

In partnership



CLARION
HOUSING GROUP



Social security: The risks from automation and economic insecurity for England's social renters

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Acknowledgments

The RSA would first like to thank Clarion Housing Group, who funded this research, and our 30,000 fellows whose support makes all of the RSA's work possible. We would also like to thank those social housing renters who shared their stories with us as part of this research.

We are grateful to the experts and stakeholders who also gave us their time as part of this project. This includes those working at Clarion Housing Group, as well as the Learning and Work Institute, Communities that Work, the Resolution Foundation, Joseph Rowntree Foundation (JRF).

The authors would also like to personally thank our RSA colleagues, in particular: Charlotte Bayley, Amanda Ibbett, Alan Lockey, Al Mathers, Anthony Painter, Ash Singleton, Fabian Wallace-Stephens, as well as the many colleagues behind the scenes who make this work possible.

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FOREWORDS

by David Avery

chair of Clarion Housing Group

and Dr Al Mathers

director of research, The RSA

David Avery, chair of Clarion Housing Group

Clarion Housing Group is the largest social landlord in England and a charitable registered society, providing affordable homes to some 350,000 people across the country. We know that having a safe and secure home enables people to build better lives, and we believe being a good social landlord is about more than just bricks and mortar.

That's why our charitable foundation, Clarion Futures, works with charities, social enterprises and other organisations to change lives for the better. Every year we support thousands of people to access training and find work, as well as helping people manage their money, improve their digital skills and play a part in the life of their community.

The wraparound, tailored support we provide transforms lives, but we need insights and data to know how best to target it and maximise the benefit to our residents. Each year, we run a survey of 2,000 of our residents called The Index, asking questions about their lives, views and experiences to enable us to better understand and serve their needs.

The results of these surveys help us target our support where it is most needed, but we wanted to learn more about the challenges facing our residents, and, indeed, social housing residents in general, on a specific subject: employment. So we are delighted to have worked in partnership with the RSA on this report, to get a fresh perspective on the experience of social housing residents in our changing world of work. Their unrivalled knowledge and expertise has helped us to explore the impact of the pandemic, as well as broader changes to the labour market, comparing the experiences of social housing residents with those of private renters and owner occupiers.

There are more than 10.5 million people living in social housing nationwide, and so the implications of the findings of this research are far-reaching. Unsurprisingly, we found that social housing residents have been more likely to experience economic insecurity due to the pandemic, with four in 10 'just about managing to get by'. Strikingly, three quarters of social housing residents said they never worked from home, even at the height of the pandemic, and the same group are more likely to be in jobs at high risk from automation.

On the face of it, these findings paint a challenging picture, but the research also highlighted the stability and security provided by social housing, minimising the trade-offs between social housing residents' economic lives, home and family lives, and their health and wellbeing.

Publishing this report is just the beginning. Together with the RSA, we want to lead a public debate on what more can be done to help people in social housing to overcome these challenges, working with partners and government to drive real change.

The report features a series of recommendations to help shape the policy agenda, and we are committed to using the insights from this important piece of research to review and future-proof the services and support we offer through Clarion Futures.

With the risks associated with automation on the horizon, understanding the likely impact on the working lives of our residents is invaluable, ensuring we can support them into jobs in sectors offering long-term career opportunities.

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Dr Al Mathers, director of research, The RSA

The RSA is committed to working in partnership for better futures for people and planet. As the cost of living continues to rise, we need to understand who is most at risk and why, and how such risks might be mitigated or even reversed at scale.

Today I'm delighted to introduce our new research report with Clarion Housing Group on the 'Social security'. Here we interrogate the potential impact of automation as a key trend in the changing world of work, and the tightrope many social housing tenants are already walking regarding their current levels of economic security.

New evidence in our report brings into sharp focus the intertwined challenges around automation and economic security faced by social housing tenants. We found 61 percent of social renters are in jobs at high risk of automation, and 41 percent of social housing tenants currently experience low levels of economic security, far higher than the population of people living in private rented accommodation and more than double the proportion experiencing low economic security in homes they own. And with the cost of living hitting the highest level it has been for nearly 30 years, this a gap set to grow for social renters, with fewer than four in 10 (38 percent) receiving an annual incremental pay increase.

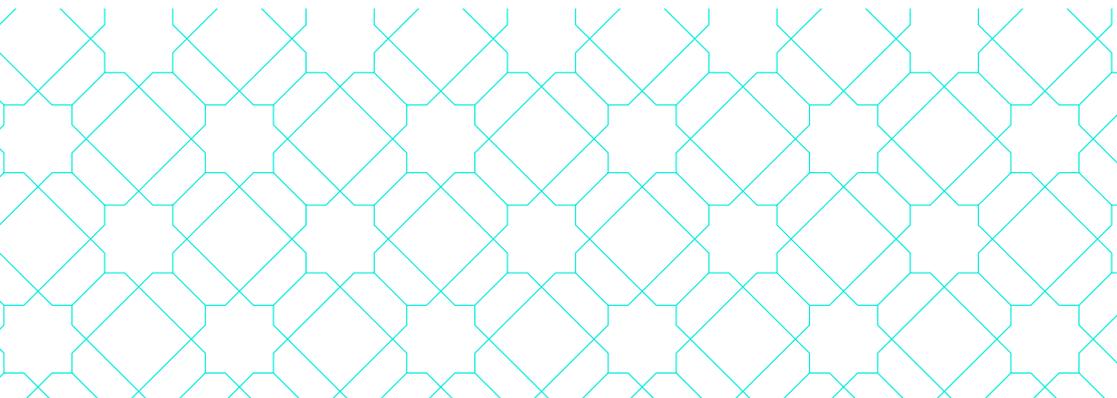
In times of uncertainty having a home can, and should, provide much more than physical protection against the elements; 10.5 million people in England live in social housing, and our research evidences how social housing as an institution can provide a sense of security and opportunity for its residents through lower housing costs and greater security of tenure.

The work and assets of the social housing sector is therefore a key national opportunity around which to build positive and lasting social change. Our five recommendations for collective policy and practice action; 1) Social Housing Plus, 2) Guaranteed incomes, 3) Good work strategies, 4) Training maintenance grants and 5) Growing the social housing stock, provide a blueprint to make this a reality and ensure social housing tenants adapt and thrive in our changing world.

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SUMMARY

EXECUTIVE

In this research, carried out in partnership with Clarion Housing Group, the largest provider of social housing in the country, we seek to understand how social renters experience economic security, their access to good work and how technological changes to workplaces might impact their futures. We bring together quantitative data, qualitative insights and macro trend analysis to identify current barriers to **economic security**.

We test the hypothesis that, by virtue of the allocations system and limited market, those living in social housing experience higher levels of economic insecurity, before exploring a shift in our social housing provision towards the needs of the individuals. Such a shift, in the context of wider systemic change, will enable our model of housing to actively support a move toward economic security for its residents.

We find:

- **Social renters have the lowest overall levels of subjective financial security:** 41 percent of social renters experience low subjective financial security.
- **Social renters are more likely to have ‘affordable’ rents (less than 30 percent of income):** 88 percent of social renters have affordable rents, compared to 79 percent of private renters.¹
- **The social renters we spoke to indicated that their home had given them the security and stability they needed** often in times of critical personal need.
- **When employed, people in social housing are less likely to benefit from good work practices that support their economic and personal security:** only 38 percent of social renters are in work which offers them an annual incremental pay increase, and three quarters (74 percent) never worked from home, even in the height of the pandemic.

¹ Adapted from the Joseph Rowntree Foundation measure of affordability, see methodology

RSA definition of economic security

“The degree of confidence that a person can have maintaining a decent quality of life now and in the future, given their economic, financial, and social capital”.

Economic security is a holistic view of people’s lives which looks at the interdependencies between three core pillars of security:

- **Economic life** (financial resilience and working conditions).
- **Health and wellbeing** (mental and physical health).
- **Home life** (personal and family life, community capital).

Our definition of economic security acknowledges and includes both qualitative lived experience and wider wellbeing factors, which have been shown to contribute towards an individual’s economic outcomes, and vice versa. In this sense, our definition spans both objective and subjective experiences.

For full definition see page 12.

Executive summary

- **Social renters are at greatest risk of trends in automation:** 61 percent of working social renters are in high automation risk jobs, compared to a population average of 39 percent. Just 13 percent are in low-risk jobs, compared to an average of 34 percent.
- **Three quarters (74 percent) of social renters have a level 2 qualification or below.**
- **Social renters in retail occupations are at the highest immediate risk from automation and technological disruption,** having an already high automation risk, experience competition from an accelerated e-commerce sector, and already falling employment levels (considered a warning sign for technological disruption).
- **In total 1.1 million social renters are within our list of ‘10 most at risk jobs’.**
- **Care work is automation resilient and a growing industry which employs many social renters.** But the sector is known to have poor quality work.

In response to these findings, we make a series of recommendations towards a future where social housing is a route towards economic security amongst renters. Achieving each requires national and local government to work alongside housing providers and others involved in local service delivery to deliver system wide change around the needs of individuals, as well as wider structural shifts in the systems that surround us. We outline these recommendations in Figure 1.

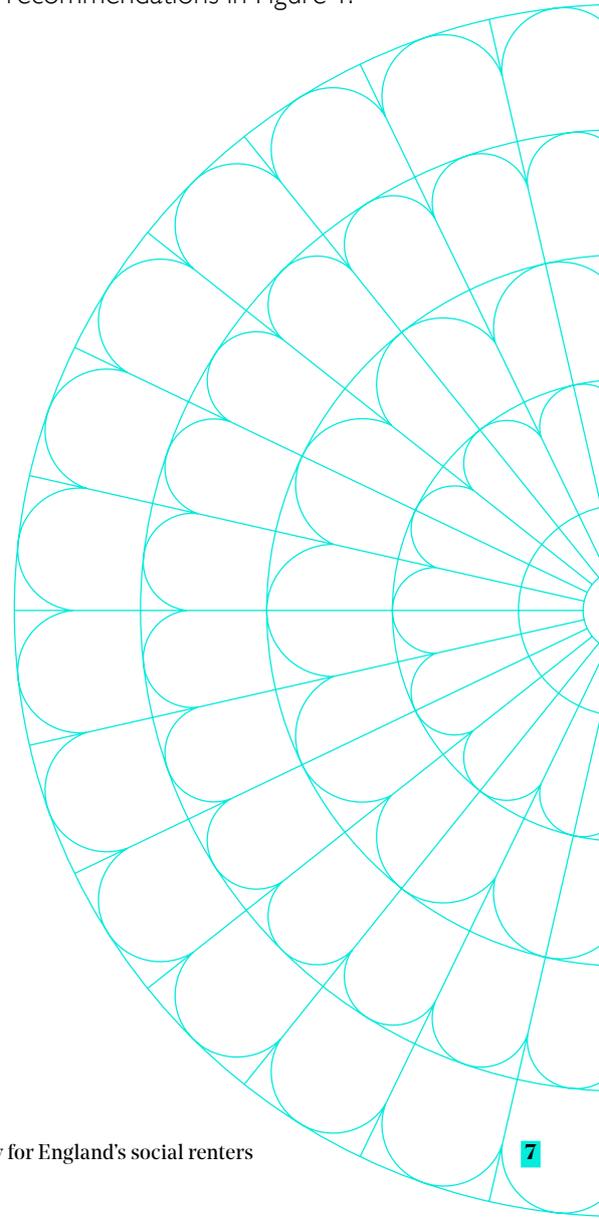
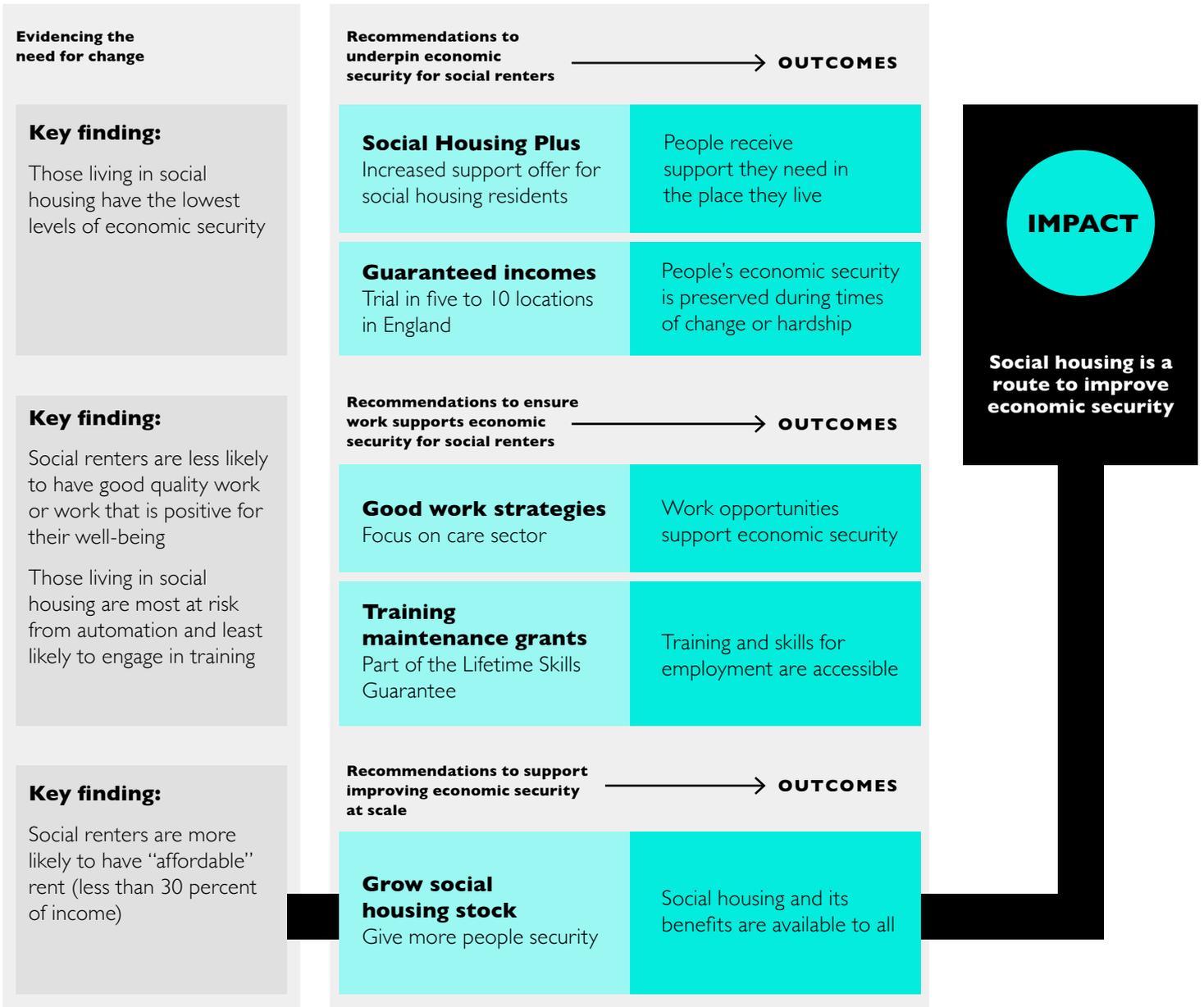
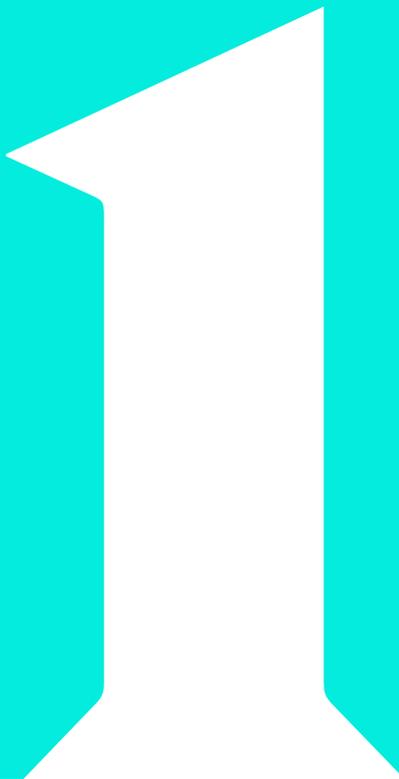


Figure 1: Theory of change – improving economic security through social housing





INTRODUCTION

Introduction

One hundred and one years ago, construction began on the Becontree housing estate in Dagenham, London. At one time the world's biggest housing estate, and even today Europe's largest, Becontree in 1935 housed 120,000 residents across 300 acres of land in 25,000 homes of 91 types. Born of the end of the First World War, Becontree can be seen as a totem to the post-war 'Homes fit for heroes' pledge by Lloyd George just a day after armistice.^{2,3,4}

Made possible through the Housing, Town Planning, &c. Act 1919, often known as the 'Addison Act', Becontree's inception in 1921 signals the start of a boom in council-built and council-owned homes. Some low-cost homes had been built by councils before the war, largely in big cities such as London or Liverpool, but only in the post-war age did the council home emerge as a significant force, in what was a predominantly privately built low-cost home system before the war.

Through the century, up until the 1980s, increasing numbers of Britons lived in council homes, and a very small proportion in housing association homes. In 1918 one percent of the population lived in a council house, by 1939 10 percent, and by 1981, the peak council home residence, 31 percent of citizens lived in a home owned by the state.^{5,6} By this time, therefore, council homes were not just for the most desperately in need, but were a genuine option for many.

Today, approximately 16 percent of those in England, some 10.5 million people, live in 'social' homes, which today is mostly made up of housing association tenants.⁷ Right to

Buy entitlements, and a slowdown in the building of new social homes, has reduced social housing stock since the 1980s.⁸

A growing lack of supply means the model of social housing has become one of providing affordable housing only for those in the most critical need, such as the recently homeless, people with disabilities, or the most financially precarious. This, and richer tenants buying their homes, has changed the composition and demography of social renters significantly in the past 40 years. In 1979 the average income of a social renter was 90 percent of the national average, by 2013 it was 70 percent.⁹ In 2019, approximately 54 percent of those in social housing aged 16-65 were in work, compared to a population average of 75 percent.¹⁰ This is perhaps unsurprising, but even if we control for different demographics, gaps in work and employment outcomes remain.¹¹

- 2 Architecture.com (2021) A brief history of the Becontree estate [online]. Available at: www.architecture.com/knowledge-and-resources/knowledge-landing-page/a-brief-history-of-the-becontree-estate [Accessed 18 January 2022]
- 3 University of the West of England (2008) The History of Council Housing [online] Available at: fet.uwe.ac.uk/conweb/house_ages/council_housing/print.htm [Accessed 18 January 2022]
- 4 Social Housing History (Undated) Homes Fit for Heroes [online] Available at: www.socialhousinghistory.uk/wp/homes-fit-for-heroes/ [Accessed 18 January 2022]
- 5 MHCLG (2012) Table 801 tenure Trend. HM Government [Excel]. Available at: assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/11816/141491.xls
- 6 Holmans, A (2005) Historical Statistics of Housing in Britain. Cambridge Centre for Housing & Planning Research [pdf] Available at: www.cchpr.landecon.cam.ac.uk/Research/Start-Year/2005/Other-Publications/Historical-Statistics-of-Housing-in-Britain [Accessed at 7 December 2021], p143
- 7 RSA analysis of Annual Population Survey.
- 8 Adam, S, et al (2015) Social Housing In England: a survey. IFS [PDF] p10 Available at: ifs.org.uk/uploads/publications/bns/BNI78.pdf p10
- 9 Ibid. p17
- 10 RSA Analysis of Annual Population Survey 2019
- 11 See: Judge, L and Slaughter, H (2020) Working Hardship: An exploration of poverty, work and tenure. The Resolution Foundation [online]. Available at: www.resolutionfoundation.org/app/uploads/2020/02/Working-hardship-report.pdf [Accessed 17 December 2021]; also see: Dromey, J, Snelling, C and Baxter, D (2018) Building communities that work: the role of housing associations in supporting employment. IPPR [Ibid]; Also see: Adam, S et al (2015) Ibid

The RSA views these poorer work outcomes through the lens of economic security. As an analytical concept, economic security explores interconnections between economic outcomes of insecure groups and other holistic factors such as health, wellbeing, and home and family life. Our previous research in this area - for example our Economic Security Observatory (ESO) research into key worker outcomes during the Covid-19 pandemic - has shown how poor quality work can also have negative effects on the personal aspects of people's lives, such as their mental health through stress or stretched finances; their family life through low incomes or unsociable hours; or their physical health through physically demanding jobs or the lack of flexibility to exercise. In this way we build upon well-established evidence of how indicators of disadvantage feed off and drive each other.¹²

In the case of social renters, there appears to be a circular effect whereby difficulties in their personal lives, which is what for many qualified them for their home, can mean it is more difficult to gain or sustain good quality jobs. Equally a lack of good or sustained work can make difficulties in their personal lives more apparent.

Our aim within this research is to uncover some of the core ways in which social renters are insecure, and offer recommendations as to how we can best support them into good work.

Yet in seeking to provide security for social renters through good work, we should also consider how the world of work is changing to ensure security is for the long term. The RSA's Future of Work programme has, for several years, shown the ways in which a changing technological world, for instance increasing automation or digitalisation, can create a positive future for workers, for employers, and for the economy.

However, this changing world of work requires active labour market support. We must ensure that employment strategies that work today are resilient to the possibilities of tomorrow; that we are encouraging social renters towards jobs that sets them up to lose out in the future. For instance, we should ensure that workers who face a significant threat from automation, are actively supported to upskill. Equally, we should ensure that occupations within resilient or growth sectors are not harming their workers through poor quality work.

In order to ensure our analysis and recommendations are put within the context of a changing economy, we also analyse how automation will affect those in social housing.

It is these risks, economic insecurity, and mismanaged future automation, which are the focus of our report.

One hundred and one years after the birth of Becontree and alongside it the rise of social housing, we uncover how those in social housing are faring, the look and shape of their future, and consider how do we best support them into security.

¹² For research into the interlink between physical health and economic outcomes, see: Marmot, M et al (2020) Health Equity in England: The Marmot Review 10 Years On. London: The Health Foundation; for the link between mental health and economic outcomes see: Kopasker, D et al (2018) Economic insecurity: A socioeconomic determinant of mental health, *SSM - Population Health*, 6, pp184-194. Also see: Knabe, A, and Rätzel, S (2011) Scarring or Scaring? The Psychological Impact of Past Unemployment and Future Unemployment Risk. *Economica*, 78(310), pp283-293. For the relationship between mental health and good work see: Stevenson, D and Farmer, P (2017) Thriving at work: The Stevenson/Farmer review of mental health and employers. London. Department for Work and Pensions and Department of Health and Social Care.

