

Clúid Housing / Housing Finance Agency Housing Research Bursary

Call for Research Proposals – January 2020



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Introduction

This research is jointly commissioned by Clúid Housing and the Housing Finance Agency plc.

Clúid Housing is an independent not-for-profit charity which mainly provides social rented homes for people from local authority housing waiting lists. Established in 1994, Clúid Housing is Ireland's largest housing association, with over 7,000 homes across the country. Clúid Housing's contribution to this research project is funded by the Adrian Norridge Housing Research Bursary, established by Clúid Housing in honour of its founder, Adrian Norridge. The bursary aims to support applied research on housing issues that will be of relevance to the social housing sector in Ireland.

Housing Finance Agency plc. is a company under the aegis of the Minister for Housing, Planning and Local Government of Ireland. It was established by the Housing Finance Agency Act, 1981 and incorporated in 1982. Its shares are owned by the Minister for Public Expenditure and Reform of Ireland.

The Housing Finance Agency plc. Board is appointed by the Minister for Housing, Planning and Local Government with the consent of the Minister for Public Expenditure and Reform. It has 12 members and is representative of such as local authority members and officials, the voluntary housing sector and senior public servants.

Background

Ensuring that social housing tenants have access to the services that they require in order to live decent and fulfilled lives is a key aspect of Clúid Housing's work. In other words, not only does Clúid provide housing, we provide homes. This means that we take steps to provide our tenants with the resources, knowledge and skills necessary to fulfil their and their family's aspirations. Increasingly, as we move towards a cashless society, both nationally and internationally, part of this includes ensuring that our tenants have adequate access to financial services. Financial services are important in allowing access to credit and savings facilities, facilitating regular payments, increasing consumer protection, and receiving State benefits. While access to credit, for example, has, in general terms, been facilitated over the last number of decades, and banking, to a large degree, has moved online, allowing greater user access and control, many low-income households experience challenges with regard to accessing financial services. Indeed, approximately 7% of the poorest 40% of households in Ireland don't have access to a bank account, compared to just over 3% of the richest 60% of Irish households.¹ This is a pattern that is reflected globally.

While organisations such as the ESRI² and TASC have undertaken research on financial exclusion in Ireland, little research has been undertaken among social housing tenants. Furthermore, while the EU Survey on Income and Living Conditions did examine levels of general banking and credit exclusion in 2008, it has *not* been

¹The World Bank. 'Global Financial Inclusion (Global Findex) Database'. (2017) Available at: <https://datacatalog.worldbank.org/dataset/global-financial-inclusion-global-findex-database>

² Economic & Social Research Institute (2011) 'Financial Exclusion and Over-indebtedness in Irish Households', Available at: <https://www.esri.ie/publications/financial-exclusion-and-over-indebtedness-in-irish-households>

included by the Central Statistics Office as a module in surveys since then. This has, according to The Wheel, 'led to the dangerous position wherein it is not possible to quantify current financial exclusion accurately'.³ Further research is thus required.

A great deal of literature exists, however, within the UK social housing sector where, according to research carried out by the National Housing Federation in 2014, tenants in social housing are thought to make up about 60% of the financially excluded population. Indeed, 14% of social tenants do not have a transactional bank account, while 5% have no account of any kind.⁴ While this presents obvious challenges for tenants, who in some cases are forced to engage with predatory, illegal moneylending services such as 'loan sharks,' it may also be a contributory factor in the build-up of arrears.

In response to this challenge, the National Housing Federation have offered the following services to tenants:

- My Home Finance – A not-for-profit credit business which offers an alternative to payday lending and high cost credit.
- My Home Energy Switch – A free energy comparison site which finds tenants the best price for their gas and electricity.
- My Home Contents Insurance – A special insurance scheme provided in conjunction with Thistle Tenant Risks and Allianz Insurance offering affordable insurance to tenants on low incomes.

Research on the level of financial exclusion among Clúid Housing tenants and tenants from other AHBs would provide an insight into the challenges facing our own tenants, and also offer a view of the potential overall situation for social housing tenants in other AHBs, or, indeed, Local Authorities.

Research tasks

As stated above, the primary research objective is to evaluate the level of financial exclusion faced by Approved Housing Body (AHB) tenants in Ireland for Clúid Housing in collaboration with The Housing Finance Agency plc.

The research will involve an examination of the various challenges faced by Approved Housing Body tenants with regard to access to and use of financial services in Ireland. There should be a particular focus on access to credit and saving services appropriate to the needs of a range of tenant profiles.

