow a vote for people, what do you think is the best thing for us to do, we are going to spend this much money. I could see how they were working, and I said don't you have site management, that was sad. If you're going to spend that money, why don't you involve the tenants, have some meetings, ask what they think is the best. It just felt like a waste of money. To have the scaffold up for months, it costs so much money, you don't see them and just occasionally a guy speaking Polish. I complained, and nothing was done, trying to speak to the site manager. Apart from that, they try their best.</i>

Another popular sentiment is that Octavia should not do more than it already does. 14 people gave this answer. Half of the people that gave this answer think that Octavia already does a lot of good things beyond its remit, while the other half feel that it is most important to just be a good landlord by providing decent housing and not much else.

Table 2: Retain the status quo

Aspect	No.	Quotes
No – just keep to landlord duties/ provide affordable housing	7	<i>Yeah, I don't want to be friends with them! I just want them to keep my rent low and do the repairs! No, please, no more! It's quite enough! They're always sending out surveys by email and things anyway, so now they're doing more, commissioning you guys to do it again! Good luck to you, but it's just crazy! They didn't use to be like this. They used to just take your money and do your repairs. This is all completely new.</i> <i>I think just giving cheaper housing is good.</i>
Already good/do a lot	7	<i>I think they do do quite a lot, to be fair to them. Yeah they try and kind of cover all avenues so if there's people that may want to have access to internet, they send letters, and for people that do have internet access, they put it all on their website. They have forums on there. So they do try to cover all avenues of communication, yeah. And they send little booklets out with the rent statements, but whether people look at them I don't know.</i>

Other interviewees think that Octavia could make more social interventions, especially in the area of employment or training. However, not all tenants want the same thing. For example, this male interviewee is clear that he is not interested in more community activities run by Octavia, because he does not see it as a genuine node for community:

□ *They send booklets with activities they run, but we don't go – I don't really want to mix with other Octavia tenants. Why should I, if the only thing in common is that we're Octavia tenants?*

Table 3: Have more of a social role with tenants

Aspect	No.	Quotes
Employ tenants / help with back to work training / help young people into work	5	<i>They've got a lot of tenants that are unemployed: why can't they make them an active role in their projects, one way or another. They can start employing them, and that would make the area better, rather than employing out of the area to work in the area. Same as the councils.</i> <i>It would be very nice if they had somebody helping with the jobs. Maybe even some volunteering, offering some work experience, that would be helpful.</i>
More events	2	<i>Yes, socially they could create more things to bring the community together. Like gatherings, outings, they used to do that, when I lived in the other building, but it doesn't seem to happen now. We went on an outing to Southend on Sea.</i>
Broaden the appeal of activities	1	<i>A lot of the things [provision of schemes, clubs etc.] seem to be very half-hearted. My daughter did do a girls' club at one of the youth centres at the end of Third Avenue, which is just off the Harrow Road and she said to me, it seemed to be for Muslim girls. They were doing things like cooking. I don't have a problem with it, just that she said that they were talking more to the girls, she felt like she wasn't been talked to.</i>
Provide information leaflets for new tenants about the local area	1	<i>I said to them when I came, that it would be nice when people move in – because some people have come from different areas – or even actually when you move anywhere – just because they are a bit more than a landlord, they know that people have come from different circumstances or they've got children, or they've got issues. So they could have some kind of – right, this is your bin collection day... some sort of helpful guide. Your nearest station is this – it would help you if you were from a different country, but it would even help if you'd come from a slightly different area. Just all those things you have to find out, it would be a bit more welcoming if they provided them for you.</i>
Get pensioners more involved	1	<i>I also feel, with pensioners, if something was set up, apart from the charity shops, if something was set up where people could look after children, while the mothers went out to work, even if it was four or five hours part-time – they're doing something. Downstairs [daycentre], they should be able to do a little bit of cooking – so they're coming with interest, not with something plonked in front of them. Otherwise you feel, now you're this age, you're no good, but there's still that spirit in you to be able to offer something. To feel you're still wanted.</i>

Aspect	No.	Quotes
Do things for young adults	1	<i>I think they should do more for the young adults, people in their late twenties, early thirties, I think they should do a bit more. Because I think they do stuff for young people, and I think they do stuff for old people. They do have resident involvement meetings and stuff like that, but apart from their annual magazine I don't really know what they do, that much. I know they feed into different groups, but there's nothing, I think, for the late twenties and early thirties, and people that work. It's very hard to work around them, in the working hours, like other organisations as well. I don't want people to be working weekends or anything like that though! There just needs to be something that takes people who work into consideration.</i>

Other people said that the provision of quality housing is the most important thing that Octavia should think about, before it contemplates any further involvement with its tenants.