Jooshandeh, J (2021) Key workers in the pandemic. The RSA. Available at: www.thersa.org/reports/key-workers-pandemic; and see: Webster, H and Morrison, J (2021) Economic security and long-term conditions. The RSA. Available at: www.thersa.org/globalassets/pdfs/reports/iouh-briefing-document-final-web.pdf

Economic Security

‘The degree of confidence that a person can have maintaining a decent quality of life now and in the future given their economic, financial, and social capital.’

Economic security is a holistic view of people's lives which looks at the interdependencies between three core pillars of security:

- **Economic life** (financial resilience and working conditions).
- **Health and wellbeing** (mental and physical health).
- **Home life** (housing, personal and family life, support networks).

Our definition of economic security therefore acknowledges and includes both qualitative lived experience and wider

wellbeing factors, which have been shown to contribute towards individuals' economic outcomes, and vice versa. In this sense, our definition spans both objective and subjective experiences.

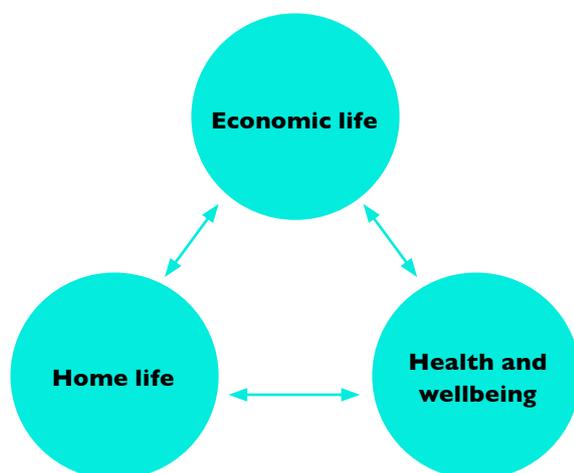
Security Traps

Where there is a tension in a person's security, ie they are being pushed to make a trade-off between the three pillars, we call this an 'economic security trap'. Examples can include: significant stressors at work may have consequences for a person's physical or mental health; low income may create tensions within one's family or may cause difficulties in paying a mortgage or rent; physical or mental ill-health can make work difficult to attain or to progress within. We believe it is the job of policymakers to minimise these security traps.

Critically for this work, the security, affordability and quality of housing can also play an integral role in the experience of economic security.

Economic security itself is a significant challenge in Britain. Previously the RSA has shown that it is a consistent challenge for many, including key workers, themselves around third of the labour market, and for those with long-term health conditions.¹³

Figure 2: Security traps: forced trade-offs between the three pillars



¹³ Jooshandeh, J (2021) Key workers in the pandemic. Op cit. Also see: Webster, H and Morrison, J (2021) Op cit

Our approach

In making the arguments within this research and our recommendations, we draw upon a mixed-methods research approach. For our quantitative analysis we analysed both the Annual Population Survey (APS) and Understanding Society survey, and data on automation risk from the ONS. We supported this analysis through qualitative interviews with seven social housing residents of working age, centring on their experiences and lives in their home and through Covid-19.

Data sources: economic security

Data in this report exploring the incidence and nature of economic security draws primarily from Understanding Society Wave 10 (2018-2020)¹⁴ and Waves 1-8 of the Covid-19 study (April 2020 – March 2021).¹⁵ The Understanding Society study is funded by the Economic and Social Research Council and is an annual household longitudinal study with over 34,000 respondents.

We will make reference to subjective financial security, which we have derived from Understanding Society data. To create a measure of subjective financial security, we combined responses to two questions from Understanding Society:

- 1** How well would you say you yourself are managing these days?
- 2** Looking ahead, how do you think you will be financially managing a year from now?

Combinations of responses were then categorised into four levels of economic security groupings: high, medium, low, and very low. This approach is outlined in full in the appendix.

Data sources: automation risk

In calculating automation risk we use a dataset based on UK jobs from the ONS, which provides automation risk scores for all 4-digit 2010 Standard Occupational Classification (SOC) codes in England.¹⁶ The ONS based their methodology on work from Frey and Osborne and the OECD to create the risk scores (for a fuller explanation of their methodology see Box 2 on page 36).¹⁷

For our analysis, we use 3-digit SOC codes, which are the most detailed occupational classifications we can use which provide tenure splits with sufficient sample sizes. To gain an automation score at a 3-digit level we average the 4-digit SOCs. To split the occupations between high, medium, and low risk, we split all occupations into approximate thirds based on their automation risk score.

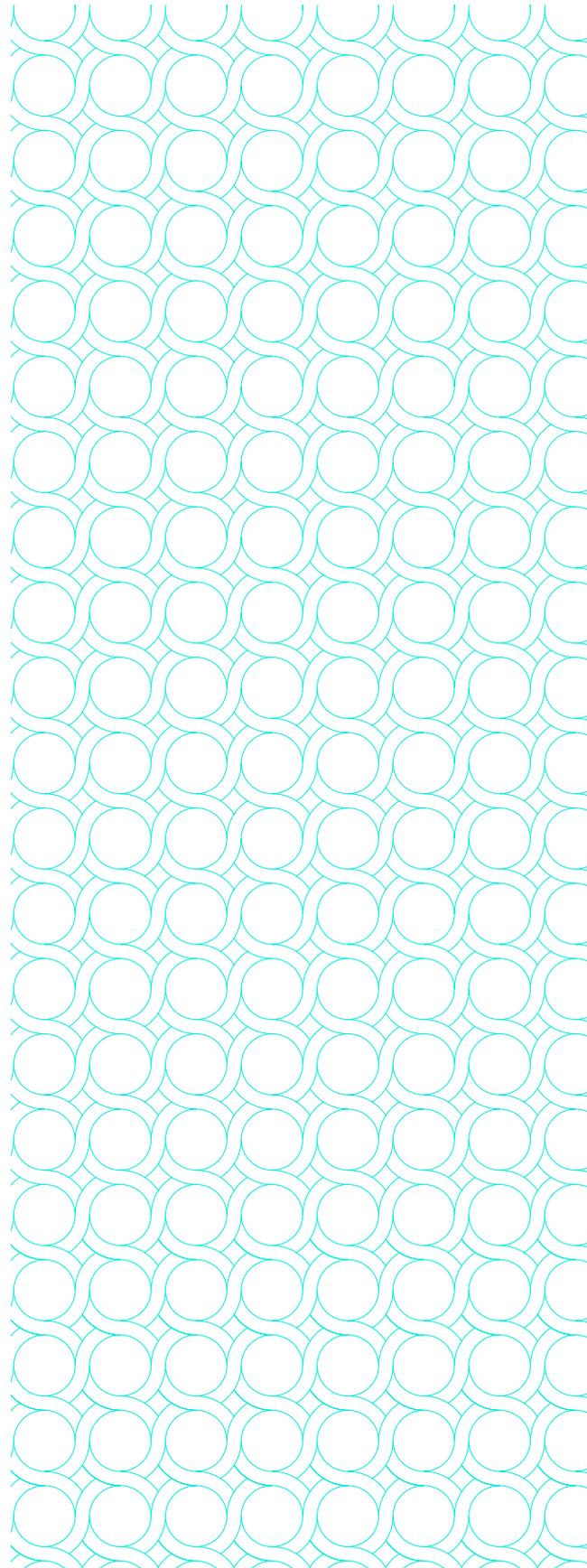
We enrich the automation risk scores with data from the Annual Population Survey (3-year pooled data sets 2013-2015 and 2018-2020) and the Annual Survey of Household Earnings (ASHE) (2020) in order to provide demographic information such as tenure split, gender split, qualification levels, and income. Where appropriate we give further methodological notes within the report.

- 14 University of Essex, Institute for Social and Economic Research, NatCen Social Research, Kantar Public. (2020) Understanding Society: Waves 1-10, 2009-2019 and Harmonised BHPS: Waves 1-18, 1991-2009 [data collection] 13th Edition. UK Data Service. SN: 6614, Available at: doi.org/10.5255/UKDA-SN-6614-14
- 15 University of Essex, Institute for Social and Economic Research. (2020) Understanding Society: COVID-19 Study, 2020. [data collection]. 4th Edition. UK Data Service. SN: 8644, Available at: doi.org/10.5255/UKDASN-8644-4.
- 16 White, S et al (2019) The probability of automation in England: 2011 and 2017 [online] The Office for National Statistics. Available at: www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/theprobabilityofautomationinengland/2011and2017. [20 January 2022]
- 17 Frey, CB and Osborne, M (2013) The future of employment: How susceptible are jobs to computerisation? Technological forecasting and social change, 114, 254-280; and see: Arntz, M, Gregory, T and Zierahn, U (2016) The Risk of Automation for Jobs in OECD Countries: A Comparative Analysis [online] OECD Social, Employment and Migration Working Papers, No. 189, OECD Publishing, Paris, doi.org/10.1787/5j1z9h56dvq7-en

**Data sources:
qualitative interviews**

For this research the RSA spoke to seven social renters across Manchester and London in 90-minute semi-structured interviews. The interviews covered topics such as: when and why they entered social housing, their experiences in their home and with their landlord, their experiences with work, their health and wellbeing, their finances, and their community. Any identifying personal details of the interviewees have been changed or removed for this report.

The interviewees were all of working age, and most were in some form of paid work or employment. To recruit the interviewees the RSA used an independent and established recruitment agency. We did not set quotas on any specific landlords but did speak to people in both housing association and council-run homes. We also spoke to people from a mix of ages, ethnicities, family makeups, and health statuses.colleagues, or people not following the rules.





**ECONOMIC
SECURITY
AMONGST
SOCIAL RENTERS**

Economic security amongst social renters

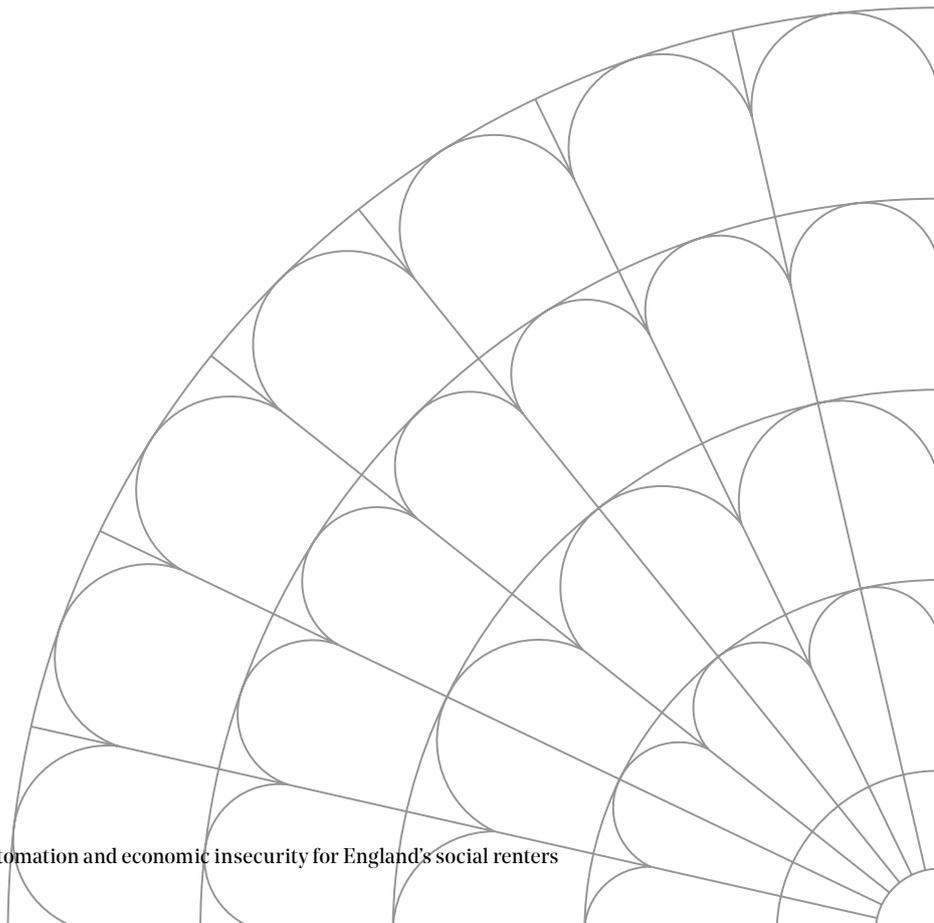
A person's housing situation is an important determinant of their economic security and a key component of our analysis of security traps which describes a trade-off in security (see page 12 for definition). For example, a person whose rent is liable to be increased by the landlord at any tenancy renewal could be more likely to feel insecure than a person of comparable wealth and income whose housing costs are fixed, and in turn that may affect the other pillars of their economic security: family life, health and wellbeing, or their economic life.

Based on the assumption that housing conditions are an integral part of economic security, we sought to understand the security of social renters in comparison to owner occupiers and private renters. We

place a specific focus on the economic life pillar of economic security, and, where possible, consider health and wellbeing and home life.

It is important to couch these findings in the reality of a constrained social housing market. A needs-based approach to allocations means that social renters have on average lower incomes, and worse labour market participation. This is a relatively modern trend (see Box 1 below).

The labour market consequences of compositional factors in social housing also have implications for wider economic security. It is these factors which we seek to evidence here to better understand the implications of housing and wider public policy decisions.



Box 1: a long-term view of social housing in the UK

Social renters are more economically insecure compared to other renters, which has become worse through recent decades. A significant cause of this is the shrinking social housing stock, through Right to Buy and a lack of construction, and means social housing residents' experience of employment increasingly differs from other tenures.

In the years of the post-war consensus, the social housing stock (at the time overwhelmingly local authority owned) increased dramatically. From 1939 to 1981 social housing stock rose almost fivefold, from 1,231,000 to 5,868,000 homes.¹⁸ Across the same timeframe, the proportion of households in social housing grew rapidly, from 10 percent in 1939 to 31 percent in 1981. At the same time, the proportion of owner occupiers grew from 33 percent to 58 percent, whilst the proportion of private renters fell substantially, from 57 to 11 percent.¹⁹ The increased social housing stock also corresponded to a greater incidence of higher social grades in social housing. In 1979-81, 5 percent of housing association tenants were professionals, managers or employers.²⁰

From 1980 to 2014, the stock of social housing fell from just over 7,000 dwellings to just under 5,000, having stabilised at this number since 2005.²¹ The change in the availability of housing stock went hand in hand with a change in the composition of social renters. In 1977-78, 52 percent of the heads of household were in full-time employment. This fell to 43 percent in 1981, 32 percent in 1984 and down to 22 percent in 1995-6. During the same period, the proportion of heads of household who were unemployed rose from 5.8 percent to 11.9 percent, before peaking at 13 percent in 1984. The unemployment rate among all social renters rose threefold in the same period, from 9 percent to 29 percent.²²

Clearly, there has been a significant change in the make-up of social renters. Successive governments have moved away from universalist ambitions of social housing towards a targeted model aimed at those most critically insecure and to a strong preference for home ownership, an opinion matched by the public.²³

This led to an increased divergence in the composition of social housing and other tenures, principally owner occupiers. Analysis of council tenants, council sitting tenant purchasers and other owner occupiers from 1991 indicate that the tenants most likely to take up the offer of Right to Buy were those whose composition reflected that of other owner occupiers.²⁴ The consequence of this was to expand the gap in employment conditions between social renters and owner occupiers and explains why we consistently find that social renters are much less secure.

18 Holmans, A (2005) Op cit p143

19 Ibid. p143

20 Ibid. p173

21 MHCLG (2018) Table 101: Dwelling stock: by tenure United Kingdom (historical series) [Excel] HM Government. Available at: assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/710181/Discontinued_LT_101.xls [Accessed 19 January 2022]

22 Holman (2006) Op cit p157 and 181

23 Holman (2006) Op cit p157 and 181

24 Ibid p157

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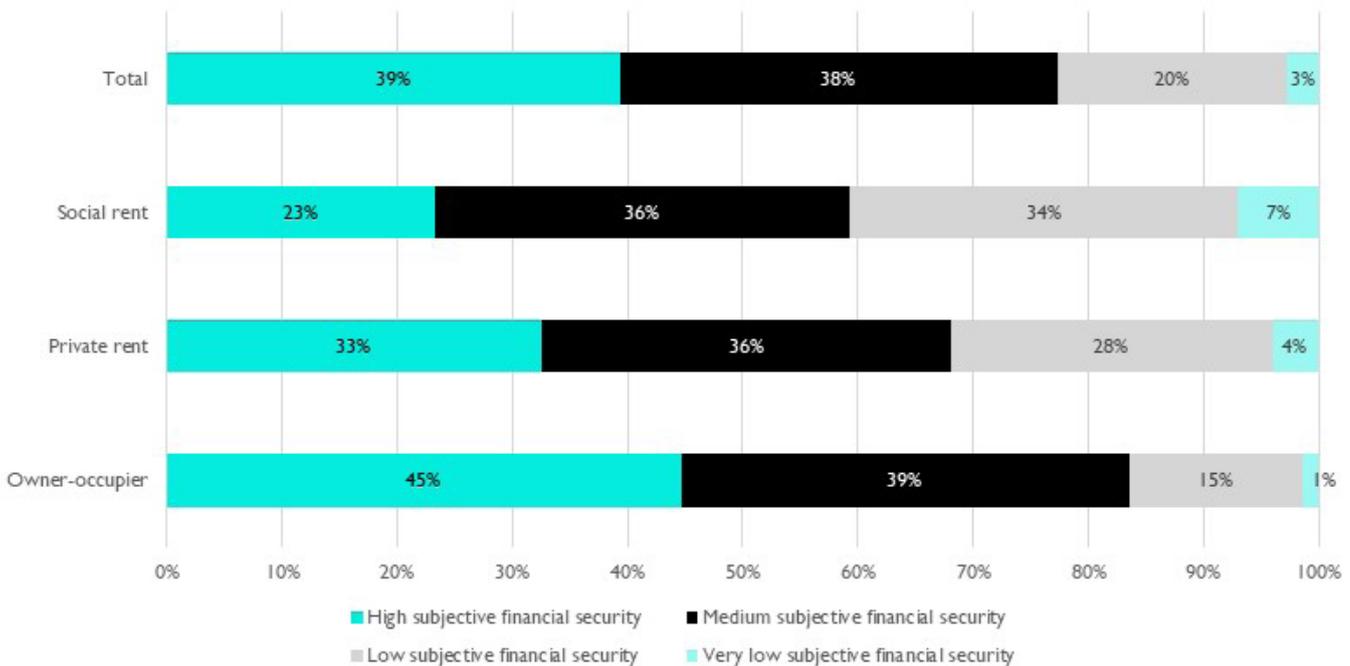
Economic security amongst social renters

Economic life: financial resilience

Social housing can offer a greater degree of housing security for social renters compared to other tenure types (see chapter 5: Minimising the risks for further findings). This security is born through longer-term leases, subsidised rents, and payment support for those who need it. Despite this, social renters report a far greater degree of subjective financial insecurity compared to private renters,

with four in 10 (41 percent) of social renters reporting low or very low subjective financial security, compared to 32 percent of private renters. Highest subjective financial security is found amongst owner occupiers, who report subjective economic insecurity at less than half the rate of social renters (at 16 percent) and have the greatest rate of high subjective financial security, at 45 percent. In short, there is a clear gradation of subjective financial security among different tenures.

Figure 3: Subjective financial security



Source: Understanding Society Wave 10 (2018-2020)

Note: Subjective financial security is a combined variable, summarising how the respondent feels about their finances now, and whether they think their finances will be better or worse or the same 12 months from now

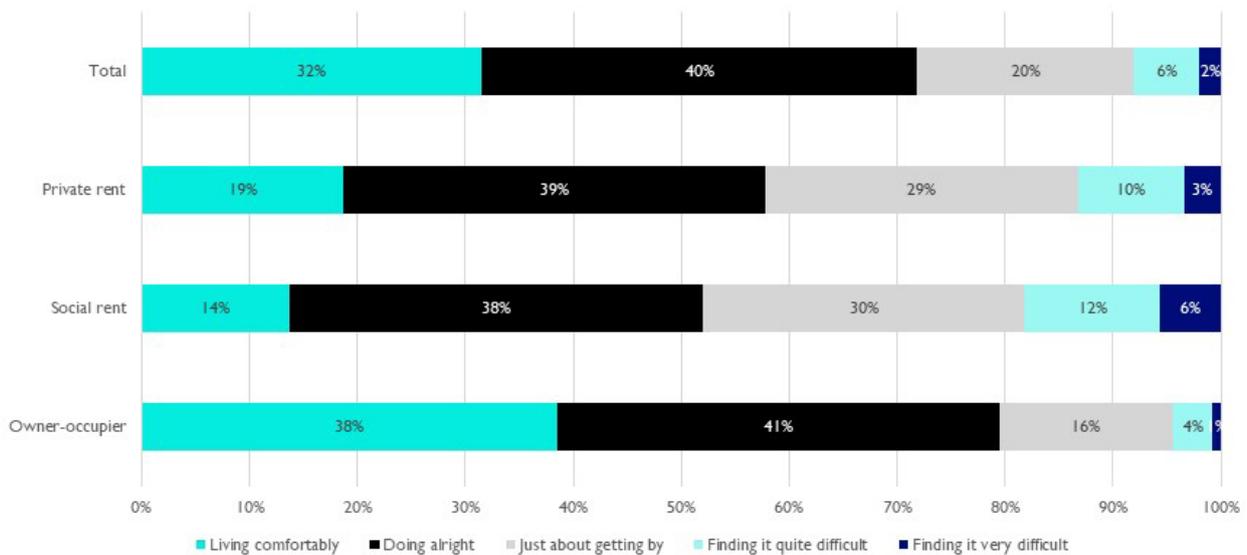
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Economic security amongst social renters

In particular, social renters are experiencing financial insecurity in the present, as Figure 4 shows. Almost one in five (18 percent) social renters are finding it quite or very difficult to get by, over three times the proportion of owner occupiers reporting the same (5 percent) and higher than private renters (13 percent).

Whilst social housing provides a more affordable housing tenure (see Figure 5) and proved to be a foundation for stability and security for some social residents we spoke to (see chapter 5 below) this does not resolve the experiences we see here which might be related to an individual's access to work, government support, the quality of work they engage in or the level and stability of their income. For example, the greater affordability of rent for social renters sits within the context of higher levels of poverty (Figure 6) amongst those in social rent compared to those in private rent or those who own their home.

