

Key worker living scheme analysis



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Key Workers

Conference Abstract

Affordable housing in London is an issue which affects many individuals and the problem of affordable housing is particularly of concern to poorer sectors within London and those in low paid employment (Greater London Authority (2005) 1) (Pacione, M. (1997) 8) and (Greater London Authority (2006) 1).

This is a situation which remains unchanged by the fact that there are schemes in place which purport to ameliorate the problems relating to affordable housing experienced by many people living and working in London (Rugg, R. (1999) 19-20). Schemes such as the Key Worker Living scheme which is administered through the offices of the Deputy Prime Minister, the Teachers Housing Association Scheme and London Strategic Housing have been targeted specifically at key workers who experience housing needs in London. However, although the government have made many housing provisions for London based key workers, the problem remains that these provisions arguably do not extend far enough.

Specifically, it may be argued that the definition of what a key worker is is perhaps too narrow. It may also be argued that those who fall outside the definition of key worker, but nevertheless experience housing problems are being let down by the government, principally because many of them simply do not qualify for the schemes which have been mentioned above. The fact that house prices in London are increasing quite rapidly, and that the average salary within London has not increased in the same proportions sharpens the hardships experienced by those in low paid employment in London, who don't qualify for key worker schemes. These arguments will be

put forward and evaluated in this paper and there will be a wider discussion of whether there is any real need to continue to have a 'key worker requirement' to trigger the assistance which is available to those in need of housing support within London. The paper will also consider wider economic, sociological and political factors and will employ a qualitative, evaluative methodology in doing so.

Who is included within the definition of a Key Worker?

The people to whom the status of key worker is attributed to must firstly be employed in the public sector dispensing essential services in a sector where there are problems with recruiting staff and retaining their services.

Categorises of people who fulfil this criteria are: clinical staff employed by the NHS, for example nurses (doctors and dentists are excluded); teachers working in maintained primary and secondary educational institutions; police officers, community support officers and prison staff; uniformed staff in the fire and rescue services; probation officers and local authority employed staff (for example educational psychologists) (Department of Communities and Local Housing (2006) 1). Perhaps it is also wise to comment on which workers may not fall within the definition. These sectors may include cleaning staff and support staff within teaching institutions, many categories of unskilled labourers, support staff within hospitals and universities and those who provide support services within other professions.

Why assistance is particularly tied to the Key Worker Sector; and What is being done to assist those who are not Key Workers?

The rationale behind tying housing assistance to key workers is built upon much common sense. It is sensible to ensure that workers who provide key

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services are encouraged to stay within key occupations that provide useful services to the general public. Perhaps the need for such a rationale can be brought more sharply into focus by considering what may occur if essential workers were 'priced out of the market'. A scenario like this will deplete the services which are available to the entire population within a given area and would perhaps impact hospitals and schools in particular. It is plain to see therefore why housing assistance in terms of affordable housing is targeted at these sectors which may be described as containing key workers.

However, there is also an argument to be made that these provisions are not enough, and that they fail to acknowledge the wider issue which is that affordable housing affects many individuals who fall outside the definition of a key worker.

The reality is that the problem of affordable housing is a pervasive one, and, as we have seen explained above, the definition of key worker is quite a narrow construction. Therefore many non key workers have very low incomes but do not meet the criteria which are prescribed to give them key worker housing assistance. The services which these groups provide are indeed essential; they help to support the day to day running of essential services and are therefore crucial to the lives of all of those living in London. It seems logical therefore that these individuals should be given the same levels of support that key workers are given when it comes to the issue of affordable housing. As we have seen explained above, the reality is very different, and critics of the fact that just key workers qualify for many schemes to provide housing support point to the actual need experienced by the individuals involved; not just to the wider usefulness that housing

support schemes may afford the general public (which is the justification for the linkage between some housing support and just key workers).

However, is it the case whereby the government simply ignore the needs of those who do not qualify for housing assistance as they are not key workers?