Table 4: Housing provision

Aspect	No.	Quotes
Maintain property standards	5	<i>I think maybe updating things in their flats that need updating, keeping them up to standards. If people need painting done and things like that, it should be offered to people.</i>
Follow up on repairs	2	
Put in showers for elderly residents	2	<i>Help people more in their houses, maintenance. And if you ask them for a shower, they should come more quickly to see whether you need it or not. I don't think you should have to wait so long. For people who need help they should get involved more, like people who need proper help. I don't have a shower, I wish I did. I did ask them once but they said not 'til 2020, when I'm dead and gone!</i>
Build more properties	1	<i>I don't see them really doing new developments, I remembered when I went there to speak to this lady that deals with moving people. She said they were doing a new development in Ealing, but that's not enough, they need to do more, and maybe focus on other areas because I'm sure there's people like myself who maybe want to move out of west London. I've got family in east London.</i>
Match people to properties	1	<i>It's really disappointing to always be second on the list – I called Octavia once and told them not to tell me about a place until I'm first on the list, I was so upset! But they said that a lot of people don't accept places. They should have a middle man for swapping people, a matchmaker, because they know their residents, so they could try to match people and their needs better. When they have some spare time in the office.</i>

Annexe 4: Table summarising main findings from revisit to seven tenants in late 2012/2013

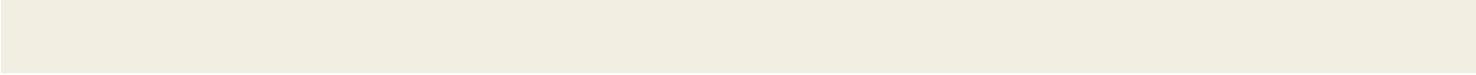
	Mrs Ayadi	Ms Williams	Ms Hayek
Quality of life	Feels pressurised – prices have increased and she wants to pay for children to do extra-curricular activities	Things going well – kids thriving and now has a job. Quality of life the same as last year, will improve when debts paid.	Not good – still suffering from depression. But same as last year. Having a secure house helps.
Energy/ home	Prices are expensive – but it's difficult to save energy with three children around.	Bills increased – gas doubled. £30 a week on gas but only heats the flat when kids are home to save energy.	Spends £25 a week on gas – but not well insulated. Single glazing.
Neighbourhood, community, involvement	No change in the neighbourhood – but doesn't mix much locally. Not motivated to get involved/ sense of alienation.	Not much difference. Might be more involved in volunteering through NHS in future. Some street parties but didn't join.	No changes – quiet and calm. Some 2012 events but not involved.
Worries	Going to work, being a single parent with three young children. Most of her friends not in same situation as they can afford to stay at home.	Doesn't worry about money. Worries a little about local gangs.	Son might leave – more isolated. Would like to get work, hopes this could improve her wellbeing.
Work situation	Recently got a part-time job on the other side of London – happy to get out of the house but unsure how will cope.	Has been working full-time for seven months as a nurse since qualifying. But thinks situation is bad in many sectors.	Applying for some jobs but health is fragile. Wants more support for people with mental health issues
Optimism about future	Feels pessimistic – wars, economy continuing to be in a bad state.	Has more prospects herself through work but worries about economy and impact on kids in future.	Fear of remaining depressed.
Local cutbacks	Noticed that the local library is not doing a homework club anymore.	Talk of closing Jubilee sports centre; worried about A&Es closing.	Doesn't mention many – just refurbishment of leisure centre.
Awareness of spending cuts/ welfare reform	Critical of spending cuts and welfare reform. Mentions cuts to child benefit.	Aware of disparities in wealth of different PCTs eg, Tower Hamlets v Chelsea; but doesn't use services that much. No changes to tax credits.	Mentions job losses. Receives ESA, HB, CTB, CB, CTC. Knows some people with their ESA cut, who appealed.