Figure 4: Current financial situation by tenure

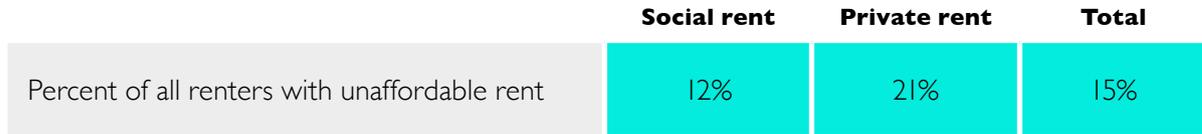


Source: Understanding Society Wave 10 (2018-2020)

2.1

Economic security amongst social renters

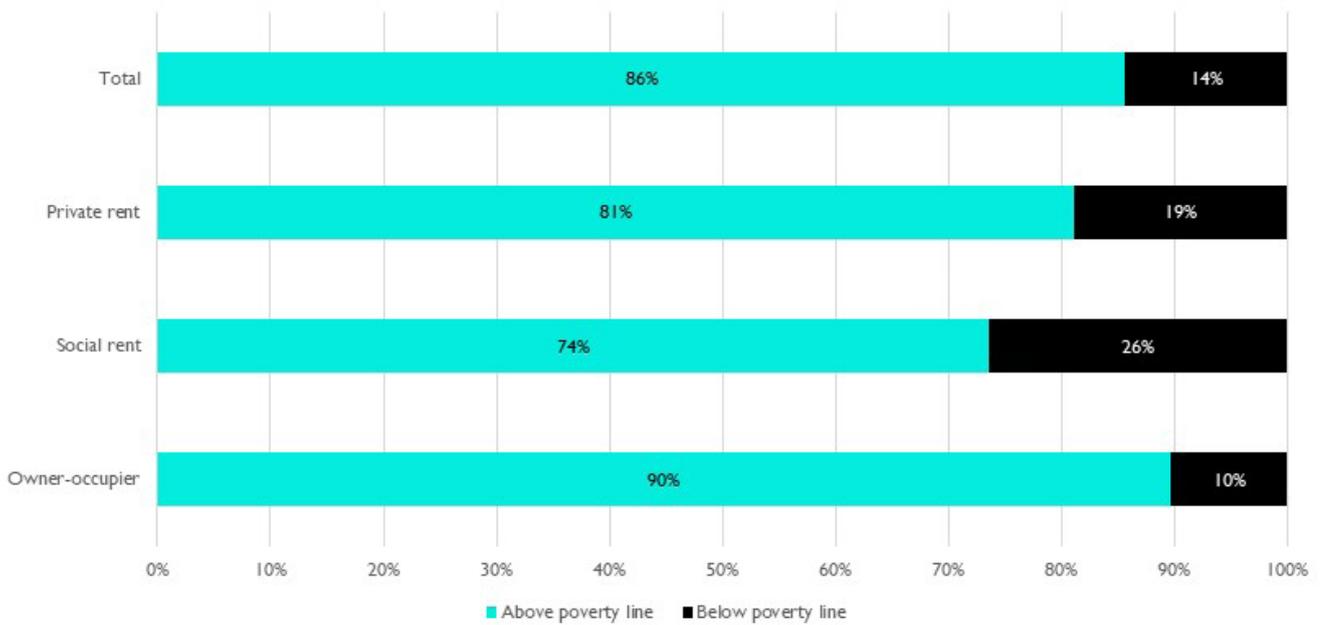
Figure 5: 'Unaffordable' rent by tenure



Source: Understanding Society Wave 10 (2018-2020)

Note: We define rent as unaffordable if the individual sits within the bottom 40 percent of incomes nationally and spends more than 30 percent of their income on rent. For a fuller definition see appendix.

Figure 6: Poverty by tenure



Source: Understanding Society Wave 10 (2018-2020)

2.2

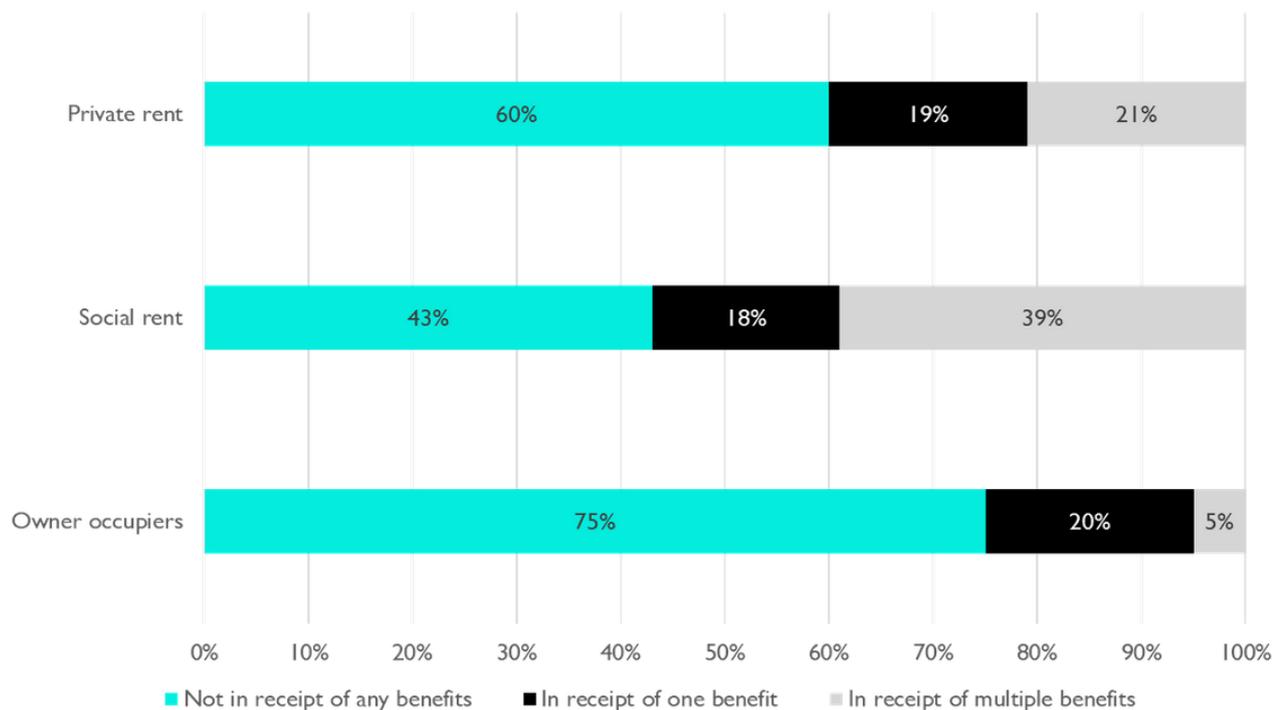
Economic security amongst social renters

Economic life: **financial support**

As well as income from work, economic security can be supported by other sources of income including government benefits. Those living in social rent are most likely to receive any form of benefits compared to other tenures (see Figure 7), and particularly likely to be in receipt of multiple benefits at 39 percent (compared to 21 percent in private rent and just 5 percent of owner occupiers).

This suggests a complexity in the sources of income that support social renters and a potential security trap given there are significant taper rates for many benefits (rates of reduction in benefits as income from work increased). This means those in receipt of these benefits may be pushed to the dilemma of wanting to work more but not receiving significant improvements to their income.

Figure 7: Receipt of benefits by housing tenure



Source: Understanding Society Wave 10 (2018-2020)

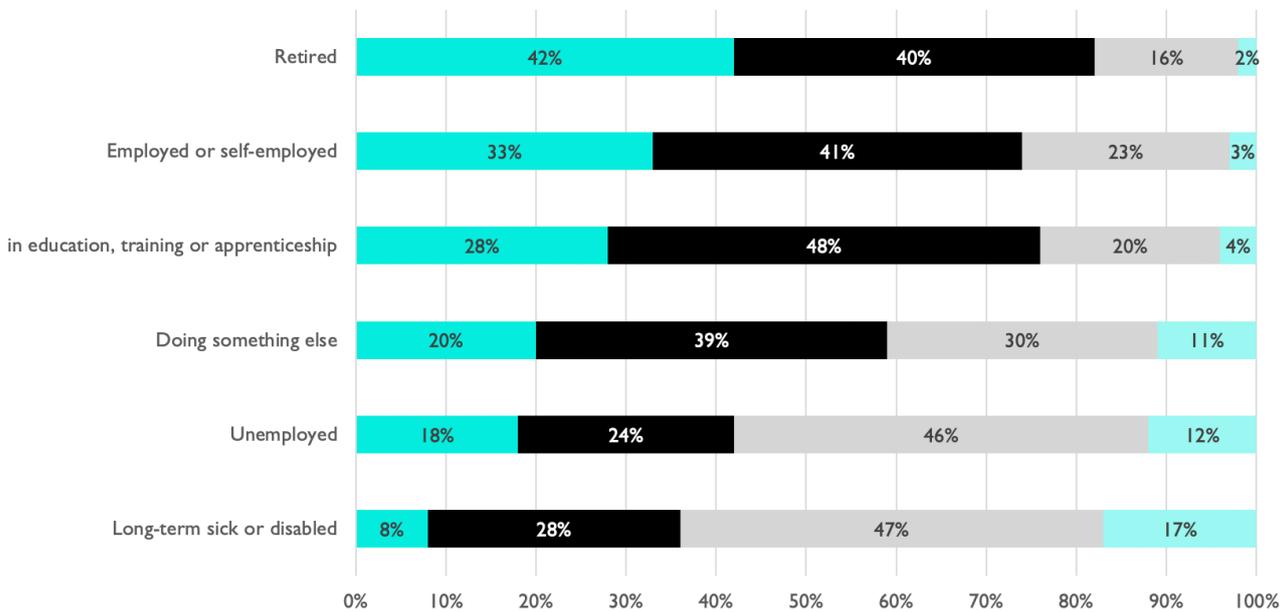
Economic life: good work

Work remains an important determinant of economic security for those of working age; as Figure 8 shows those in work experience financial insecurity at half the incidence of those who are experiencing unemployment (26 percent compared to 58 percent). Yet we also see below that, on average, social renters have worse quality work compared to other tenures. Good work is a critical part of the 'economic life' pillar of economic security. In the Taylor Review of Modern Working

Practices, authored by then RSA chief executive Matthew Taylor, good work is defined as work that is 'fair and decent with realistic scope for development and fulfilment'.²⁵

Here we explore both objective factors which contribute to the delivery of fair and decent work, and subjective measures of satisfaction and the impact of work on wellbeing to understand the delivery of good work to those living in social housing.

Figure 8: Subjective financial security by current economic activity (all tenures)



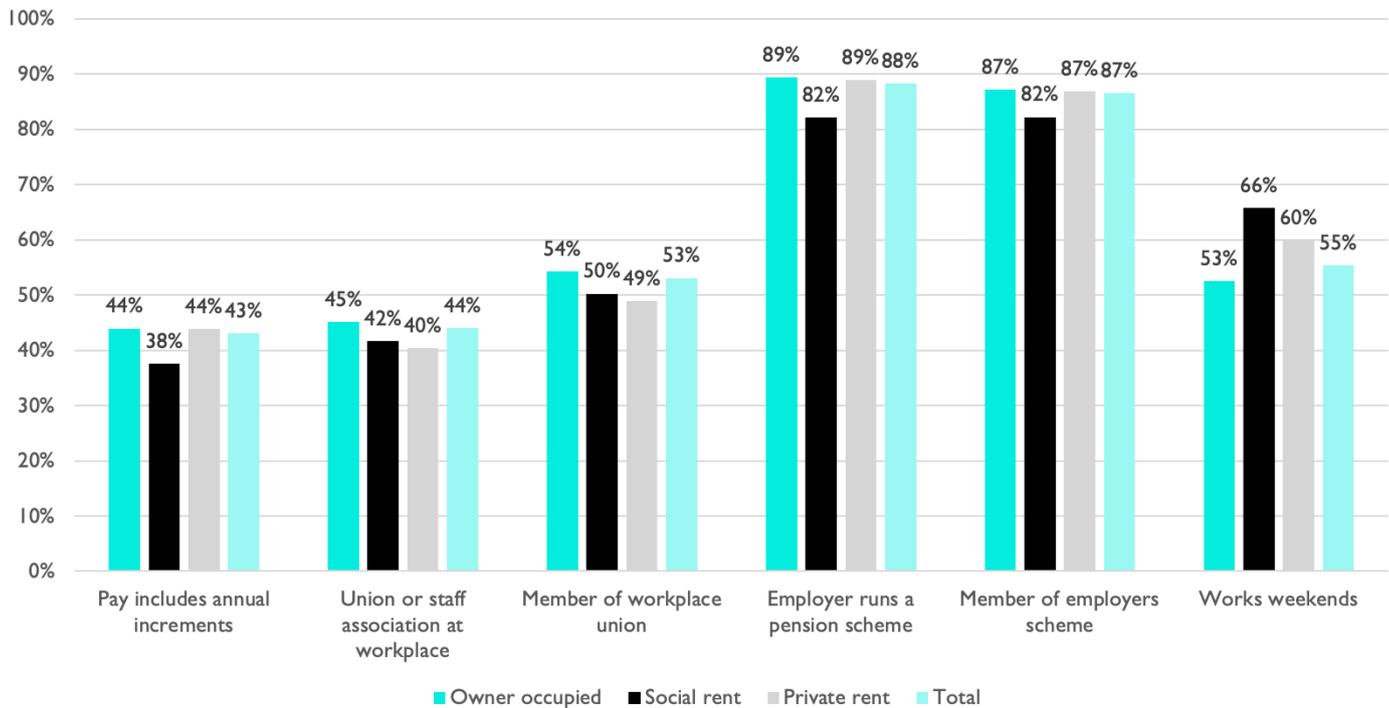
Source: Understanding Society Wave 10 (2018-2020)

25 Taylor, M et al (2017) Good Work: The Taylor Review of Modern Working Practices. London: Department of Business, Energy and Industrial Strategy

2.3

Economic security amongst social renters

Figure 9: Indicators of good work by tenure



Source: Understanding Society Wave 10 (2018-2020)

Across a number of indicators of good work, social renters fare worse than their peers in the private rental sector or those who are owner occupiers (Figure 9).

Fewer than four in 10 (38 percent) of social renters receive an annual incremental pay increase, which is six percentage points fewer than both owner occupiers and private renters.

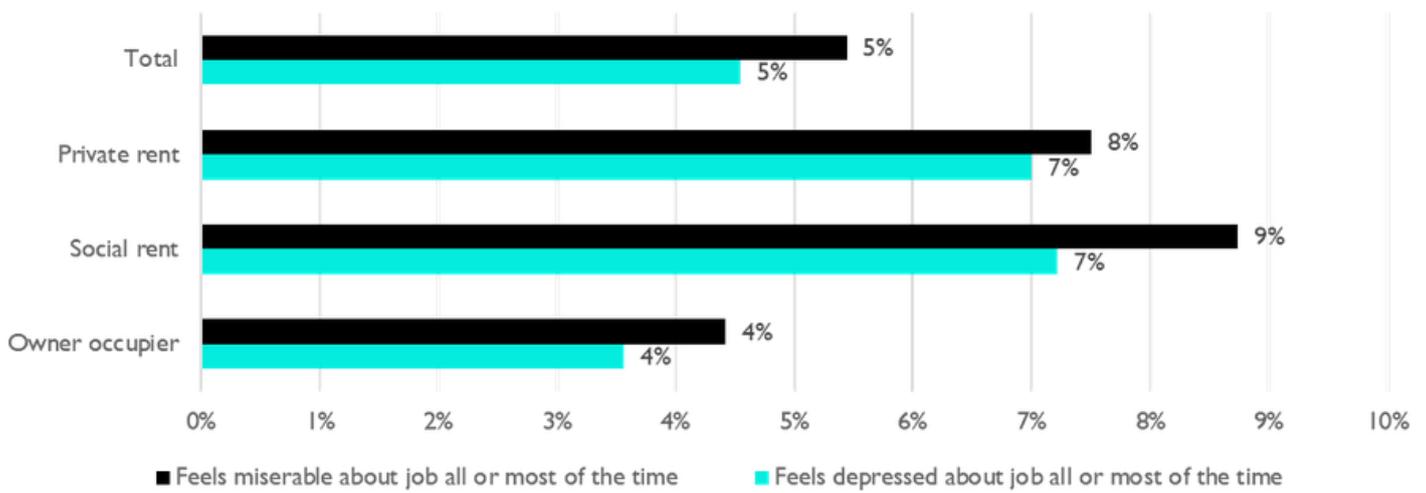
Social renters are also more likely to work weekends. Two-thirds (67 percent) reporting that they sometimes or often do, six percentage points higher than private renters and 13 percentage points higher than owner occupiers.

2.3

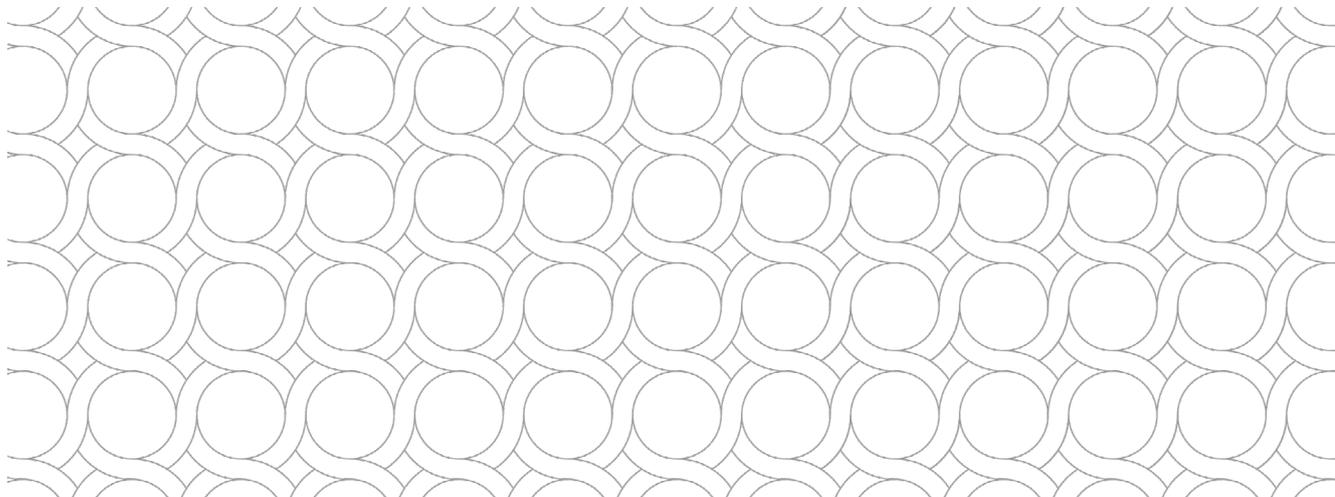
Economic security amongst social renters

When looking at the extremes of job dissatisfaction, namely feeling miserable or depressed about a job all or most of the time, it is renters in general who experience this more commonly compared to those who own their home.

Figure 10: Unhappiness in work



Source: Understanding Society Wave 10 (2018-2020)



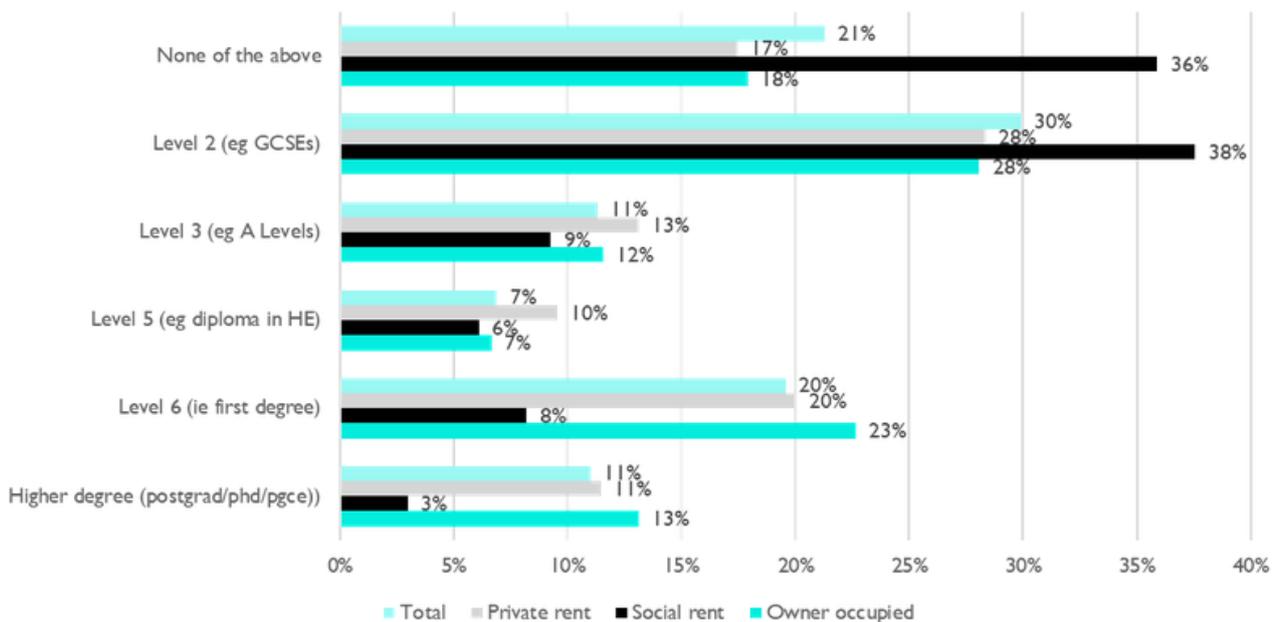
2.4 Economic security amongst social renters

Economic life: skills and training

Skills and training are essential to the goal of good work; both as a route to employment, career switching, and progression. The RSA has also repeatedly argued that a better retraining and upskilling framework will be needed to ensure workers are able to benefit from the increasing use of automation and technology in the labour market (more on automation in chapter 4 Social renters and automation). However, our research shows that people in social housing generally have lower qualifications than owner occupiers or those in the private rented sector.

Social renters are also less likely to have taken part in training in the year prior to taking part in the survey. However, those who do train do so for longer and are more likely to gain a qualification. This is indicative of a desire for training and skills building that also points to a policy opportunity. Improving the access to high quality training that leads to a recognised qualification is an important way through which the economic security of social renters can be improved.