Clearly this is not the case. The government operate housing associations and special needs facilities for those individuals who have needs due to disability or poverty. Those who are on low incomes may qualify for the new tax credits schemes and indeed for rates relief or housing benefit to help lessen the effects of the affordable housing problem. In terms of specific housing provision, non key workers may take advantage of some Social Registered Landlord Schemes which include Home Exchange and Right to Acquire Schemes. The Home Exchange scheme is open to secure, or assured tenants and involves exchanging homes between tenants with the permission of landlords; other schemes include the Seaside and Country Homes initiative which involves the allocation of homes to those considered deserving (not necessarily key workers); the Homefinder Direct scheme which is similar to the Seaside and Country Homes scheme and the LAWN project which makes homes available to ethnic minorities (www.cityoflondon.gov.uk). These schemes are intended to assist all those in need of housing assistance and not always just key workers.

However, how much help do these schemes really deliver? The reality of poverty in London means that many tenants on low incomes are not those who would qualify for the Home Exchange scheme or other schemes, since they may not have assured tenancies. People who receive housing assistance in the form of housing benefit lose their entitlement to benefit if

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their savings are over a certain threshold, and therefore it appears that poor people in London, who experience housing need and who are not covered by the key worker schemes are in a state of perpetual poverty. It also appears that the government's main solution to the housing problem in London is to suggest that people within London should make an effort to relocate in other areas where housing and living is cheaper. This is tantamount to indirectly saying that low paid workers do not deserve to live within London; indeed the government's failure to acknowledge the problem or to deal with it in any other way reinforces this point and effectively classes poorer people as second class citizens. This attitude taken by government also takes no consideration of the fact that many people who cannot afford to live in London, as they are not covered by key worker schemes, and who the government expects to simply relocate to other parts of the country, may have relations who live in London, and may have spent their entire lives there. To expect these people to abandon their roots is not a realistic solution to the problem of affordable housing in London. Also, given that the government's main approach to the problem of affordable housing for poor people who are not covered by key worker schemes is to relocate, no assistance is offered to those who actually have jobs in London and who are faced with a choice between unemployment forced through relocation, and continuing to experience housing need while being employed in London. None of these problems have easy answers, but clearly a good approach to the problem is to more explicitly acknowledge that there is a problem to start off with, and it is also clear that to only offer assistance in the form of housing support to key workers is to assist one category of people in housing need by making another groups' housing need more acute.

Conversely however, on a macro and political level the government have attempted to make better use of the space which is available to build affordable housing within London. This has involved the conversions of abandoned commercial sites for use as housing sites (Greater London Authority (2005) Section 5. 4). This is intended to ensure that available space within London is used sensibly to help lessen the effects of shortages in housing building sites. Clearly this will be of long term assistance to both key workers and non key workers. On a macro level another example of the government's efforts in this area is their current emphasis on building 'sustainable urban environments', an emphasis which is of benefit to all of those affected by the affordable housing problem, not just those considered to be key workers.

The government has also conducted many research initiatives into identifying the root causes of affordable housing problems and aiming to eliminate them. Although these initiatives only address the needs of those affected by the affordable housing problem in an indirect sense, it is clear that the government's efforts on a macro scale (Karn, V. and Wolman, H. (1992) Ch 1) are intended to help those key workers and those non key workers who are all affected by the affordable housing problem.

The problem remains however, that non key workers simply do not get the levels of support that key workers may qualify for, in spite of the fact that perhaps both sectors arguably equally deserve this. Therefore, would the problem of affordable housing be more fairly approached by simply abolishing the requirement for workers to qualify as key workers in order to qualify for housing support within London? Another approach would be to

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make it easier to fall within the definition of what a key worker is. The answer to these two suggestions is that perhaps there is an argument for this to be the case, but it must be counterbalanced against the fact that resources within this area are limited. It is inevitable that there will be a deserving case to be made for many third parties who do not fall within the current definition of what a key worker is and of course, it is the case that it is desirable for all of those who are in need to receive housing support.

As we have seen explained above however, there is a cogent rationale for why support is targeted at the key worker sector in particular. Key workers provide valuable services to the entire community and to neglect them would be detrimental to the levels of available services which all those resident in London often depend upon. The reality is that limited resources have to be dissipated in ways that are prescriptive and designed to exclude some categories of people. This exclusion does not point to an idea that the excluded person is undeserving; instead it points to the fact that there are limited resources which have to be expended in a frugal manner. However, this is not to say that more lateral thinking on the part of the government and a more open acknowledgement on the part of the government that non key workers experience acute housing need in London would not go a long way to lessening the housing hardship which they experience.