Mr Maalouf	Mr Campbell	Mr and Mrs Tolaj	Ms Roberts
Same but resilience wearing thinner with prospect of benefit changes and things getting tougher for disabled.	"Terrible" – 5 people in 1 bedroom flat. Both parents not currently working. Kids increasingly need own space.	Life is hard due to a medical problem, but hopeful of their three children who have high aspirations.	Lower than at last interview – has really struggled since 2011 for work.
Wraps up warm but heating on continuously.	Spend a lot – £40 a week. Problems with damp and takes a while to sort repairs.	Bills are increasing. Have annual boiler problems and need a new kitchen. Single glazing. Noise from outside/flat above.	Was threatened with disconnection due to arrears. Conscious of turning heating down and energy saving lightbulbs.
Does a lot of volunteering. Not noticed changes in neighbourhood though.	No change. Mentions seeing loads of new flats being constructed but knows they won't get one.	Not involved – can't get out too much because of disability. Didn't go to street parties.	Very involved – volunteer on local project, campaigner for local causes, knows lots of neighbours.
Very concerned about benefits changes, especially the impact on disabled people.	Says they try not to think about all too much otherwise will cause stress – and have three kids to care for. Money, overcrowding	Worried that sons won't find good jobs when the time comes.	Money, work, son being out of work and becoming demotivated.
Doesn't work – worried that he'll be put in the work capability group. Talks about in-work poverty and also many job losses.	Cannot find work – it's like a lottery. Wife doesn't have her work papers through yet, these have been delayed more than 6 months but has a job waiting.	Both parents not working (one is has a debilitating illness, the other the carer) – one son had a weekend job but not anymore.	Just found some new work. Works freelance on and off but has struggled since 2011 to find work.
Less positive than last year – benefit changes, not being close to children.	Less optimistic than last year – still without work and in overcrowded conditions with no obvious way out.	Remain hopeful about their sons but not for own situation.	More downbeat than last time we met – more worried about money and work.
Post office closed. Unstaffed tube stations mean travel is more difficult. Not given testing slips for diabetes anymore.	Don't mention any apart from one library in Kensal rise – but don't use that much.	One stop/ post office – not much else.	One stop shop, CAB, elderly services locally, local leisure centre.
Very worried about DLA being cut – thinks disabled are among the worst hit.	Critical of welfare reform and spending cuts. Know about benefits cap and direct payments, but not specific cuts apart from Child Tax Credit.	Not aware although had ESA cut, appealed case and won it. Feels upset by whole process – would love to be well and work. Says medical reviewer lied. Too upsetting to watch the news and hear about more.	Aware through direct experience of change of age of child to qualify for Income Support rather than JSA. Very worried about difficulties involved in accessing welfare support.

	Mrs Ayadi	Ms Williams	Ms Hayek
Direct payment/ universal credit	Wasn't aware of direct payments of housing benefit – Thinks it's a bad idea – it's easier under current system.	Aware of direct payments – thinks it's a bad idea – will lead to more homelessness	Lack of info about universal credit – people in benefits office don't know; unaware of direct payments and thinks a bad idea – another thing to worry about.
Loans/ debt	Won't take a loan for religious reasons.	Used to have a debt and has a bad credit rating – wouldn't get another unless really needed.	Considered it but not used one yet.
Spending priorities	Prioritises food, rent and energy.	Would cut back on TV, luxuries and heating if money became tighter.	Already very slim budget – doesn't buy new clothes for herself. Just spends on food and energy.
Should Octavia increase involvement?	Yes.	Describe Octavia as very caring; wouldn't go to financial session herself but thinks a good idea. New to the idea of Octavia being more than landlord – but likes it.	Yes – it's healthy if it opens doors.

Source: Interviews 2012/13

Mr Maalouf	Mr Campbell	Mr and Mrs Tolaj	Ms Roberts
Wasn't aware of direct payment – thinks it's additional burden and could create problems like eviction.	Aware of direct payment – thinks it will lead to big problems and evictions. Thinks online system for Universal Credit will be a disaster.	Aware as received a letter – sees it as extra inconvenience.	Aware – thinks direct payment is a very bad idea – particularly for young people.
Had a loan – couldn't get help from CAB so went to Octavia. Wouldn't get another.	Wouldn't borrow as know they couldn't pay back.	Had to borrow some money off family while ESA was reduced – wouldn't take out formal loan as couldn't repay.	Had loans in the past – not great experience so would only do so as a very last resort now.
Would spend less on food, clothes, energy.	Already prioritising food and energy – and paying rent arrears.	Spend little anyway – just on food, bills and boy's needs	Rent, food (packed lunches for daughter), then gas and electricity.
Yes – already benefited from debt advice service and praises Octavia for already being supportive and more than just a landlord.	Not interested in advice services – they don't alter the actual situation. And say Octavia should concentrate on their landlord duties.	Wouldn't use debt advice/ budgeting services but thinks they should provide this service and other things for children.	Benefited from help in accessing CAB services, and debt and welfare advice sessions. But thinks social landlords taking on extra responsibilities needs to be across the board to avoid inequalities in services.



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