Figure 11: Highest educational attainment by tenure



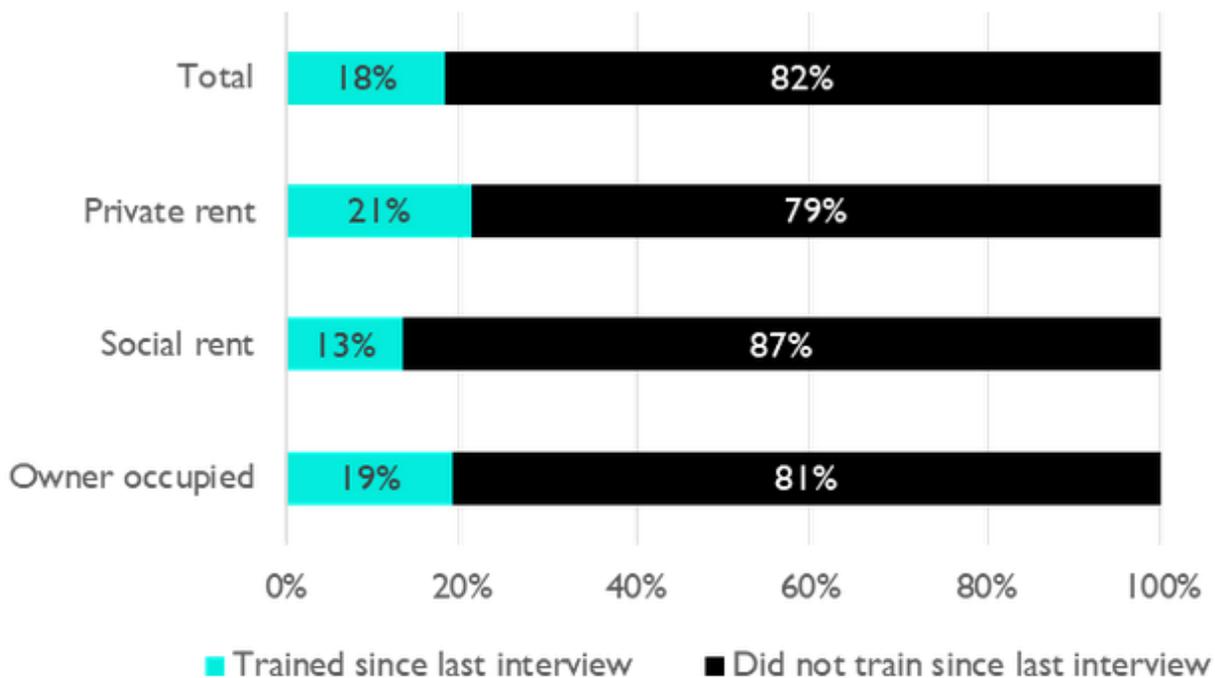
Source: Understanding Society Wave 10 (2018-2020)

2.4 Economic security amongst social renters

Social renters overall have fewer or lower-level qualifications than other tenures. When asked their highest qualification level, over a third (36 percent) of social renters said none of the above.²⁶ This is significantly more than the national average of 21 percent. **In total, the highest qualification of three-quarters (74 percent) of social renters is level 2 or below.** This compares with 46 percent of private renters and 52 percent of owner occupiers. At the higher end, only one in 10 (11 percent) of social renters have a degree level qualification, which is also three times less than the proportion of private renters (31 percent).

In addition to having lower qualifications on average, social renters were less likely to report having undertaken training in the time since their last survey interview (at least one year ago). One in seven (13 percent) took part in training, compared to one in five (21 percent) private renters. And although social renters are less likely to train, those who do spend significantly longer in training than other tenures. Social renters spend, on average, 3.5 more days training than owner occupiers or private renters.²⁷

Figure 12: Training since last interview by tenure



Source: Understanding Society Wave 10 (2018-2020)

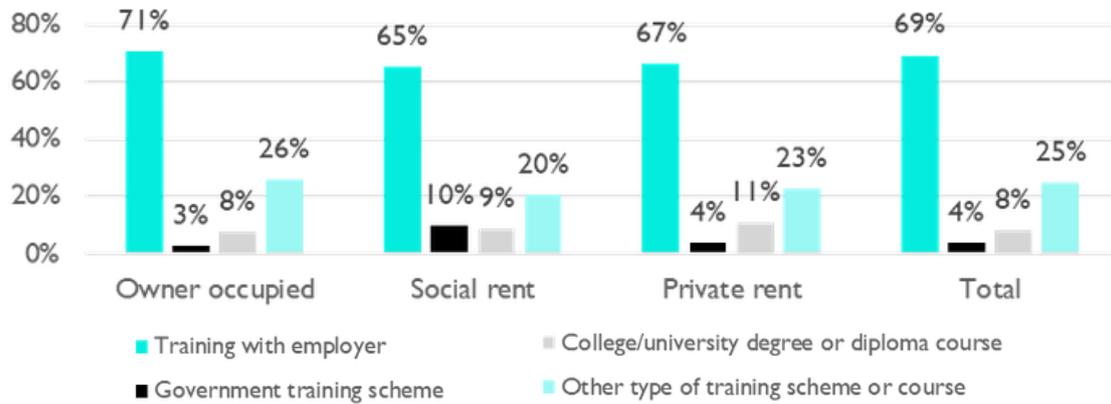
²⁶ The question offers a long list of the most common qualifications, ranging from GCSEs to PhD, taking in a number of vocational qualifications. One can assume the majority of those who respond 'none of the above' do not have qualifications at level 2 or above

²⁷ These are equivalised seven-hour days, which are used to account for any discrepancy caused by longer or shorter training days

2.4

Economic security amongst social renters

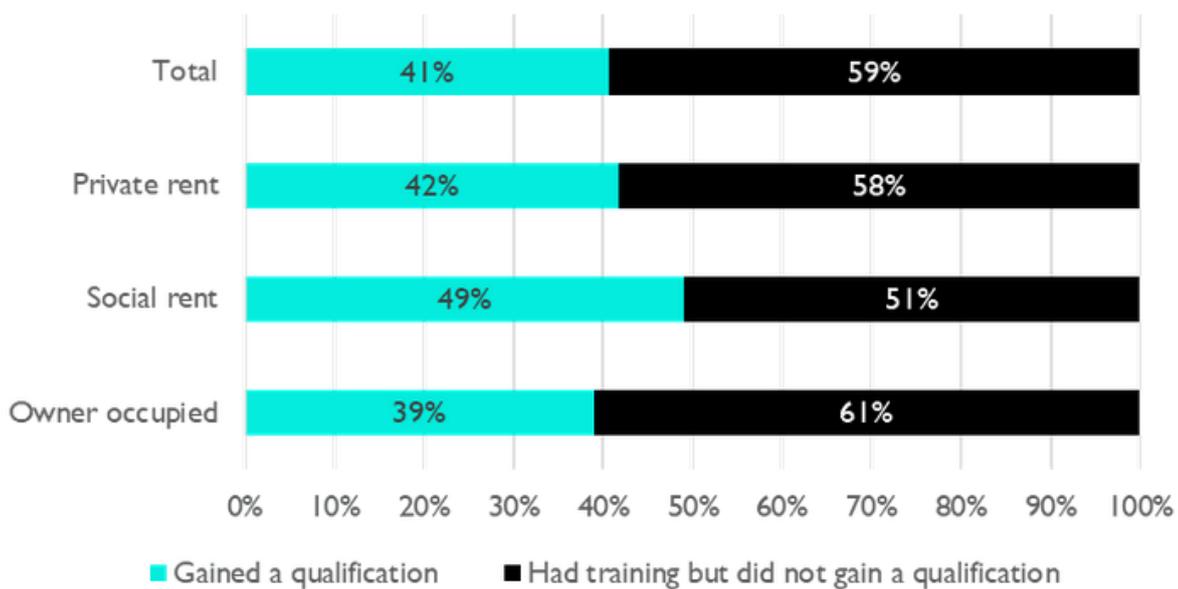
Figure 13: Type of training by tenure, among those who trained



Source: Understanding Society Wave 10 (2018-2020)

As well as training less, the nature of training undertaken by social renters differs from other tenures. The proportion of social renters (10 percent) taking part in government training schemes is 2.5 times higher than that of private renters (4 percent).

Figure 14: Gained a qualification through training, by tenure



Source: Understanding Society Wave 10 (2018-2020)

2.4

Economic security amongst social renters

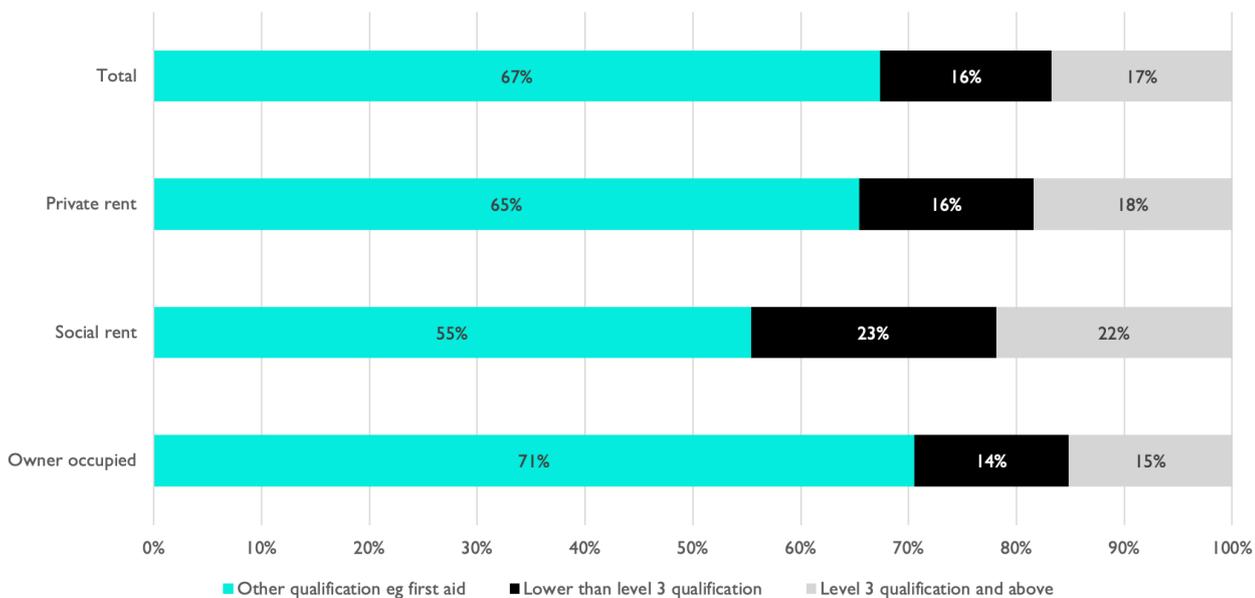
In addition to spending more time training, social renters were also more likely to have gained a qualification than people in other tenures. Half (49 percent) of social renters who trained gained a qualification, which is seven percentage points higher than the proportion of private renters. Social renters are also more likely to gain a higher-level qualification.

Over one in five (22 percent) of social renters who underwent training gained a level 3 qualification (equivalent to A Level) or above, which is a higher proportion than both owner occupiers (15 percent) and private renters (18 percent). This could be interpreted in two ways. It may indicate that social renters are undertaking better forms of training, which provide them with higher level qualifications. Alternatively, it may be that people in other tenures, who generally have higher qualifications, already have the qualifications that social renters are receiving.

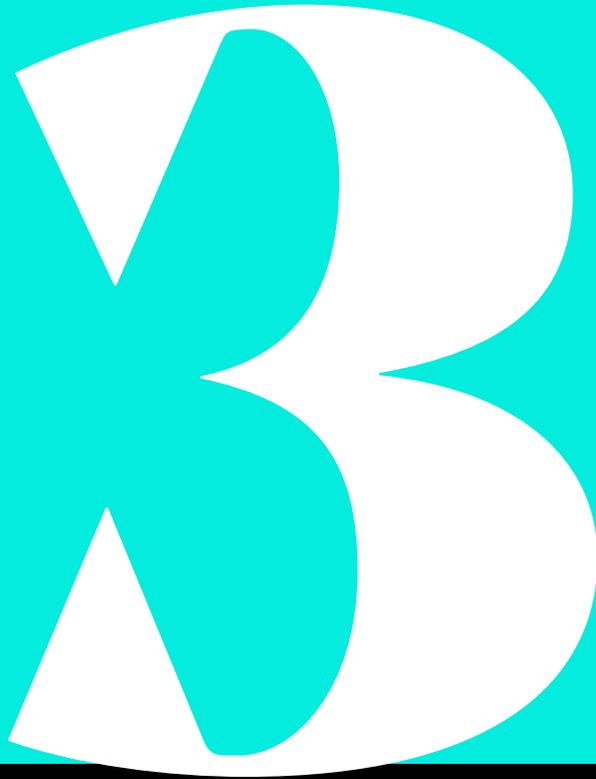
Finally, though fewer social renters have the opportunity to train, there is no difference between tenures in the proportion of people who would like work-related training. Around half of social renters in work (48 percent) would like this form of training, a comparable figure to owner occupiers (43 percent) and private renters (52 percent). Among social renters who would like training, a third (33 percent) do not expect to do so.

This large cohort of workers who are keen to improve their skills through training but do not have the current opportunities to do so provide an area through which policies looking to improve economic security could target. This should benefit social renters' economic security and mean they maximise the benefits to them from automation and other technological changes.

Figure 15: Level of qualification gained by tenure



Source: Understanding Society Wave 10 (2018-2020)



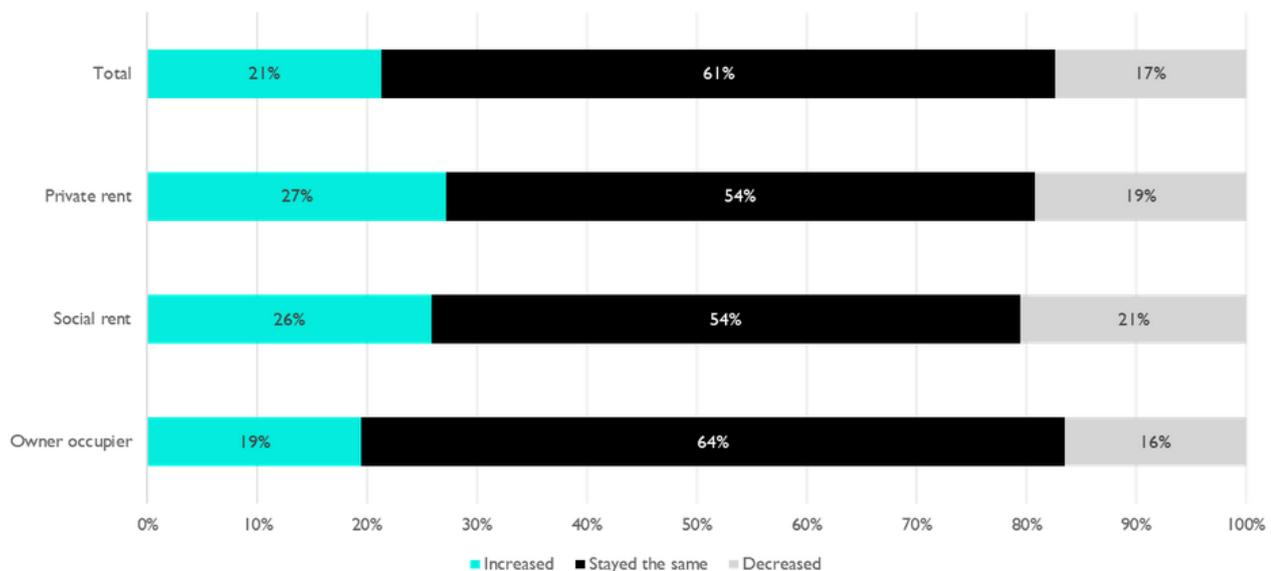
ECONOMIC SECURITY IN THE TIME OF COVID-19

Economic security in the time of COVID-19

Across a range of measures the pandemic has impacted renters, both social and private, disproportionately compared to those who own their own home.

Firstly, renters in general have experienced the greatest volatility in their subjective financial security over the first year of the Covid-19 pandemic, with a quarter experiencing an increase to their subjective financial security whilst a fifth experienced a decrease. Owner occupiers, perhaps surprisingly, were less likely to have increased their financial security.

Figure 16: Change in subjective financial security (April 2020 to March 2021)



Source: Understanding Society Covid-19 survey

Note: Subjective financial security is a combined variable, summarising how the respondent feels about their finances now and how they feel about their finances 3 months from now

3.0

Economic security in the time of COVID-19

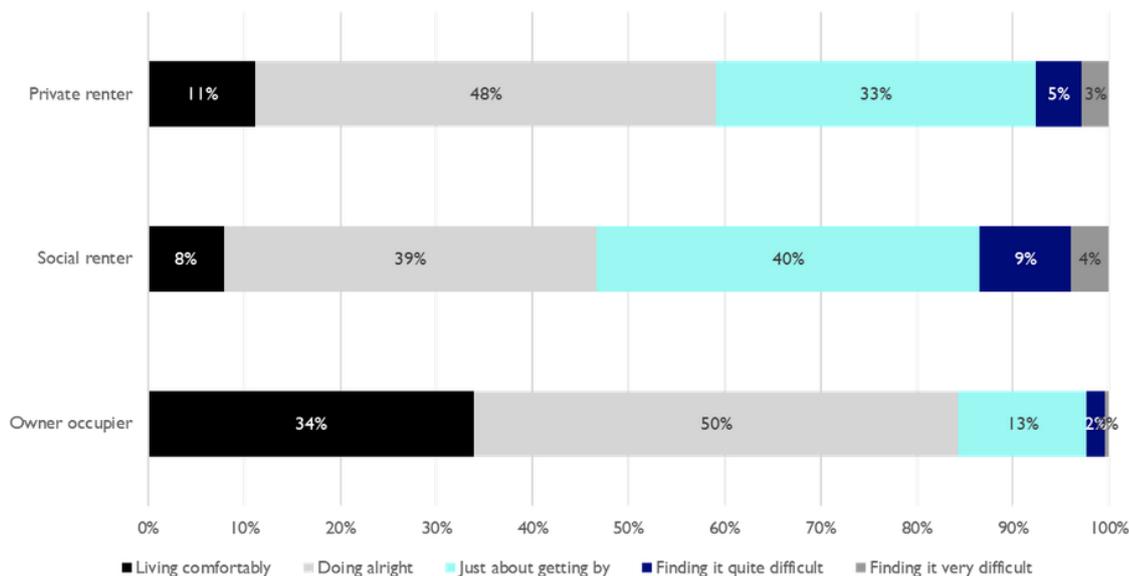
A year into the pandemic, only 8 percent of social renters are living comfortably, compared to 34 percent of owner occupiers and 11 percent of private renters. At the other end of the scale, 14 percent of social housing tenants are finding it very or quite difficult, compared to 8 percent of private renters and just 2 percent of owner occupiers.

Overall, this places four in 10 in a position of insecurity, just about managing to get by (40 percent), compared to 33 percent of private renters and 13 percent of owner occupiers.

Rising inflation

Much has changed again since March 2021. The most recent data from the ONS shows that inflation has hit a 30-year high of 5.4 percent in December 2021.²⁸ This is significantly earlier than Bank of England predictions, who stated in November 2021 that they expected inflation to peak at around 5 percent in April 2022.²⁹ Further increases are still expected, driven largely by rising energy bills, which are expected to hit those on low incomes the hardest.³⁰

Figure 17: Current financial situation by tenure (March 2021)



Source: Understanding Society Covid-19 survey

28 Office for National Statistics (2022) CPI annual rate 00: all items [online] Available at: www.ons.gov.uk/economy/inflationandpriceindices/timeseries/d7g7mm23 [Accessed 19 January 2022]

29 Bank of England (2022) Monetary Policy Report: November 2021 [online] London: Bank of England, p6. Available at: www.bankofengland.co.uk/-/media/boe/files/monetary-policy-report/2021/november/monetary-policy-report-november-2021.pdf [Accessed 19 January 2022]

30 Anderson, H (2022) Rising energy bills to 'devastate' poorest families. [Blog] Joseph Rowntree Foundation, Available at: www.jrf.org.uk/press/rising-energy-bills-devastate-poorest-families [Accessed 19 January 2022]

Economic life: wealth and debt

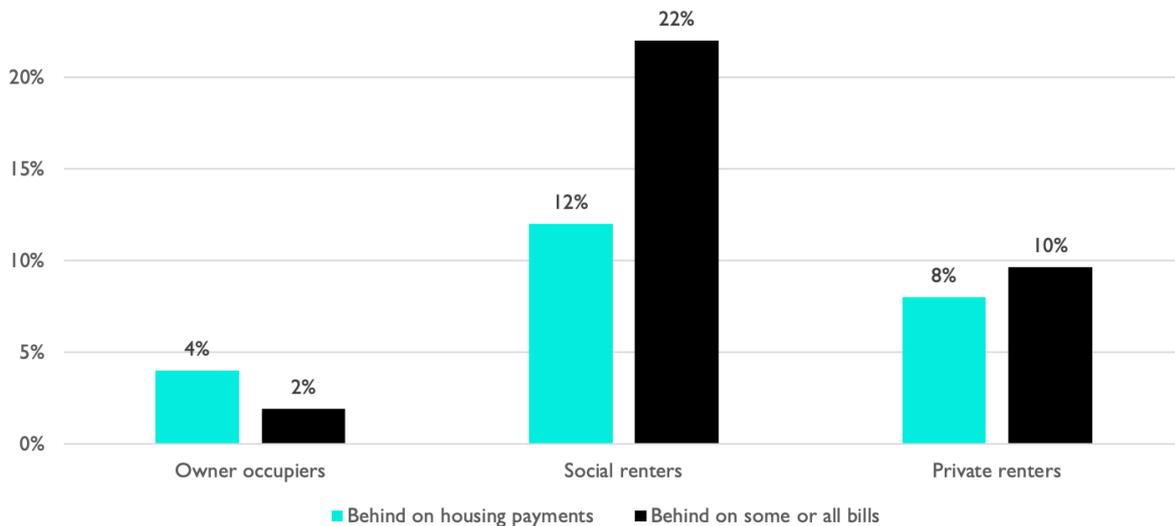
Social renters specifically are more likely to have fallen behind on both housing payments and bills, suggesting that the economic impact of the Covid-19 crisis has increased the insecurity of some social housing tenants.

Amongst social housing tenants, there is also the highest level of concern about financial insecurity in the future. One in five (21 percent) of social housing residents think that it is more likely than not that they will have difficulty in paying usual bills and expenses in the next three months (assessing it to have a 50 percent likelihood of happening or more). This is compared to 15 percent of private renters and just 4 percent of owner occupiers.

This concern is very likely to have grown across all tenures as recent and expected rises in inflation driven by energy bills (see Box above) and is very likely to put even further concern for future financial insecurity.