³ The Wheel (2018) 'Addressing the Unmet Needs of People Living with Inadequate Income and Experiencing Financial Exclusion', p.30., Available at: https://www.wheel.ie/sites/default/files/media/file-uploads/2018-08/Money%20Matters_0.pdf

⁴ National Housing Federation (2014) 'Submission: Financial Inclusion Commission', p.1., Available at: https://financialinclusioncommission.org.uk/uploads/written/National_Housing_Federation_-_response_to_UKFIC.pdf

This will involve a study of a representative sample of AHB tenants living in Clúid Housing and other AHBs, as well as a detailed literature review on the subject of financial exclusion among social housing and lower-income households both in Ireland and across Europe. Additionally, a range of potential solutions to any challenges identified with regard to financial inclusion among AHB tenants should be set out in the report. This may include recommendations regarding the facilitation of rental payments, increasing consumer protection, the development of potential options for the online payment of social welfare benefits and encouraging access to online banking, among others.

Proposal requirements

Proposed approach and understanding of the research objective

The proposal should demonstrate a clear understanding of the overall research topic and the research questions; and a clear understanding of the operation of the housing system in Ireland and relevant housing policy issues.

Methodologies

The specific methodology employed as part of this proposed research will be determined in collaboration with the awardee of the bursary. However, it is envisaged that a combination of quantitative and qualitative research will be required. This would include an assessment of the level of financial exclusion faced by Clúid Housing and other AHB tenants, alongside the undertaking of face-to-face interviews with Clúid Housing and other AHB tenants on the issue of financial exclusion. As mentioned above, we would hope that this would provide us not only with an insight into the level of financial exclusion faced by AHB tenants but would be perhaps reflective of wider trends among social housing tenants within local authority housing.

It would also be important that a wide-ranging review of the literature in the area of financial exclusion with regard to social housing tenants or, where appropriate, lower-income households, in Ireland and across Europe, is undertaken. Clúid Housing, as an active member of the European Federation for Living (EFL), benefits from strong relationships and networks with a number of housing associations across Europe, from whom on-the-ground knowledge on this topic could be garnered.

Eligibility

Applications are invited from independent researchers, post-graduate researchers at institutions of higher education, housing organisations or other voluntary bodies wishing to undertake research.

Bursary

The amount awarded for the research will be a maximum of €40,000. The final bursary amount will be awarded in line with the merit of the proposal and on the basis of the proposed budget outlined in the application form. Applications can be for sole funding, but proposals for projects that have already received other financial support will also be considered.

The bursary amount is all-inclusive, i.e. no additional payment is available for expenses or other disbursements. Clúid Housing and the Housing Finance Agency plc. will however cover the costs of publishing the research report and a public launch. Payment of the bursary will be in 3 stages, linked to the approval of the progress report and completion of the final report. Details of disbursement will be agreed with the researcher selected.

The recipient of the bursary will be responsible for ensuring that any taxation that is applicable is paid in full.

Application Requirements

All applications must be submitted using the attached application form. This includes:

- Information on the principal researcher (contact and background information, current curriculum vitae, evidence of previous relevant research experience) and any co-researchers, if applicable. Abstract of the proposed research project (maximum 250 words)
- Research proposal that addresses the following:
 - Understanding of research topic
 - Overall approach
 - Methodologies to be applied
- Proposed budget
- Brief list of current other support for this proposal, if any (grants, awards, etc.)
- Contact details for two relevant referees.
- Details of any actual, perceived or potential conflicts of interest.

Evaluation criteria

Evaluation criteria will include:

- The extent to which the proposal addresses the objective set out above
- The extent to which the proposal adds to existing research/knowledge
- The clarity of the research proposal
- The strength of the methodological model and proposed analysis
- The relevant experience and research record of the applicant(s)
- The ability/resources of the applicant to complete the project within deadline

Applications will be assessed by the Clúid Housing/Housing Finance Agency plc. Research Board.

Successful applicants will be required to supply a current tax clearance certificate.

Timeframe

It is envisaged that the award will be announced in March 2020; the research will be completed by summer 2020, for publication and a launch soon afterwards.

Reporting and output

The recipient of the bursary will be required to submit a brief progress report (3-6 pages) mid-way through the grant period and to attend review meetings with the

Research Board as required. The final output will be a research report of publishable standard.

Application Submission

Proposals must be submitted using the attached application form. The deadline for submission is **17.00 on Friday 21st February 2020**.

An electronic copy of the application should be submitted to:

Fiona Dunkin
Housing Policy Adviser
Clúid Housing
159--161 Sheriff Street Upper
North Dock
Dublin 1

Email: fdunkin@cluid.ie

Further information

If you have any questions regarding the application process or questions of clarification on this Call for Proposals, please contact Fiona Dunkin, Housing Policy Adviser, Clúid Housing, by email only at fdunkin@cluid.ie