However, during the earlier phases of the pandemic homeowners were most likely to have experienced an increase in wealth, with nearly 20 percent seeing a rise in wealth of over 10 percent. Eight percent of social renters and nine percent of private renters have seen the same increase in their, less than half that of owner occupiers. The most adversely affected are private renters, 19 percent of whom have seen a decrease in wealth of 10 percent or more, 11 percent of social renters said the same and 8 percent of owner occupiers.

Figure 18: Housing and bill arrears



Source: Understanding Society Covid-19 survey

3.2

Economic security in the time of COVID-19

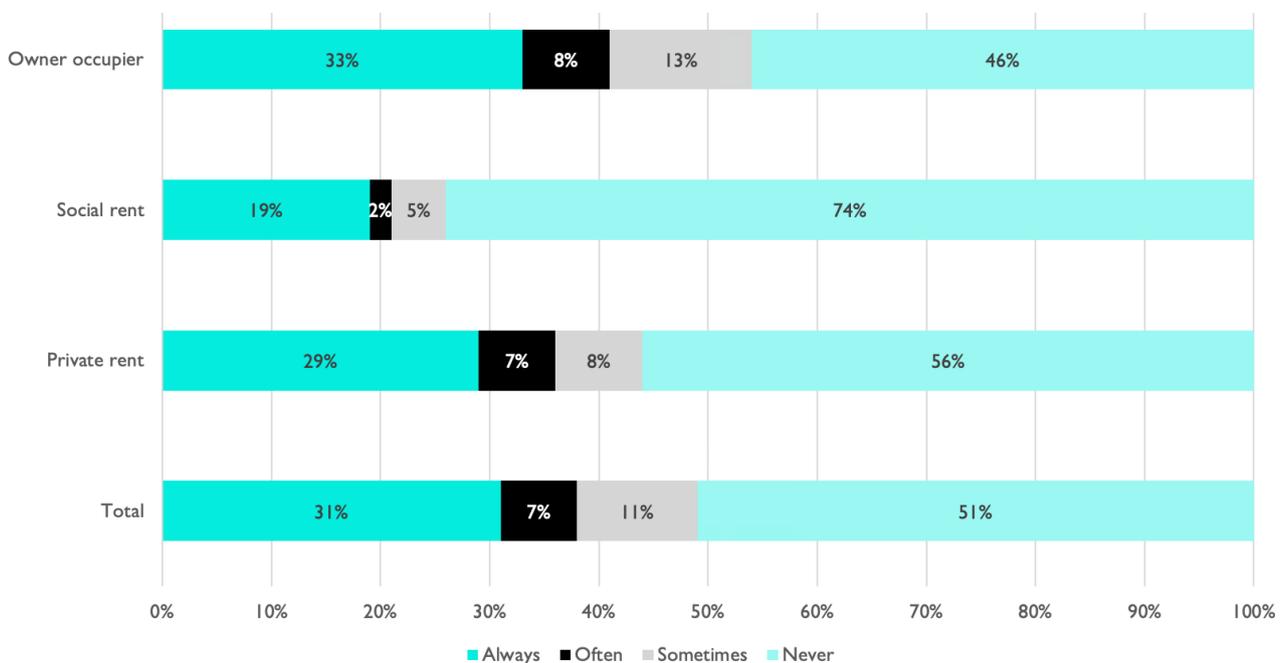
Health and wellbeing: lockdowns and public health

People who are less economically secure have fared worse during the pandemic across a number of measures. One area where this is apparent is in a person's ability to limit their potential exposure to infection by working from home. Three quarters (74 percent) of social renters in work never worked from home in March 2021, a time when the UK was under a strict lockdown. This figure is much higher than the proportion of owner occupiers (46 percent) and private renters (56 percent). Before the pandemic the figures were 89 percent, 63 percent and 75 percent for social renters, owner occupiers, and private renters respectively.

In total, only one in five (21 percent) of social renters reported an increase in the frequency in which they worked from home between February 2020 and March 2021. This compares to one third (33 percent) of social renters and 44 percent of owner occupiers.

There are two likely explanations. First, social renters are more likely to work in sectors which require a physical presence. As Figure 26 (chapter 4) shows, social renters are disproportionately represented in the elementary caring sectors. Second, it could also be caused by the lack of adequate working arrangements at home. However, we lack sufficient evidence to verify this.

Figure 19: Working from home by tenure, March 2021



Source: Understanding Society Covid-19 survey



SOCIAL RENTERS AND AUTOMATION

Social renters and automation

Automation is a cluster of technologies which has great promise for business, industry, and productivity. However, paths to increasingly technological futures are not smooth. As Mark Muro, senior fellow at the Brookings Institution, argued “automation happens in bursts”.³¹

In 2020 the RSA explored the relationships between the changing pandemic economy and automation adoption.³² At the time, effective vaccines had yet to materialise and there had been a rapid uptake of digital technologies among firms as well as changes in consumer behaviour. The changing economy had created much upheaval and there was some concern that without proper management, rapid uptake of technologies may cause further disruption for workers. The worry is not that ‘robots are taking our jobs’ but rather than technology can cause rapid structural transformations in a labour market and policy context which is not always well adapted to supporting people through these changes. What’s more, it is often the most disadvantaged, and those with the least economic and social capital, who would find it most difficult to adapt.

A compositionally changing labour market can be seen clearly as a consequence of the rise of e-commerce through the last decade and has accelerated in the pandemic. Our data shows that employment as sales assistants and retail cashiers had fallen by around 9 percent between 2013 and 2020, and we also know in the pandemic internet sales, as a share of all retail sales, reached a high of nearly 38 percent in January 2021, up from 20 percent in January 2020.³³

This accelerated uptake of e-commerce is further eroding the viability of high street retail jobs which were already in decline. In direct contrast has been the rise of road transport drivers or storage occupations, which have grown by 9 percent and 6 percent between 2013 – 2020 respectively (we analyse these roles in detail below). What’s more it appears that social renters are highly represented in these jobs (see Figure 24 below).

In this chapter, we explore the impact of automation on those living in social housing and find that social renters face a disproportionate risk from automation, compared to owner occupiers. Our analysis includes an assessment of jobs at most risk from automation and those that might see future growth, sectors which we will later revisit in our recommendations.³⁴

- 31 Muro, M, Maxim, R and Whiton, J (2020) The robots are ready as the COVID-19 recession spreads. Brookings [blog]. Available at: www.brookings.edu/blog/the-avenue/2020/03/24/the-robots-are-ready-as-the-covid-19-recession-spreads
- 32 Wallace-Stephens, F and Morgante, E (2020) Who is at risk? Work and automation in the time of COVID-19 [PDF] London: The RSA Available at: www.thersa.org/globalassets/foundation/new-site-blocks-and-images/reports/2020/10/work_and_automation_in_time_of_covid_report.pdf
- 33 ONS (2022) Internet sales as a percentage of total retail sales [online] The Office for National Statistics. Available at: www.ons.gov.uk/businessindustryandtrade/retailindustry/timeseries/j4mc/drsi [Accessed 21 January 2022]
- 34 ONS (2019) Probability of automation in England [online] The Office for National Statistics. Available at: www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/datasets/probabilityofautomationinengland [Accessed: 16 December 2021]

Box 2: Calculating automation risk

For our analysis we based automation risk on the ONS 2019 assessment of occupation automation risk.³⁵ The ONS base their estimates on adapted methodology from the OECD and Frey and Osborne (2013).³⁶

In 2013 Frey and Osborne estimated the 'probability of computerisation' for occupations in the US. A machine learning algorithm was fed 70 occupations which were labelled in two ways:

- 1** Experts assigned '1' to jobs they agreed were fully automatable, else '0'. Which was aided by the question: "can the tasks of this job be sufficiently specified, conditional on the availability of big data, to be performed by state-of-the-art computer-controlled equipment"
- 2** Frey and Osborne assigned scores corresponding to levels of manual dexterity, creativity and social intelligence that are all characterised as 'engineering bottlenecks' because they are resilient to automation.

Therefore the 'probability of computerisation' is a risk score based on these two measures alone. Based on this methodology, results indicate 35 percent of jobs in the UK would be lost to automation.

Whereas Frey and Osborne look at a job as a whole to assign a risk score, the OECD (2016) instead calculate the automatability of individual tasks and then uses the composition of tasks within a job to give an overall, refined, risk score for an occupation. This overcomes the criticism that it is relatively unlikely whole occupations will be automated, whereas tasks within jobs are more likely to be. Therefore, it is useful to consider automation risk as a risk to the disruption within a job, ie how likely it is to change and how significantly, as opposed to whether jobs will be lost or not. This is why upskilling is as vital as reskilling.

The ONS follow the example of the OECD and thus give an automation risk based in the task composition of jobs.

Occupations with high proportion of social renters are more at risk from automation

Overall, we find that social renters are concentrated in jobs with high automation risk. 17 percent of all workers in high automation risk occupations are social renters, compared to just 4 percent who are in low automation risk occupations, and an overall average of 10 percent.

³⁵ White, S et al (2019) Op cit

³⁶ Frey, CB and Osborne, M (2013) Op cit pp114, 254-280; and see: Arntz, M, Gregory, T and Zierahn, U (2016) Op cit

4.1

Social renters and automation

Figure 20: Automation risk profile by tenure (England, 2020)

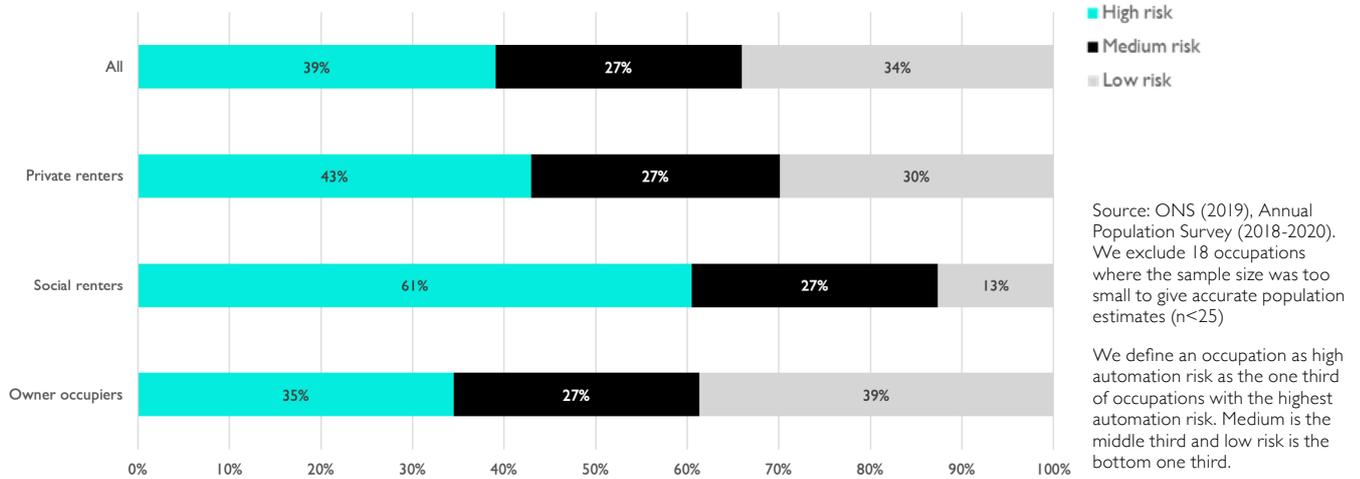
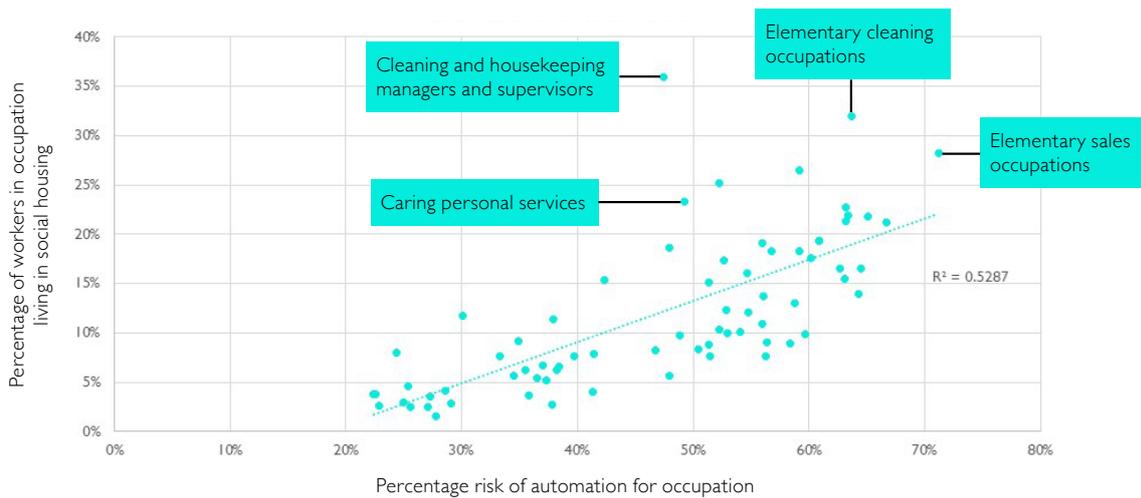


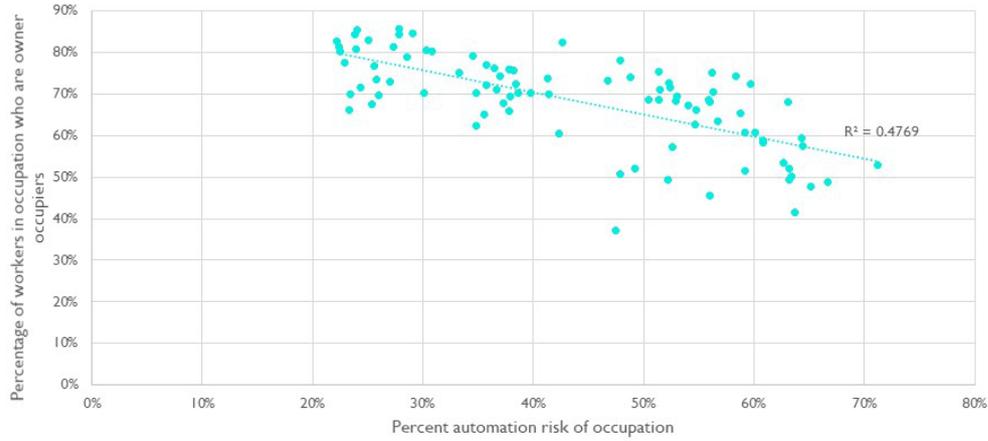
Figure 20 shows the risk breakdown for each social tenure group with 61 percent of social renters in high automation risk jobs and just 13 percent in low risk jobs. This contrasts with a population average of 39 percent and 34 percent respectively.

Figure 21: Social renters: 3-digit occupations by automation risk and percentage of workers who live in social housing



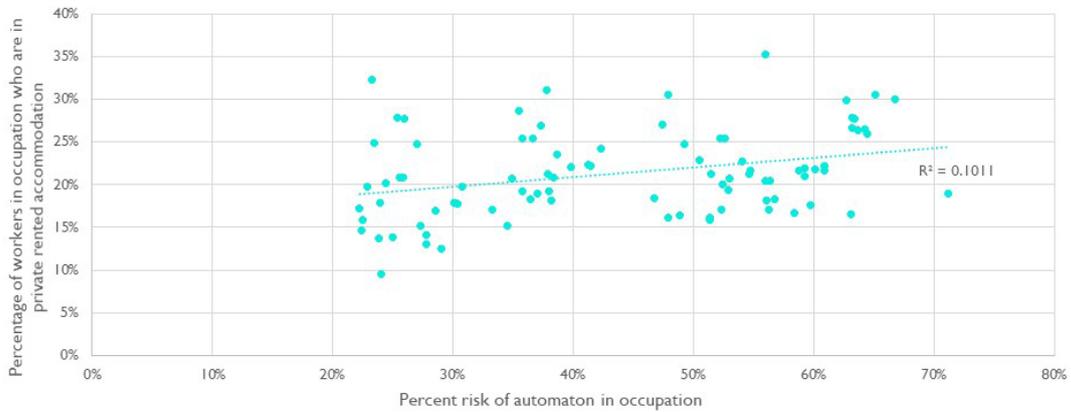
This is further confirmed in Figure 21 above, which shows that jobs with a high proportion of social renters are of greater risk from automation. We can also see from Figure 22 that jobs with the highest proportions of owner occupiers are typically of lower automation risk. However, if we look at the equivalent graph for private renters, the results are much less clear (Figure 23).

Figure 22: Owner occupiers: 3-digit occupations by automation risk and percent of workers who are owner occupiers



Source: Annual Population Survey (3-year pooled 2018-2020), ONS

Figure 23: Private renters: 3-digit occupations by automation risk and percentage of workers who are in privately rented accommodation



Source: Annual Population Survey (3-year pooled 2018-2020), ONS. Two occupations have been removed due to low sample size ($n < 25$)

4.2 Social renters and automation

Social renters risk register: who is at risk from automation?

While we can see social renters are on average at greater risk, it is useful to know precisely where employment support services should be concentrating on protecting workers and which occupations offer opportunities for growth.

In Work and automation in the time of Covid-19, the RSA developed a Covid-19 risk register, which reviewed both furlough uptake and automation risk to seek to understand how technological changes would interact with economic changes brought on by the pandemic: from government mandate, consumer behaviour, or from business adaption.

This work was intended as a forecast for businesses and government, to understand which industries and workers face the dual risks of pandemic induced restrictions and changing technological futures.

Below we run a similar exercise. The list below shows the jobs of greatest risk from future automation for social renters. However, it must be noted that not all these jobs carry equal risk and there are some unknown time horizons for implementation. It is therefore also useful to view the recent changes in employment (shown in the 'percentage change in total employment' column).

Broadly speaking, jobs which are already in decline, such as sales assistants and retail cashiers, may already show signs of technological disruption, while jobs which have had strong recent growth, such as road transport drivers, appear only a very long-term threat. Below we consider these roles in more detail.

Figure 24: 10 highest automation risk jobs with the most social renters

Occupation	Automation risk	Social tenant workers (England, 2020)	Total number of workers (all tenures, England, 2020)	Social tenants as percent of all workers	Percentage change in total employment (2013-20)
Sales assistants and retail cashiers	61%	216,258	1,115,422	19%	-9%
Elementary cleaning occupations	64%	177,343	554,437	32%	-10%
Other elementary services occupations	67%	176,758	831,646	21%	+4%
Road transport drivers	61%	151,000	781,278	19%	+9%
Elementary storage occupations	63%	84,478	385,348	22%	+6%
Food preparation and hospitality trades	56%	73,349	383,615	19%	+6%
Other administrative occupations	60%	72,555	732,280	10%	+24%
Elementary security occupations	59%	70,815	267,276	26%	-1%
Customer service occupations	53%	67,638	388,730	17%	+10%
Construction and building trades	53%	66,936	673,642	10%	-3%
Total	60%	1,157,130	6,113,674	19%	+2%

Source: Annual Population Survey (3-year pooled, 2013-2015 and 2018-2020), ONS. We define an occupation as high automation risk as the one third of occupations with the highest automation risk. Medium is the middle third and low risk is the bottom one third

'Other elementary service occupations' include: hospital porters, kitchen and catering assistants; waiters and waitresses; bar staff

'Other administrative occupations' include: sales administrators; other administrative occupations not elsewhere classified (nec)

Box 3: Automation risk: methodological note

Automation risk is calculated using ONS figures (see box 2 above for a more detailed explanation). **We define an occupation as high automation risk if it is within the top one third of occupations by automation risk.**

We then enrich this data with information on the number and proportion of workers in an occupation who are in social housing, using a 3-year pooled Annual Population Survey 2018-2020, and the Annual Survey of Household Earnings. A total of 90 occupations were analysed.

Figure 25: 10 highest automation risk jobs with the most social renters with income and gender breakdown

Occupation	Automation risk	Social renters (England, 2020)	Gross annual median full time income	Male	Female
Sales assistants and retail cashiers	61%	216,258	£19,377	37%	63%
Elementary cleaning occupations	64%	177,343	£19,312	30%	70%
Other elementary services occupations	67%	176,758	£16,314	42%	58%
Road transport drivers	61%	151,000	£26,280	93%	7%
Elementary storage occupations	63%	84,478	£23,061	72%	28%
Food preparation and hospitality trades	56%	73,349	£20,764	74%	26%
Other administrative occupations	60%	72,555	£23,030	29%	71%
Elementary security occupations	59%	70,815	£24,883	71%	29%
Customer service occupations	53%	67,638	£22,376	40%	60%
Construction and building trades	53%	66,936	£28,000	96%	4%
Total	60%	1,157,130	£21,975	54%	46%

Source: APS (3-year pooled) 2013-2015 and APS (3-year pooled) 2018-2020; ONS; ASHE (2021). The list shows the 10 largest jobs, by number of social renters employed, which are of high automation risk

'Other administrative occupations' include: sales administrators; other administrative occupations nec

'Other elementary service occupations' include: hospital porters; kitchen and catering assistants; waiters and waitresses; bar staff

Figure 24 above shows the 10 occupations of most risk from automation for social renters. It shows occupations we categorise as high automation risk which have the highest number of social renter workers. We see from Figure 25 that a full-time employee across these 10 occupations earns on average £21,975 per year. This is far below the England average of £31,285.³⁷ We also see that across these 10 occupations, 54 percent are men while 46

percent are women, this is virtually identical to the all-occupation English average of 55 percent and 45 percent respectively.

As we mention above, two roles worth considering in more detail are sales assistants and retail cashiers, and road transport drivers. These roles are both considered high automation risk, have had radically different recent trends in growth, largely caused by the same reason: e-commerce.

Facing decline: the fall of high street retail

Sales assistants and retail cashiers: sales and retail assistants, retail cashiers and check-out operators, telephone salespersons, pharmacy and other dispensing assistants

63 percent female, 37 percent male

Median full-time wage: £19,377

Change in total employment (2013-2020): -9 percent (-112,000 workers in England)

Retail work is one of the clearest examples of automation, and digitalisation, in action. Retail stores, in particular within supermarkets, have increased their use of technology such as self-service checkouts or handheld scanners through the last few years. In 2021 Amazon opened its first completely cash-out-and-transaction-free grocery store in the UK, Amazon Fresh.³⁸ Coupled with this is the decade-long rise of digital retail, and a significant ratcheting upward of e-commerce in the time of Covid-19. It is then unsurprising that overall employment figures for retail workers have fallen by 9 percent since 2013 and by 8 percent for social renter specifically.

In contrast to this, and likely following a similar story to road transport drivers, is elementary storage occupations, which have grown alongside the growth of large warehouses for e-commerce retailers such as Amazon.³⁹

Yet, in spite of its declining workforce, retail remains a significant employer in England and for social renters too – approximately 19 percent of all those who are sales assistants and retail cashiers are social renters, compared to an all-occupation average of 10 percent, and sales assistants is the second largest of occupations for social renters we analysed, behind only caring and personal services. The RSA in 2021 researched the economic security of key workers in the pandemic, including those in essential retail, and found significant economic insecurity among essential retail workers.⁴⁰ Combining this fact with the findings here, that retail workers are of significant automation threat, indicates that any focus on the retail sector should be both future facing by improving skills (see our recommendations on how best to do this for social renters), but should also ensure good working conditions now (see our previous work, key workers in the pandemic).⁴¹

37 RSA analysis of ASHE

38 Amazon (undated) Amazon Fresh Stores [online] Available at: www.amazon.co.uk/b?node=21962024031 [Accessed 20 January 2022]

39 BBC News (2021) Amazon set to hire 10,000 UK workers [online] The BBC. Available at: www.bbc.co.uk/news/business-57109282 [Accessed 17 December 2021]

40 Jooshandeh, J (2021) Key workers in the pandemic. Op cit

41 Ibid

Recent growth but future uncertain: road transport drivers

Road transport drivers: large goods vehicle drivers, van, bus and coach drivers, taxi and cab drivers and chauffeurs, driving instructors

7 percent female, 93 percent male

Median full-time income: £26,280

Change in total employment (2013-2020): +9 percent (+66,926 workers in England)

The employment of road transport drivers has grown by approximately 9 percent since 2013 and by 17 percent for social renters, despite ranking thirteenth if we order all occupations by their automatability, the vast majority of this rise is likely a direct offset of some of the decline seen among retail staff as increasing numbers of smaller delivery drivers replace high street shops. A fact which the pandemic has accelerated.⁴² More recently, the high demand for HGV drivers was seen clearly as labour shortages in the UK threatened to disrupt supply chains.⁴³

Second, the technology which would bring the end to road transport drivers, autonomous vehicles, has yet to materialise in a way that is both safe and commercially viable. Indeed, in 2020 the RSA wrote that the pandemic may further stall any transition and research into autonomous vehicles as capital expenditure and investment in technologies is paused or stopped all together in favour of more certain income streams.⁴⁴ For instance Uber, in order to reduce costs, announced it would wind down its AI Labs in May 2020.⁴⁵

Road transport is the fifth largest occupation for social renters, with 19 percent of those employed in these roles living in a social home, compared to the average of around 10 percent across all occupations, with the employment of social renters in these roles having grown by 17 percent (2013-2020). Road transport has been a significant opportunity area for all workers but especially social renters.

However, the future remains unclear. While technologists continue to pursue self-driving cars, and academics consider it a high automation risk occupation as previous RSA research has explored, the mere fact of a technology's potential deployment is only one variable when it comes to scaling adoption.⁴⁶ Driverless cars could thus face numerous barriers – legal, infrastructural, economic, social and cultural – if they are to become a reality that meaningfully displaces driving jobs on Britain's roads.

42 Wallace-Stephens, F and Morgante, E (2020) Op cit p25

43 Hills, J (2021) Tesco, Amazon and McDonald's warn of Christmas disruption due to HGV driver crisis [online] ITV. Available at: www.itv.com/news/2021-09-22/tesco-warns-of-panic-buying-at-christmas-unless-hgv-driver-crisis-is-solved [Accessed 17 December 2020]

44 Wallace-Stephens, F and Morgante, E (2020) Op cit p26

45 BBC News (2020) Coronavirus: Uber announces drastic cuts to secure its future [online] The BBC. Available at: www.bbc.co.uk/news/business-52711649 [Accessed 20 January 2022]

46 Dellot, B, Macon, R and Wallace-Stephens, F (2019) The Four Futures of Work [PDF] London: The RSA. Available at: www.thersa.org/globalassets/pdfs/reports/rsa_four-futures-of-work.pdf [Accessed 21 January 2022]

4.3 Social renters and automation

Resilient jobs and growth sectors

To create and implement a dedicated response to the risk from automation, it is also important to understand which roles could provide long-term security and growth for social renters. In this section, we provide guidance on which jobs offer opportunities for future employment for social renters and beyond. This guidance can only ever be partial because individual circumstances must also be considered alongside the profile of the job itself. To determine the 'jobs for growth' we applied three considerations:

What is the automation risk profile of the job? In this analysis we only consider roles which are of medium or low automation risk.

Is the role accessible? To ensure the role is accessible to both those with existing low qualifications, or those who are looking to

switch roles and where qualifications may not be transferable, we only include roles which have 50 or more percent of workers with a level 3 qualification or below.

Is the role in a growth sector? We only include jobs which have not seen significant declines in employment in the time period of analysis. We exclude roles which have fallen by more than -2 percent.

Alongside these three quantifiable factors, we also suggest that case-by-case assessments of whether a role provides good work is critical to identifying jobs and sectors that will positively contribute to economic security. Because of a limited ability to analyse good work simply in the data, we use income as an indicative proxy, but we do not exclude any jobs based on income. Income is clearly not sufficient in itself to say whether an occupation is a 'good job' and our examples of employment trends below exemplify the complexity of what good work foresight entails.

Figure 26: 10 automation resilient and accessible jobs

Occupation	Automation Risk	Number of workers (England 2020)	% change in employment (2013-2020)	Gross annual full time income	Proportion with level 3 qualification and below		Social renter workers (England 2020)	Social renter as proportion of all workers (England, 2020)	
					Male	Female			
Caring personal services	49%	1,083,119	+4%	£21,517	71%	21%	79%	252,361	23%
Childcare and related personal services	51%	706,467	-2%	£17,702	58%	9%	91%	106,719	15%
Managers and proprietors in other services	35%	512,177	0%	£34,621	51%	63%	37%	29,157	6%
Electrical and electronic trades	49%	365,226	+1%	£33,202	72%	97%	3%	35,502	10%
Protective service occupations	36%	309,343	+3%	£40,443	61%	81%	19%	11,494	4%
Science, engineering and production technicians	40%	290,278	+21%	£29,000	51%	73%	27%	22,260	8%
Managers and directors in retail and wholesale	37%	281,333	-2%	£28,824	61%	60%	40%	18,766	7%
Agricultural and related trades	35%	269,437	-1%	£21,852	77%	86%	14%	24,805	9%
Metal machining, fitting and instrument making trades	52%	264,328	+7%	£31,510	78%	94%	6%	27,189	10%
Managers and proprietors in hospitality and leisure services	35%	251,727	+6%	£26,410	60%	58%	42%	15,622	6%

4.3 Social renters and automation

Figure 26 above shows the top 10 jobs for potential growth, representing those with low to medium automation risk while having a broadly accessible level of qualifications (for the full list see Figure 30 in the appendix). We tie accessibility here to the government's Lifetime Skills Guarantee, which offers to pay for level 3 courses for those without an existing level 3 qualification, a useful benchmark given the existing policy framework.

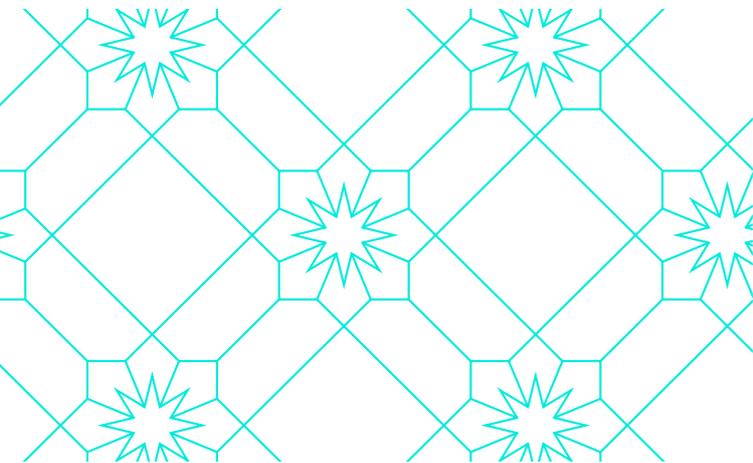
This table provides some insight into which jobs hold long-term security from automation. In particular, the finding that caring and childcare related services provide some resilience to automation speaks to the growing economic trends that fall out from our aging population. It also provides an example of the importance of considering good work practices alongside wider economic trends. These roles are marred by stories of poor quality work and high insecurity.

In 2021, the first large report in the RSA Economic Security Observatory series, Key workers in the pandemic, followed the economic security of key workers (such as care workers and childcare workers) through the pandemic, reporting on the challenges they face.

The research found that care workers and nursery and school staff, were facing significant economic security challenges; our findings showed their roles can be highly personally demanding and difficulties with mental and physical health were common for those in health and social care. Further to the personal challenges, key workers, care workers in particular, face significant other economic security challenges: financial insecurity, poorer routes to pay or status progression, and insecurity of contract.

Furthermore, we can see from Figure 26 above that care and personal services and childcare services are the two lowest paid roles of the list of 10, while also being the most female-dominated roles of the list.

We therefore conclude that the care sector requires much improvement and funding to achieve good work for all in the sector. In our recommendations we argue that a good work strategy for care work is needed.



47 Jooshandeh, J (2021) Key workers in the pandemic. Op cit

48 Ibid p24

5

MINIMISING THE RISKS: SOCIAL HOUSING AND SECURITY TRAPS

Minimising the risks: social housing and security traps

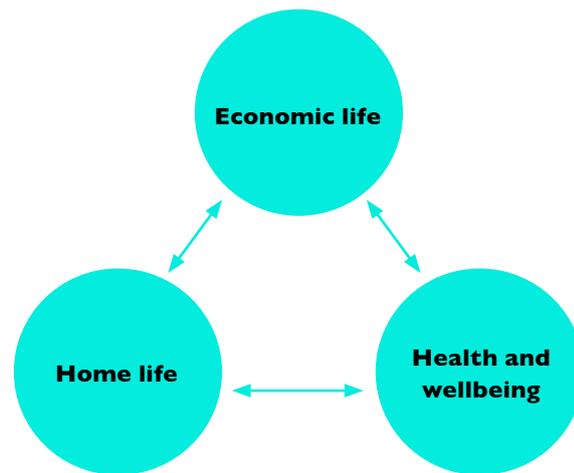
So far, we have seen evidence of the dual risks facing social renters: economic insecurity and future automation. These risks are both present and forecasted, requiring a better and more systemic approach to support residents.

For those living in social housing, the provision of housing offers two key responses to these challenges compared to a private rent; greater affordability and longer-term tenures. Whilst the data analysis presented in this report suggests that alone these are not enough to mitigate the challenge of economic security, our qualitative interviews did illuminate some of the ways social housing creates positive impact on subjective experiences of economic security.

We heard how being accepted for social housing allowed residents to focus on other aspects of their lives, such as their health and wellbeing, supporting others or looking for other opportunities for themselves.

In this sense social housing acted as a key means of minimising security traps for these tenants; it minimised any unwanted trade-offs being made between their economic lives, their health and wellbeing, or their family and home lives. As we stated in the introduction, we believe it is the job of policymakers and support services to minimise security traps. Our findings show how social housing is a mechanism by which to help achieve this.

Figure 27: Security traps: unwanted trade-offs between the three pillars (Repeat from Introduction)



1. Social housing provided stability and security when it was most needed, allowing people to manage their own health and wellbeing

“I said I only want social housing. They [housing support service] tried to put me in a private rented flat but I said I don’t want to go. I was worried if anything went wrong then I might end up homeless again”. Ricky, 55, London. In current home 18 months

“This place had a purpose for me at the time. It gave me a break and allowed me to manage a difficult [health] condition”. Mariam, 39, London. In current home 11 years

Most of the social renters we spoke to had moved into their home in a time of high personal difficulty. Getting a social home for many we interviewed finally meant stability where they live and feelings of much greater security than a private rented home could provide.

Mariam, 39, London. In current home 11 years

Mariam is from London and lives with her 8-year-old daughter and is currently unemployed. At 18 she attended university when she was diagnosed with a long-term health condition.

Initially her condition was manageable. When she was studying for her second degree her condition flared and she returned to her parental home. On the suggestion of her mum, she contacted the local council about receiving a social flat, and was found one within a few months.

Mariam says that having a social flat was never part of her ‘vision’ for her life and she intends to move to a private accommodation, and eventually buy a home, when she gets back into work.

But she said that, looking back, her flat gave her the stability, security, and affordability she needed at that time. She needed to be able to manage her condition physically and to psychologically come to terms with the change in her life, as well as maintain some autonomy and independence outside of her parental home. Having her own social home allowed this to happen.

Ricky, 55, London. In current home 18 months

Ricky is originally from Liverpool, having moved to London in 2011. After spending much of his childhood in a children’s home, much of his adult life has been spent living on the streets or in prison. Ricky has COPD, anxiety, and depression.

Ricky moved to his home 18 months ago after being in a ‘temporary’ accommodation for eight years with the support of a homelessness charity. After two years of this charity suggesting he get his own place, he agreed. He was on the waiting list for one year before getting his current home.

At one stage it was suggested he goes for a private flat, but Ricky refused. He said that he didn’t want to pay “extortionate” rent and wanted the security of mind to know that, if his mental health challenges re-rose and he missed a rent payment, he wouldn’t quickly become homeless again, which he feared would happen in a private accommodation.

2. Social housing gave some the security and financial breathing space to be able to pursue economic opportunities

“Early in my job I wouldn’t have been able to afford private rent, especially with a baby. Trainee dental nurses start pretty low paid so it would have been impossible”.
Susan, 39, Manchester. In current home for 16 years

From our conversations with social housing residents, we found that being in a social home gave the respondents a base on which to build their working lives. Social housing therefore, for the tenants we spoke to, minimised the security trap between their home and economic life. Rather than a home weakening their ability to pursue good and meaningful work, due to insecurity of contract or unaffordability, they were able to strengthen their economic lives as a result of their home.

Susan, 39, Manchester. **In current home 17 years**

Susan is from Manchester and lives with her two sons, 14 and 17. She has been a dental nurse now for around 16 years.

When Susan was pregnant, she was living with her dad and his girlfriend, who fell pregnant at the same time. She said there would not have been enough room her dad’s home and so needed to move out on her own and joined the housing waiting list. Shortly after she bid and won her current home.

After moving in, she was looking for work and saw an ad for a trainee dental nurse, applied and got the job. Susan says that the pay is so low for trainee dental nurses that she would not have been able to afford to live in a private rented home with just her and her son on the salary.

However, pursuing the career has been fruitful for her as she is now a senior dental nurse and the manager for her practice.

Jamie, 27, London. **In current home 7 years**

Jamie is from London and lives on his own. He works as an adult social worker.

He moved to his home after being kicked out of his family home at 19 years old. He was put into an emergency hostel for several months before being prioritised for social housing because of his severe scoliosis.

Jamie says he has always worked and enjoys working but being in his social home made his life easier and his career pursuable when he was younger because he was earning much less. He says without that extra financial support he isn’t sure how he would have coped at the time.

Now he is further in his career and supports others into social housing too. He says while that experience wasn’t a good one, it meant he can empathise better with his clients and offer more practical advice.

3. Social housing meant tenants could prioritise their families and home lives at times of most need

“After my niece came to live with me, I was driving an hour and a half round trip to take her to school, then again to bring her back, and it meant I had to reduce my hours at work. The council got us a home pretty quickly nearer to her school and it made my life much, much easier”. Annette, 60, Manchester. In current home two and a half years

Home and family life is one of the three pillars of economic security and so we believe that any security traps related to family life – ie a trade-off between pursuing a meaningful home life, economic life, and personal health and wellbeing – should be minimised. Our findings suggest social housing is a strong means of minimising any security traps by giving a secure and affordable home to those who have greater family responsibilities.

Edward, 43, London.

In current home all his life

Edward lives in his childhood home. He is the live-in, full-time carer for his two parents. When Edward was a child, his dad had an accident at work which meant he needed full-time care. His mum has difficulties with her mental health.

Until about 10 years ago, when his physical health got much worse, Edward's dad was mostly independent, with only relatively light support from Edward, while his mum's anxiety had steadily progressed through his life to the point where she now rarely feels able to leave the house – a situation made worse by the pandemic.

When his dad's health got worse, Edward became their full-time carer and receives carer's allowance. He says he budgets well and has enough for them to live on, but their savings, and so room for any surprise expenses, is very limited.

He says the fact that rent is cheaper, and repairs are paid for and done urgently, has saved him tens of thousands of pounds through the years.

While he would like to work, he says he needs something local and flexible and hasn't found anything suitable yet, so his social home has given him the financial space to care for his parents.

Annette, 60, Manchester.

In current home 2.5 years

Annette lives in Manchester with her foster son (11) and daughter (7). Four years ago, when living in house she part-owned and working for a car dealer, she took her niece (17) into her care too after her niece was taken out of the care of her mum.

Annette spent just over a year driving a one and a half hour round trip twice a day to take her niece to school and back, while trying to maintain her job and sleeping on the sofa so her niece could have the bed. Eventually a social worker put her on the social housing waiting list and she was prioritised for a house near her niece's school.

Since then, she left her job and became a foster carer. She says without the move she would have struggled more, and her stress would have increased more than it already had done. The move meant she could work less, commute less, and start a new life as a foster carer.

4. Social housing for many meant having a good quality home. Unfortunately, there were complaints about the responsiveness and service of some landlords when problems arose

“My landlord gives us urgent priority for repairs because my parents are so unwell. I don’t know how I would have afforded some of the repairs we’ve needed – on carers allowance plus the benefits we get it would have been really difficult”. Edward, 43, London. In current home all his life

“I have had black mould in my flat since I moved in [18 months ago]. I keep complaining to my landlord, but they have just done cosmetic repairs. I won a disrepair claim against them. My neighbours have the same problems but don’t speak English as well so haven’t put the claim in even though I keep telling them to”. Ricky, 55, London. In current home 18 months

Within the ‘home life’ pillar of economic security, as well as family life and affordability above, we include housing quality and appropriateness. In past RSA research on economic security, issues of home quality and appropriateness have been found to be a variable in influencing personal wellbeing. For some, social housing means repairs and issues which they worry would not be taken care of by a private landlord or they would not be able to independently afford, are taken care of by their housing association or council.

However, we also heard from several of those we interviewed complaints about the perceived short-termism of social landlords in trying to save money (eg repeatedly fixing a boiler when a new one is needed), cosmetic improvements without addressing the root problem, or complaints about contractors which get bundled in with complaints about the landlord. For some, like Miriam who saw a series of different people who all had to reassess a problem in her home without taking action, contractors were not acting quickly enough on pressing issues, whilst for others’ complaints to landlords weren’t getting heard.

49 Webster, H (2019) Making Home [online] London: The RSA. Available at: www.thersa.org/globalassets/images/blogs/2019/10/rsa-making-home.pdf [Accessed 17 January 2022]

Ricky, 55, London. In current home 18 months

Ricky says he has had consistent black mould on the ceiling and walls since he moved in 18 months ago. He has complained to his housing association who have done only cosmetic improvements to date. For instance, his housing association changed a window in his front room, which was rotten, but he says the new window was 'ruined' again after six months because the mould problem hadn't been addressed. Ricky put in a disrepair claim against his housing association and won.

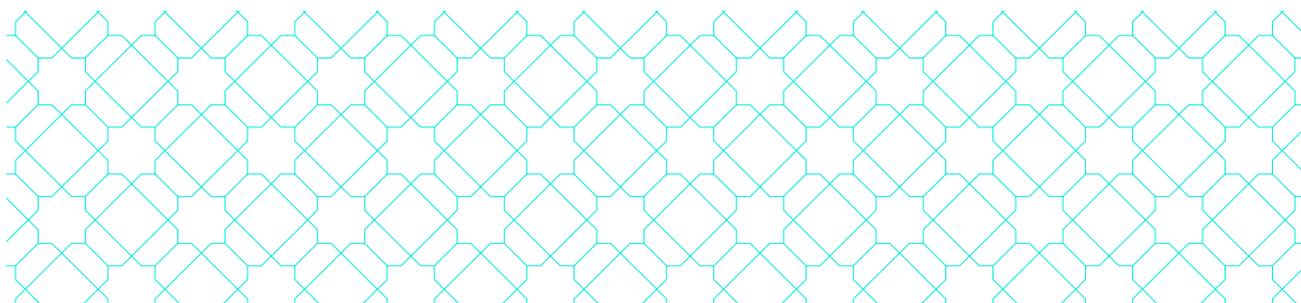
He says his neighbours have similar problems but do not speak enough English to be able to complain consistently to their landlord, and so Ricky has been doing much of the communicating for them. Currently he is waiting for the housing association to send a repair person to fix the outdoor rendering to hopefully improve the mould problem, as they said they would, but they have yet to come.

Susan, 39, Manchester. In current home 17 years

Susan's main complaint has been the need for repeat boiler repairs over the course of five or six years. She says that over time it became clear she needed a new one as every time it was fixed, not long later the boiler would need to be repaired again.

After much complaining she eventually got a new boiler only after a contractor eventually agreed with her that it's not worth repairing anymore. She felt that it might have been in the interest of some of the contractors to keep coming to repair the boiler rather than order a replacement.

Since she had a new one, she says there have been no problems.



6

RECOMMENDATIONS

Recommendations

In the last chapter we saw, through conversations with social residents, how social housing can offer real security and stability in times of significant personal need. In spite of this, serious economic insecurity remains.

We have seen in this report the ways in which social renters' financial and work outcomes are worse than other tenures, for instance through lower rates of employment and worse quality jobs, but we also know that social renters often have poorer outcomes in terms of their health and wellbeing too.

It is increasingly clear, therefore, that providing an affordable and secure home, is a lifeline for many, but could also do more to eliminate or minimise the security

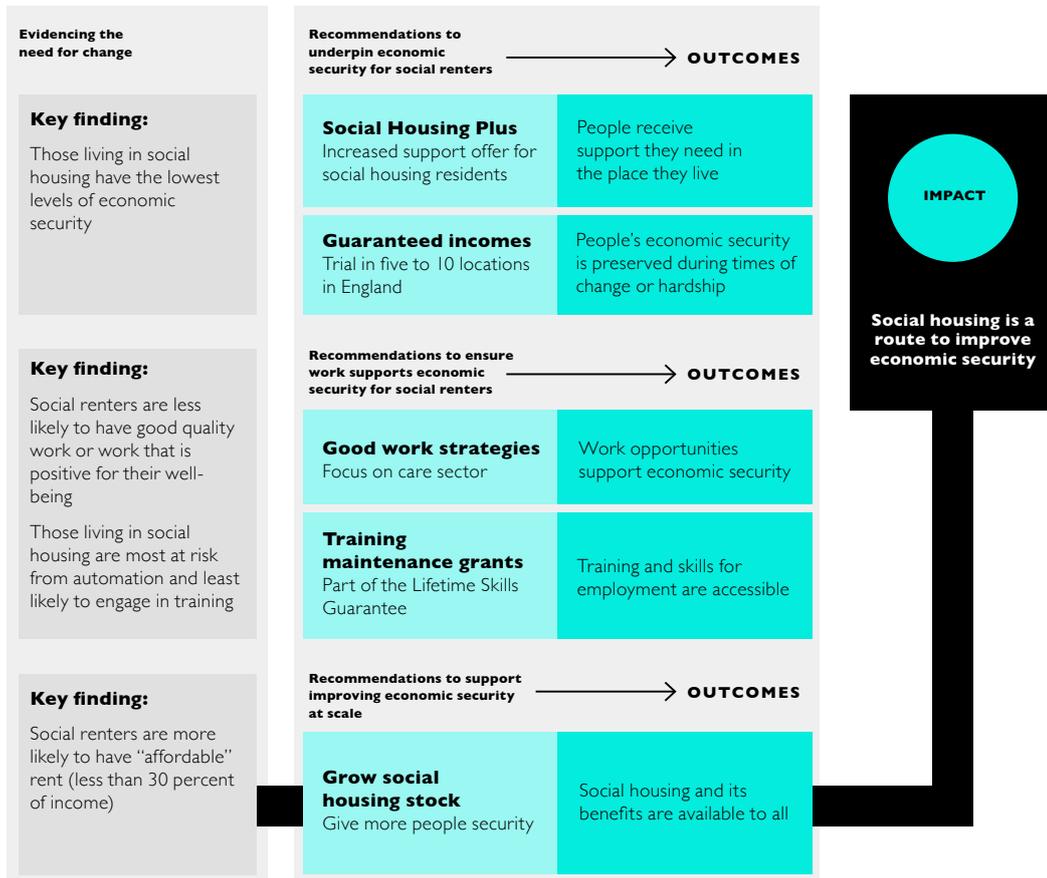
traps faced by insecure people by providing integrated services such as those outlined in the case studies below (page 55).

To improve the lives of people facing economic insecurity, we must ensure social housing is a route to improving economic security by:

- 1** Designing social housing support to underpin economic security for social renters.
- 2** Ensuring employment, health, digital and other services are accessible to social renters and supports their economic security and wellbeing.
- 3** Increasing the scale of social housing so its benefits are available to all who need it.

Figure 28 outlines how our recommendations, informed by evidence in this report, might offer a route towards these goals.

Figure 28: Theory of change – improving economic security through social housing (repeat from executive summary)



Any support needs to be tailored to account for the needs and circumstances of the individual in receipt. For instance, over half of social renters have a long-term health condition or disability,⁵⁰ and one in three social renters self-report having fair, bad or very bad health. Both are higher amongst social residents than any other tenure type.⁵¹

In this chapter we call for a series of recommendations which, in combination, move towards a policy and practice environment where social housing provision actively supports the economic security of all who need it.

Box 4: Current support for social renters

Above, we stated that a core aim of our recommendations is to ensure social housing supports everyone who needs it to achieve stronger economic security, including access to wraparound services. In 2018 IPPR estimated that a total of £60m of additional services were being offered to social renters via their housing association.⁵² This equates to only around four in 10 housing associations providing additional services for their residents.⁵³ Typically it is only the largest housing associations that have the resources and capacity to do so.

Social renters without services provided by their landlord might also have access to services through local charities or enterprises, their local authority, or through government or health service programmes. But availability to these services can still be inconsistent across the country or social renters may not be aware of their availability.

Services needed by social renters are restricted by a postcode and landlord lottery.

50 Ministry of Housing, Communities and Local Government (2021) English Housing Survey 2019-2020: Social Rented Sector [online] London: HM Government. Available at: assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1004105/EHS_19-20_Social_rented_sector_report.pdf [Accessed 14 January 2022]

51 The Health Foundation (2020) Better housing is crucial for our health and the COVID-19 recovery [online] The Health Foundation. Available at: www.health.org.uk/publications/long-reads/better-housing-is-crucial-for-our-health-and-the-covid-19-recovery [Accessed 14 January 2022]

52 Dromey, J, Snelling, C and Baxter, D (2018) Op cit

53 Ibid

6.0 Recommendations

(Box 4: Current support for social renters, continued)

Case study 1: Clarion Futures

Clarion Futures, the charitable foundation of Clarion Housing Group, provides tailored support and integrated services across four core programmes:

- 1** Jobs and Training – to develop the skills of people living in Clarion homes and communities and support them into work. In 2020/21 2,558 people were supported into work by Clarion Futures, with 15,000 people supported in total since its launch.⁵⁴
- 2** Money – helping thousands of people every year manage their money, reduce debt and increase their financial resilience. In 2020/21, 3,820 Clarion residents were supported with one-to-one money guidance and 3,584 with debt advice.⁵⁵
- 3** Digital Inclusion – offering tailored support to help Clarion residents use the internet safely and confidently, covering informal sessions and courses to improve digital skills, as well as access to devices through a connectivity programme. In 2020/21, 13,998 digital skills support interventions were delivered.
- 4** Communities – grants and practical support for community groups and charities, supporting projects that benefit everyone from pre-school children to pensioners. In 2020/21, grants to organisations supporting Clarion residents totalled £726,131.⁵⁶

In 2020/21 Clarion Futures invested a total £13.7m as part of their range of support services offered to people living in Clarion homes and communities.⁵⁷

Case study 2: South Yorkshire Housing Association (SYHA)

South Yorkshire Housing Association provide support to their residents through employment and wellbeing services:

- 5** Good work: a SYHA run initiative to support their residents into good work through one-to-one support, evidencing skills, continued support once in a job, mental health and wellbeing support, or guidance around benefits.⁵⁸
- 6** Over-50s wellbeing support: SYHA created the LiveWell group of services across South Yorkshire. LiveWell provides a range of services specialised to the over 50s, such as mental or physical health support, help with loneliness or isolation, or LiveWell Centres.⁵⁹
- 7** Mental health services: SYHA offers a range of mental health support and has a collaborative project called Living Well with Sheffield Health and Social Care Foundation NHS Trust.⁶⁰
- 8** Learning disabilities: SYHA provides homes for those with learning disabilities at Oak Close with a specialist support team provided by Rotherham Doncaster and South Humber NHS Foundation.⁶¹
- 9** Social prescribing: social prescribing is a model in which medical professionals prescribe non-clinical services to support health and wellbeing. For example, sports clubs, hobbies, or community groups. SYHA works alongside NHS Doncaster Clinical Commissioning Group and Doncaster council to help their residents find appropriate social prescribing services.⁶²

54 Clarion Housing Group (2021) Social Impact Report [PDF] page 12 Available here: https://www.clarionhg.com/media/2321/clarion0003_social_impact_report_v8_spreads.pdf [Accessed 11 January 2022]

55 Ibid page 14.

56 Ibid page 14.

57 Ibid page 12

58 SYHA (2021) About Good Work [online] Available at: www.findgoodwork.co.uk/about-good-work/ [Accessed 16 January 2022]

59 SYHA (2017) LiveWell at home [online] Available at: www.livewellathome.org.uk [Accessed 16 January 2022]

60 SYHA (2021) Mental Health [online] Available at: www.syha.co.uk/wellbeing/find-a-service/mental-health/. Also see: Positive Practice Directory (2017) Living Well – South Yorkshire Housing Association – NCCMH [online] Available at: positivepracticemhdirectory.org/archive/living-well-south-yorkshire-housing-associatiobn/ [Accessed 16 January 2022]

61 SYHA (undated) Oak Close: Learning Disabilities [PDF] Available at: www.syha.co.uk/wp-content/uploads/A5-Oak-Close.pdf [Accessed 16 January 2022]

62 SYHA (2021) Social Prescribing [online] Available at: www.syha.co.uk/wellbeing/find-a-service/social-prescribing/ [Accessed 16 January 2022]

Recommendation 1: Social Housing Plus

Aim: *underpinning economic security for social renters*

Social housing supports people beyond bricks and mortar to offer a range of wraparound services, such as employment support, financial education and guidance, digital inclusion, personal and family support and community engagement, such as those provided by Clarion Futures and South Yorkshire Housing Association.

We recommend that the UK government implement an extended model of social housing support, **Social Housing Plus**. Social Housing Plus requires and supports local stakeholders, including housing associations and existing service providers, led by the local authority, to work together to ensure all social renters are able to locally access the services they need to improve their economic security.

Social Housing Plus is therefore a **guarantee to all social renters** that they will have access to a range of extra **support services**, beyond the bricks and mortar of their home.

Social Housing Plus uses some inbuilt advantages to offer this support. First, housing associations and local authorities providing housing have a relationship with tenants that can form the basis of a support offer. Secondly, the affordability and stability of social homes, as we saw in the previous chapter, has the potential to improve people's lives—with greater access to formal services, this advantage can be built upon and multiplied.

The aims of Social Housing Plus are to:

- 1** Strengthen economic security, meaning the scope of support should be holistic in nature and across the three pillars of economic security.
- 2** Ensure all social renters nationally have access a 'core' list of services at a minimum. We expect social renters to be integral to the design and content of these services.
- 3** Build service provision around nationally and locally shared learning and evaluation frameworks for maximum benefit to residents.
- 4** Build upon, and join up access to, the many existing services around the country.

The remit of Social Housing Plus

Research indicates that national or supra-regional programmes of employment support can be insensitive to local or individual needs and wants, and so limit effectiveness.⁶³ Taking a tenant-led, and locally-based approach to specifying the scope, content and delivery of services, Social Housing Plus will require collaboration across local systems.

63 RSA (2017) 5 ways housing associations underpin inclusive growth [PDF] London: The RSA. Available at: www.thersa.org/globalassets/projects/psc/inclusive-growth-commission/8.-inclusive-growth-commission-seminar-7-housing-writeup.pdf;

Dromey, J, Snelling, C and Baxter, D (2018) Op cit

Gibb, K et al (2020) Improving Opportunities: How to support social housing tenants into sustainable employment. APPG on housing and social mobility. [online]. Available at: appghousingsocialmobility.uk/images/Improving-Opportunities-APPG-Inquiry-full-report.pdf;

Judge, L (2019) Social renting: a working hypothesis. The Resolution Foundation. [online]. Available at: www.resolutionfoundation.org/comment/social-renting-a-working-hypothesis/ [Accessed 18 December 2021]

6.1

Recommendation 1

Locally designed offers should build up from a core list of service areas which all social renters have access to, informed by evidence on improving economic security. Provision beyond the core service areas is welcomed, depending on local wants and needs. We envision this core list could include:

- Employment support and training.
- Employment experience programmes.
- Coaching.
- Personal and family support (mental health support, physical health guidance, family support).
- Financial education and guidance.
- Digital skills training and support.

Where access to services already exist locally the Social Housing Plus model is useful as a means of packaging, simplifying, and joining up access to these services through simpler referral routes, as well as committing to the provision of these services as a **fundamental right** for social renters.

Many of the services we describe should already be on offer locally, but where a service does not exist, or where there is insufficient capacity, a provider should be found, or supported to expand, by the local authority for the whole area. Larger housing associations could also be encouraged to financially support this procurement or to procure or create the service themselves for their own residents. Successful service providers should be encouraged to expand, within and across local areas.

Delivery of Social Housing Plus

To implement Social Housing Plus, local authorities would be required and supported to work with local housing associations, with third-party service providers, and with tenants themselves to ensure the core service areas are offered to all tenants, and any additional areas are also considered.

In the design and delivery of the services a range of existing or new service providers should be included, such as local charities, private enterprises, the NHS, local colleges, or housing associations themselves. It would be the job of the local authority, in conjunction with other local social landlords, to coordinate and assess the need and capacity of existing services, then increase provision where necessary.

As such, there are roles and responsibilities in such a model of support services for a range of actors across the system.

We recommend that the UK government should:

- Declare a **right** of social renters to access wraparound services within the core service areas. This right could, for instance, be set within statutory guidance as the responsibility of local authorities to lead, with the support of other stakeholders such as housing associations.
- Ensure the European Social Fund is fully replaced by the upcoming UK Shared Prosperity Fund (UKSPF). Ensure enough funding is available through UKSPF and other sources for any new or expanded services required under Social Housing Plus.
- Work with social renters, industry stakeholders, outside experts to

define the core service areas, but do not prescribe in the nature, content, or mode of delivery – these latter decisions should be taken locally.

- Work with stakeholders within local economic security hubs (see below) to design and implement the Social Housing Plus model and issue supporting guidance to Housing Associations and local authorities.
- Design common frameworks for evaluation and forums of best practice sharing alongside social renters, industry stakeholders and outside experts to ensure good outcomes for renters and service providers. Evaluation frameworks should take into account the holistic spectrum of economic security factors: economic life, health and wellbeing, and home and family life (see introduction for more detail).

We recommend that local authorities should:

- Lead the convening, and if necessary, procurement of required services, working closely alongside housing associations, existing providers and social renters in the design or details of the services required.
- Create local 'economic security hubs' which bring together all local stakeholders including renters and existing providers in the provision of support services for social renters as a forum for sharing knowledge and best practice.⁶⁴
- If gaps exist or there are capacity issues, local authorities should create, procure, or facilitate the expansion of the service for all social residents locally. Large housing associations should be encouraged to proportionately financially support this, or to procure or provide the service themselves.

Housing associations should:

- Ensure all their residents have access to, and are knowledgeable of, the core range of support services available in their community.
- Share knowledge, insights and experience on the diversity of community needs and changing requirements in times of crisis ensuring service provision is kept up to date.
- Where gaps exist, large housing associations could be encouraged to support the relevant local authority, or otherwise procure, create, or facilitate the expansion of the service themselves for their residents.
- Share knowledge and best practice within and across local areas as part of economic security hubs.
- Support the work of the local authority in streamlining access to the services.

Our hope with this work is that these insights and recommendations can act as a model of support for other groups who are at risk of economic insecurity and of risk from automation. This might include, for instance, struggling private renters, or more specifically, those in at-risk occupations.

⁶⁴ The RSA has previously recommended centring shared service provision or collaboration around economic security. See Webster, H and Morrison, J (2021) Op cit p12

Recommendation 2: Improved maintenance grants for adult learners should be offered to those in social housing

Aim: ensure work supports economic security for social renters

We recommend that the government should provide a more comprehensive offer of maintenance grants and bursaries for adult learners in the social sector, as part of the lifetime skills guarantee. Specifically, we recommend replacing government Lifelong Loan Entitlement (LLE) to support engagement in the Lifetime Skills Guarantee with a grant. This should reduce barriers to participation in upskilling and support social renters – and others – to engage with training opportunities.

In September 2020, the Prime Minister Boris Johnson announced the launch of the Lifetime Skills Guarantee, as part of the £2.5bn National Skills Fund.⁶⁵ This guarantee offers anyone without a level 3 qualification the opportunity to train for one for free. This policy was rolled out in April 2021 with the choice of 400 level 3 courses for adult learners.⁶⁶

This is a significant and welcome step in provision and support of adult skills, which has been in long-term decline. The participation of adults in education has fallen from 4.4 million in 2003-2004 to 1.5 million in 2019-2020.⁶⁷ As the Prime Minister rightly pointed out, the key to 'building back better', 'levelling up' the country, as well as guiding workers through a green and technological future, will be supporting adults to reskill and retrain into new and thriving sectors.

However, little to nothing has been said alongside the Lifetime Skills Guarantee about the provision of maintenance support for adult learners, for common issues such as reduced incomes while learning or childcare costs. Gillian Keegan MP (previously Under Secretary for Apprenticeships and Skills) stated that maintenance support may be provided through the Lifelong Loan Entitlement.⁶⁸ However, loans and adult skills have a poor history. Advanced Learner Loans, replacing grants for adults' education fees from the year 2013-2014, caused a 31 percent drop in uptake of courses within its first year.⁶⁹ For social renters, very often on the lowest incomes in society, maintenance support is more likely to be needed but loans are likely to be off-putting.

65 Johnson, B (2020) PM's skills speech [Speech] 29 September 2020. Available at: www.gov.uk/government/speeches/pms-skills-speech-29-september-2020 [Accessed 20 January 2022]

66 Department for Education (2021) Hundreds of free qualifications on offer to boost skills and jobs [online] London: HM Government. Available at: www.gov.uk/government/news/hundreds-of-free-qualifications-on-offer-to-boost-skills-and-jobs [Accessed 20 January 2022]

67 Mutebi, N and McAlary, P (2021) Upskilling and retraining the adult workforce [online] London: UK Parliament. Available at: post.parliament.uk/research-briefings/post-pn-0659/ [Accessed 20 January 2022]

68 UK Parliament (2022) Question for Department for Education: Lifetime Skills Guarantee: Loans [online] London: UK Parliament Available at: questions-statements.parliament.uk/written-questions/detail/2021-04-12/179019 [Accessed 20 January 2022]

69 Department for Business Innovation and Skills (2016) Evaluation of 24+ Advanced Learning Loans: An assessment of the First Year. BIS research paper number 263. London, p16

Recommendation 3: Grow the social housing stock

Aim: support improving economic security at scale

We recommend that the government should be clearer, and set more ambitious targets, to grow the social housing stock in England.

Whilst we acknowledge more needs to be done to improve the economic security of social renters, we did also find some evidence that social housing does help to minimise security traps for its residents. We argue that Social Housing Plus would be a model for further enhancing the role social housing has in providing economic security, by more consistently offering a wider range of support services to social renters. However, for this to be realised for more people, more of those who require the support need to have access to social housing.

The Joseph Rowntree Foundation showed that almost one million private renters are in 'unaffordable rent', of which 90 percent are living in poverty.⁷⁰ The economic security of these renters would be improved with the ability to access social housing.

To meet the estimated 90,000 social homes required to be built per year, JRF suggests 30 percent of the government's 300,000 home target should be allocated to social housing.⁷¹ We echo this call. It is the job of policymakers to minimise security traps in the economy and social housing is a crucial means of doing this. More should realise the benefit.

Recommendation 4: Trial guaranteed incomes

Aim: underpinning economic security for social renters

To best guarantee a success of Social Housing Plus we recommend that a form of guaranteed income should be trialed across five to 10 local authorities, with some local authorities with a high number of social renters selected to understand the benefits of guaranteed incomes for social renters.

Guaranteed income would revolutionise the welfare state, by ensuring everyone has a basic level of support regardless of income or background. Guaranteed income would replace many, though not all, existing benefits and would be available to all citizens. The RSA has done extensive research into guaranteed income and its likely benefits and effects for people.⁷² In the context of this research there are a number of potential benefits for residents:

- 70 Elliott, J and Earwaker, R (2021) Renters on low incomes face a policy black hole: homes for social rent are the answer [online] York: Joseph Rowntree Foundation. Available at: www.jrf.org.uk/report/renters-low-incomes-face-policy-black-hole-homes-social-rent-are-answer [Accessed 20 January 2022]
- 71 Bramley (2018) Housing supply requirements across Great Britain: for low-income households and homeless people. London: Crisis. Available at: www.crisis.org.uk/media/239700/crisis_housing_supply_requirements_across_great_britain_2018.pdf
- 72 Painter, A (2020) The Case for Universal Basic Income after Covid-19 [online] London: The RSA. Available at: www.thersa.org/blog/2020/05/ubi-basic-income-covid [Accessed 31 January 2021]

6.4 Recommendation 4

- 1** Guaranteed income would promote good work by ending the current means-tested and sanctions-driven welfare model.
- 2** It limits the circular relationship between bad work, financial insecurity, and anxiety. A 2018 study concluded: “benefit sanctions do little to enhance people’s motivation to prepare for, seek, or enter paid work. They routinely trigger profoundly negative personal, financial, health and behavioural outcomes”.⁷³ A recent Finnish trial showed that a (non-universal) guaranteed income had no effect on a person’s desire to pursue work but did relieve anxiety and insecurity.⁷⁴
- 3** Given that social housing residents are more likely to be in receipt of multiple benefits, a guaranteed income would reduce the complexity of the system and reliance on conditional (and therefore revokable) income sources.

Guaranteed income would support Social Housing Plus by ensuring social residents would have the greater financial independence and autonomy to pursue career paths suitable and meaningful to them. Social renters could undertake training that they may not have otherwise been able to afford or to spare time for, because they may lose earnings.

We therefore call for trials of guaranteed income to be tested in five local authorities in England.

These trials should:

- Be in locations selected in order to give a broad and representative sample of the population of England as a whole, including representative levels of social renters.
- Specifically recruit, and make special considerations for, those living with long-term conditions, many of whom are within the social housing system. Those with long-term conditions often face the greatest barriers to work and to economic security.⁷⁵
- Explore a liveable income with the potential for supplementary payments for those living with specific needs, such as those currently covered by disability related benefits.
- Explore a range of payment levels to understand their effects on different groups and individuals within the trial.

73 Economic and Social Research Council. (2018) Welfare Conditionality Project, Final Findings Report. York: University of York

74 Henley, J (7 May 2020) Finnish basic income pilot improved wellbeing, study finds. London: Guardian

75 For more information on the economic security of those living with long term conditions, see: Webster, H and Morrison, J (2021) Op cit

Recommendation 5: Good work strategies

Aim: ensure work supports economic security for social renters

Figure 29: 10 automation resilient and accessible jobs
(repeat from page 43)

Occupation	Automation Risk	Number of workers (England 2020)	% change in employment (2013-2020)	Gross annual full time income	Proportion with level 3 qualification and below		Social renter workers (England 2020)	Social renter as proportion of all workers (England, 2020)
					Male	Female		
Caring personal services	49%	1,083,119	+4%	£21,517	71%	21%	252,361	23%
Childcare and related personal services	51%	706,467	-2%	£17,702	58%	9%	106,719	15%
Managers and proprietors in other services	35%	512,177	0%	£34,621	51%	63%	29,157	6%
Electrical and electronic trades	49%	365,226	+1%	£33,202	72%	97%	35,502	10%
Protective service occupations	36%	309,343	+3%	£40,443	61%	81%	11,494	4%
Science, engineering and production technicians	40%	290,278	+21%	£29,000	51%	73%	22,260	8%
Managers and directors in retail and wholesale	37%	281,333	-2%	£28,824	61%	60%	18,766	7%
Agricultural and related trades	35%	269,437	-1%	£21,852	77%	86%	24,805	9%
Metal machining, fitting and instrument making trades	52%	264,328	+7%	£31,510	78%	94%	27,189	10%
Managers and proprietors in hospitality and leisure services	35%	251,727	+6%	£26,410	60%	58%	15,622	6%

Ten largest occupations with a mid to low automation risk, where more than half of all workers have a level 3 qualification or below. The list shows the top 10 jobs ordered by total number of workers in England in 2020. We remove roles that have seen significant decline in the total number of workers in England (more than -2 percent). For annual wage we use full-time median income 2021

Source: Annual Population Survey 3-year pooled (2018-2020); Annual Population Survey 3-year pooled (2013-2015); ONS - Probability of automation in England (2019); ASHE (2021)

Recommendation 5: Good work strategies

In Figure 29 above (repeat from page 43) we show the 10 largest entry-level and automation-resilient jobs. These are occupations with a low to medium automation risk, but that also have a not-too-stringent qualification requirement (level 3 qualification or below). However, a number of these jobs have poor economic insecurity.

For instance, the largest job by workers in this list was ‘caring and personal services’ which had grown by 4 percent since 2013. However, in Key workers in the pandemic, the RSA showed that care work is a role marred by poor economic security.⁷⁶ In Figure 29, we also see that full-time care workers earn on average £21,500 per year, £10,000 less than the average across all occupations in England. Similarly, childcare occupations earn even less – at £17,700 per year.

We therefore recommend that the UK government create and implement good work strategies across particular sectors so that jobs which are resilient to automation are not handicapped by poor economic security. For example, In Key workers in the pandemic, The RSA called for the creation of a good work strategy for social care.⁷⁷ There were two primary reasons for this.

- 1 Caregiving roles such as care work or childcare, acts as critical ‘human infrastructure’ which allows society and the economy to act productively.⁷⁸ If these roles face shortages, are unaffordable or inflexible, then this limits productivity as others who use their services can no longer work in the ways they need or wish. What’s more, society’s reliance on these roles is only set to grow as the population ages.
- 2 Despite their centrality to the economy, these roles face significant recruitment and retention problems. Skills for Care estimate that the vacancy rate in the care sector has increased from 4.4 percent for 2012-2013 to 9.2 percent in November 2021.⁷⁹ The ONS calculate that vacancies increased in the health and social care sectors rose from 55,000 in late 2011 to 198,000 for September – November 2021.⁸⁰

76 Jooshandeh, J (2021) Key workers in the pandemic. Op cit

77 Ibid p68

78 Ibid p8 and p79

79 Skills for Care (2021) Vacancy information – monthly tracking [online] Available at: www.skillsforcare.org.uk/adult-social-care-workforce-data/Workforce-intelligence/publications/Topics/COVID-19/Vacancy-information-monthly-tracking.aspx [Accessed 16 December 2021] and see here: Skills for Care (2020) Recruitment and retention [online] Available at: www.skillsforcare.org.uk/adult-social-care-workforce-data/Workforce-intelligence/publications/Topics/Recruitment-and-retention.aspx [Accessed 16 December 2021]

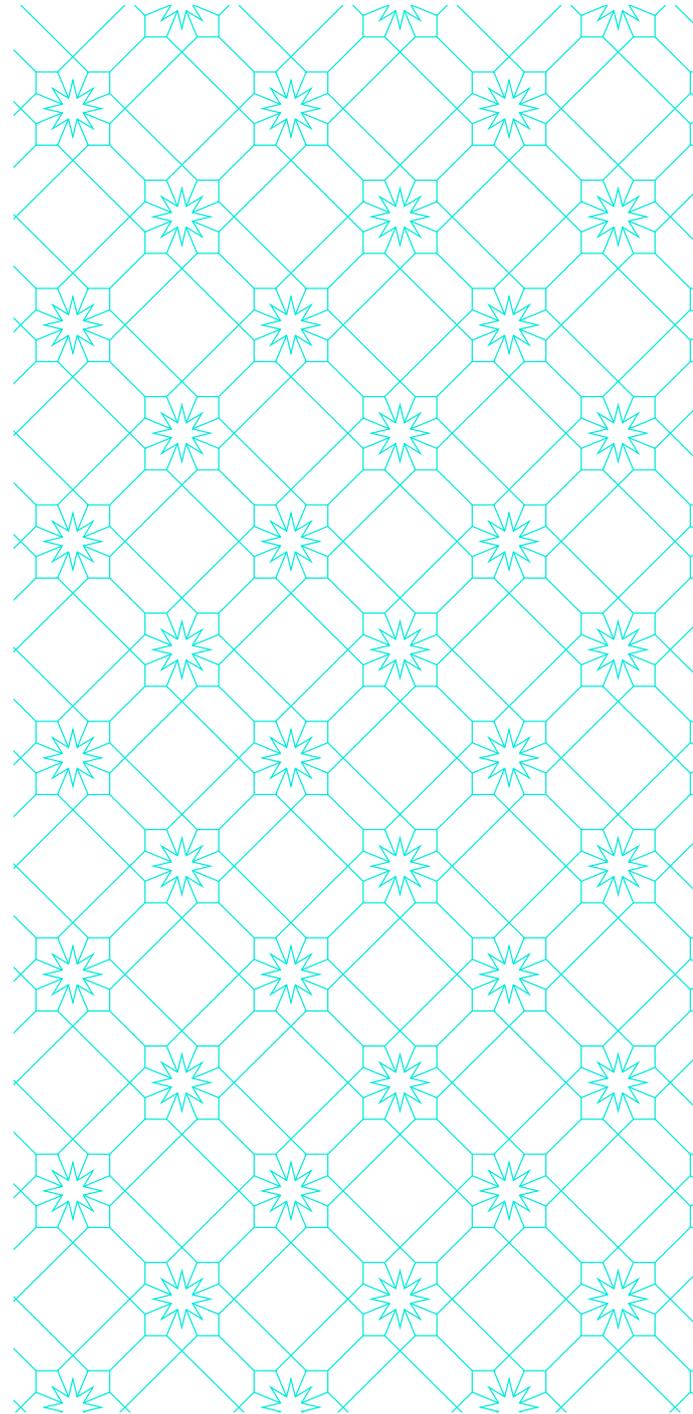
80 ONS (2021) Vacancies by Industry. Available at: www.ons.gov.uk/employmentandlabourmarket/peoplenotinwork/unemployment/datasets/vacanciesbyindustryvacs02 [Accessed 15/12/21]

6.5

Recommendation 5

From our findings within this research, to this list we add a third: the care sector is an industry which is relatively protected against future automation, and one likely to see further growth because of an aging population yet has an acute good work deficit (see chapter 4). We therefore repeat our call for a good care work strategy by the government which should then be replicated to a national strategy. A good work strategy would include:

- A focus on improving in-work progression and training in the sector which results in pay increase and title changes.
- Ending unfair one-sided flexibility through the mandated offer of a contract matching average hours work.
- Set goals for improved pay. We believe this should be to pay the Real Living Wage as a minimum.⁸¹
- Enforcing improved work quality in the care sector; the Care Quality Commission should include good work within their fundamental standards of care when assessing a site.
- All improvements being backed up with improved funding for the sector which already faced funding shortfalls.

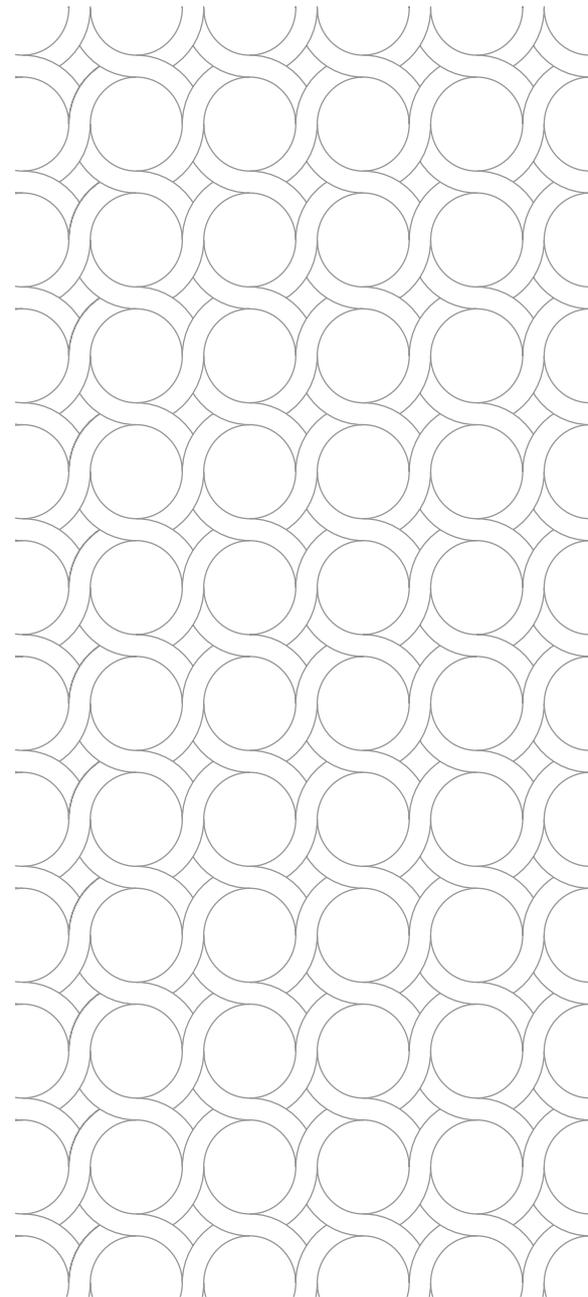


81 For our strategy to achieve the RLW see: Jooshandeh, J (2021) Key workers in the pandemic Op cit p72

CONCLUSION

Conclusion

We hope this research and agenda can act as a catalyst for change in how we view and approach social housing in England, away from a model of just providing a home, and towards one that minimises the security traps and improves the economic resilience of social renters. In taking this holistic view of social housing, with a comprehensive offer of support and training, we can also create a more prosperous and resilient economy. However, we should stress that alongside this practical ambition we are also making an argument about the nature of policymaking and how we tackle economic insecurity as it is experienced by citizens. That mission requires a holistic approach to policymaking that understands how our experience of economic life is supported by systems and institutions which are not always considered as 'economic' by policymakers. Moreover, if we choose to explore public policy choices through this wider definition of economic security, we believe it can help to deliver for other deprived communities that the government and its levelling up agenda explicitly prioritises – delivering, not just on financial indicators, but also on the 'dignity and respect' the Conservative Party's 2019 Manifesto rightly argued is necessary for people to fulfil their potential.⁸²



82 The Conservative Party (2019) The Conservative and Unionist Party Manifesto 2019. London: The Conservative Party. pp37-38 [online] Available at: assets-global.website-files.com/5da42e2cae7ebd3f8bde353c/5dda924905da587992a064ba_Conservative%202019%20Manifesto.pdf

APPENDIX

Extra Tables

Figure 30: Full list of resilient jobs

Occupation	Automation Risk	Number of workers (England 2020)	% change in employment (2013-2020)	Gross annual full time income	Proportion with level 3 qualification and below		Social renter workers (England 2020)	Social renter as proportion of all workers (England, 2020)	
					Male	Female			
Caring personal services	49%	1,083,119	+4%	£21,517	71%	21%	79%	252,361	23%
Childcare and related personal services	51%	706,467	-2%	£17,702	58%	9%	91%	106,719	15%
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Managers and directors in retail and wholesale	37%	281,333	-2%	£28,824	61%	60%	40%	18,766	7%
Agricultural and related trades	35%	269,437	-1%	£21,852	77%	86%	14%	24,805	9%
Metal machining, fitting and instrument making trades	52%	264,328	+7%	£31,510	78%	94%	6%	27,189	10%
Managers and proprietors in hospitality and leisure services	35%	251,727	+6%	£26,410	60%	58%	42%	15,622	6%
Administrative occupations: office managers and supervisors	48%	171,693	0%	£31,040	60%	42%	58%	9,654	6%
Managers and directors in transport and logistics	33%	171,368	+19%	£33,320	66%	73%	27%	13,185	8%
Leisure and travel services	50%	163,303	+16%	£25,959	64%	39%	61%	13,647	8%
Customer service managers and supervisors	41%	154,222	+38%	£29,790	56%	51%	49%	12,236	8%
Sports and fitness occupations	47%	150,058	+10%	£22,712	55%	55%	45%	12,316	8%
Animal care and control services	51%	97,507	+41%	£21,219	62%	23%	77%	7,497	8%
Housekeeping and related services	52%	95,361	+2%	£21,952	82%	54%	46%	24,068	25%
Construction and building trades supervisors	42%	50,638	+15%	£37,582	77%	96%	4%	7,766	15%

Methodology

This research is predominantly based on RSA analysis of data publications of the Understanding Society dataset and the Labour Force Survey.

About the data: Understanding Society

The Understanding Society study is funded by the Economic and Social Research Council and is led by a team at the Institute for Social and Economic Research (ISER) at the University of Essex.

The principal data source for this research is Understanding Society. Understanding Society is an annual household longitudinal study with over 34,000 respondents. This includes an ethnic minority boost sample to enable subgroup analysis for ethnic minorities. The study covers all ages though in our survey we restrict our analysis to those over 16 years old. The study also covers the whole of the UK. When we refer to national data, therefore, we mean the data of England, Scotland, Northern Ireland and Wales.

As a longitudinal panel the majority of respondents have taken part in the study for a number of years. We predominately analyse the tenth wave of this study, covering the period 2018-2020.

The household approach means that everyone within a household – where possible – is interviewed. This means it is possible to analyse at an individual level and to contextualise within their household.

In addition to its main surveys since the start of the pandemic, Understanding Society has run Covid-19 booster surveys to investigate how coronavirus is affecting people's lives. These are shorter than the main surveys but their focus – on health, the management of long-term conditions, employment, financial security and

subjective measures of wellbeing – map on to the areas of interest for our research. This Covid-19 survey is smaller than the main survey but still includes over 9,000 respondents.

Analysis included in this report draws from Wave 10 of the main study (2018-2020) and Waves 1-8 of the Covid-19 study (April 2020 to March 2021). At the time of research, Wave 10 was the most recent dataset available to researchers. However, while we were writing this report Wave 11 was released on 30 November 2021. The Covid-19 study finished in April 2021, therefore we used the most data available from it and have contextualised this with the relevant pandemic-related restrictions that were in place then.

All figures included in this report from Understand Society are weighted. There are a number of weights within the datasets which reflect 'the complex structure of the data'.⁸³ Specifically, the weight used for analysis in this report was tailored to account for individual level analysis, the Wave being analysed, adult population and web-based surveys including proxy respondents. In the mainstage data this meant using weight 'indpxui_xw'.

When reading and interpreting the data there are a number of considerations and limitations it is important to remain mindful of.

83 Kaminska, O. and Lynn, P (2019) Understanding society: Weighting and Sample Representation Frequently Asked Questions [online] Colchester: University of Essex. Available at: www.understandingsociety.ac.uk/sites/default/files/downloads/documentation/user-guides/mainstage/weighting_faqs.pdf [Accessed 22 January 2022]

Base sizes

Whilst at the national level the size of the survey affords us with usable minimum base sizes across most data points, naturally this decreases when looking at smaller geographical areas for analysis or specific subgroups. Unweighted base sizes are always listed in the charts in this report and the accompanying data tables and base sizes under 50 should be taken with caution.

Specific tenures of social renters

In the Covid-19 study, respondents are only asked to indicate whether they live in social housing rather than specifying that they in a local authority, housing association or other kind of social housing.

Data sources: automation risk

In calculating automation risk we use a dataset on automation risk based on UK jobs from the ONS, which provides automation risk scores for all 4-digit 2010 SOC codes in England.⁸⁴ The ONS based their methodology on work from Frey and Osborne and the OECD to create the risk scores (for a fuller explanation of their methodology see Box 2 on page 36).⁸⁵

For our analysis, we use 3-digit SOC codes, which are the most detailed occupational classifications we can use which provide tenure splits with sufficient sample sizes.

To gain an automation score at a 3-digit level we average the 4-digit SOCs. To split the occupations between high, medium, and low risk, we split all occupations into approximate thirds based on their automation risk score.

We enrich the automation risk scores with data from the Annual Population Survey (3-year pooled data sets 2013-2015 and 2018-2020) and the Annual Survey of Household Earnings (2020) in order to provide demographic information such as tenure split, gender split, qualification levels, and income.

Where appropriate we give further methodological notes within the report.

Resilient jobs

To create the resilient jobs table we use the same data sources as with our automation risk data. To create the list we:

- Only select occupations which were of low or medium automation risk.
- Show only those where more than half of workers have a level 3 qualification or below (to indicate relatively easy access jobs).
- Show occupations where there has not been significant decline in employment numbers since 2013 (greater than 2 percent fall).
- Order the occupations by total employment size to show the 10 largest jobs within the above criteria.

Data source: qualitative interviews

For this research the RSA spoke to seven social renters across Manchester and London in 90 minute, semi-structured interviews. The interviews covered topics such as: when and why they entered social housing, their experiences in their home and with their landlord, their experiences with work, their health and wellbeing, their finances, and their community. Any identifying personal details of the interviewees have been changed or removed for this report.

The interviewees were all of working age, and most were in some form of paid work or employment. To recruit the interviewees the RSA used an independent and established recruitment agency. We did not set quotas on any specific landlords but did speak to people in both housing association and council-run homes. We also spoke to people from a mix of ages, ethnicities, family makeups, and health statuses.

⁸⁴ White, S et al (2019) Op cit

⁸⁵ Frey, CB and Osborne, M (2013) Op cit pp114, 254-280; and see: Arntz, M, Gregory, T and Zierahn, U (2016) Op cit

Appendix

Definitions: subjective financial security

The RSA defines economic security as:

‘The degree of confidence that a person can have maintaining a decent quality of life now and in the future, given their economic and financial circumstances’

This encompasses much more than one’s finances, and we have used variables that incorporate financial security, sources of income, quality of work, assets and debt, housing, employment security and subjective assessments of economic security. Central to our understanding economic security within the data is a subjective financial security flag created as part of our analysis. This variable combines two survey questions relating to the participants’ subjective financial situation. It should be noted that here we have matched the best source of data in Understanding Society that covered economic security and that it does not include all elements of the RSA’s definition. Instead, it should be seen as a best fit.

The two questions used to define subjective financial security and their possible answers are as follows:

How well would you say you yourself are managing financially these days? Would you say you are...

1. Living comfortably; 2. Doing alright; 3. Just about getting by; 4. Finding it quite difficult; 5. Finding it very difficult

Looking ahead, how do you think you will be financially 3 months from now, will you be...

1. Better off; 2. Worse off than you are now; 3. Or about the same?

Combining the responses to these two questions gave 15 responses combinations, which we assigned into the following categories: high subjective financial security, medium subjective financial security, low subjective financial security, and very low subjective financial security.

The categorisation for each combination of answers can be seen in the table below:

		Financial situation now				
		Living comfortably	Doing alright	Just about getting by	Finding it quite difficult	Finding it very difficult
Future financial situation	Better off	High	High	Medium	Low	Very low
	Worse off	Medium	Medium	Low	Very low	Very low
	About the same	High	Medium	Low	Very low	Very low

Key

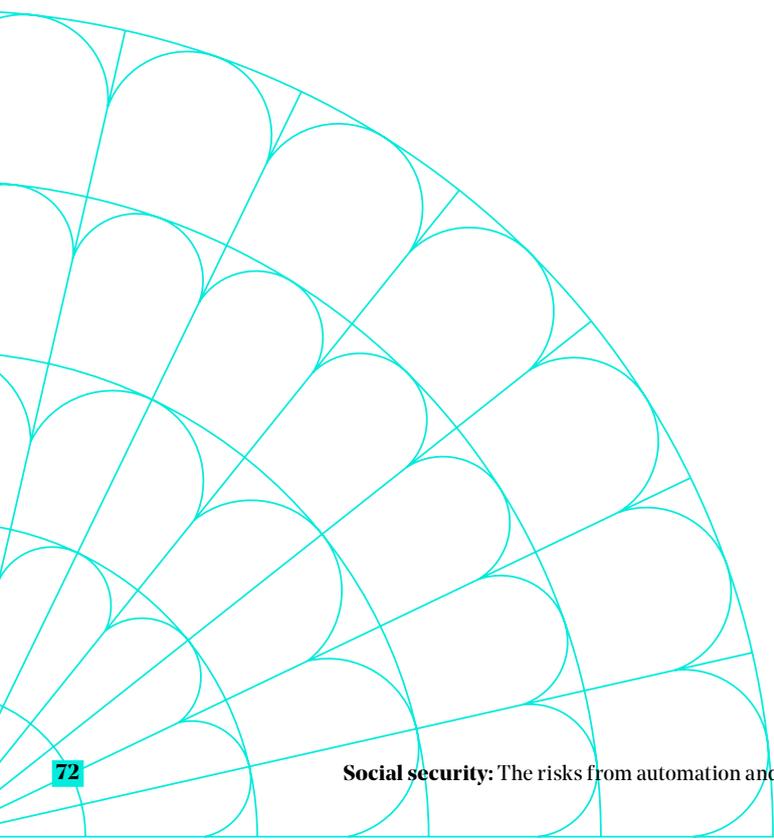
High	Medium	Low	Very low
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Definitions: Unaffordable rent flag

In this report we refer to renters whose rents we deem as unaffordable. This is based on the recognised 30:40 rule;⁸⁶ 30 refers renters who spend more than 30 percent of their net income on net rent (ie the gross rent minus any housing benefit a household may receive). To account for the fact that those on higher incomes may choose to spend more than 30 percent of their income and not suffer due to this, the definition of affordability is limited to those in the lowest two income quintiles. That is to say, households who are in the bottom 40 percent of gross equivalised household incomes. This has also been used by the Joseph Rowntree Foundation to calculate rents that are unaffordable.⁸⁷

There were a number of considerations that had to be made during these calculations, which are outlined below.

- 1** In addition to using incomes net of tax and national insurance contributions, we also removed housing benefit from respondent's total income (which includes social benefit contributions), given that we used net rent payments.
- 2** In Understanding Society, there was no simple way to find the amount of housing benefit someone may receive. We instead used the implied housing benefit by deducting the stated net rent payment from the gross rent payment.
- 3** When calculating net rent to net income ratios we excluded a number of outliers that were skewing the data. We excluded respondents who indicated that their net rent was more than 150 percent of their net household income. We interpret these to be respondents who did not understand parts of the relevant questions. To give an extreme example, one respondent reported having a net household income of £5 per month and paying £2,000 a month in net rent. In total, through this process we excluded 85 cases, approximately 1.5 percent of the total valid respondents for the ratio variable.



86 Meen, G (2018) How should housing affordability be measured? Available at: housingevidence.ac.uk/wpcontent/uploads/2018/09/R2018_02_01_How_to_measure_affordability.pdf

87 Elliott, J and Earwaker, R (2022) Op cit

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