

# The Social Impact of Approved Housing Bodies in Ireland

## Measurement Framework Evidence Summary



*This research was jointly commissioned by Clúid Housing through the Adrian Norridge Bursary, in partnership with Respond and Circle Voluntary Housing Association. The research was conducted by independent researchers Just Economics.*



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## Foreword

As CEOs of three Approved Housing Bodies (AHBs) in Ireland – Clúid Housing, Respond, and Circle Voluntary Housing Association – we are pleased to present this research on the social impact of the AHB sector.

Our organisations are not just providers of homes; we are also agents of social change. AHBs are driven by a shared purpose: to offer secure and affordable homes to those in housing need. In doing so, we recognise that our responsibility extends beyond the physical structures of the homes we build and manage.

A common goal for AHBs is to provide members of society in housing need with access to quality homes that enable them to participate fully in society. Therefore, AHBs are invested in the welfare of the residents that live in the homes we provide and positively contribute to neighbourhood and community development.

In collaboration, Clúid, through the Adrian Norridge Bursary, Respond, and Circle Voluntary Housing Association commissioned Just Economics to develop a bespoke measurement framework to capture the broad reaching activities and social impact of AHBs in Ireland, to track their potential role in creating and supporting sustainable communities beyond the homes that are delivered.

We intend that this tool will not just be for our use but is open for use by the wider AHB sector, contributing to the creation of a robust body of evidence that captures the real impact and benefits of social housing for residents and communities. In the future such data will be invaluable in improving services and contributing to a more comprehensive understanding of the significance of a safe and affordable home to provide the stability necessary to participate in all significant aspects of life.

As we share the initial findings of our work, we will do more than present data; we will share the stories of resilience, courage, and success that have emerged from our collective efforts. These stories underscore the vital role of AHBs and the life-changing potential of safe and affordable housing.

With this research, we mark a new beginning. We three organisations are commencing a journey to measure the profound work and impact of AHBs. We are happy to share our progress and findings with you all in the hopes that you will join us along the way. Together, we can continue building communities where every individual has the chance to thrive and fully live their life, contributing to a fair and equitable society.

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## List of abbreviations

<b>AHB</b>	Approved Housing Bodies
<b>ASB</b>	Anti-Social Behaviour
<b>GDPR</b>	General Data Protection Regulation
<b>GFC</b>	Global Financial Crisis
<b>HALY</b>	Housing Adjusted Life Year
<b>HAP</b>	Housing Assistance Payment
<b>HFA</b>	Housing Finance Agency
<b>OECD</b>	Organisation of Economic Cooperation and Development
<b>P&amp;AA</b>	Payment and Availability Agreement
<b>RTB</b>	Residential Tenancies Board
<b>ToC</b>	Theory of Change



# 1. Introduction

Although housing is consistently among the most important issues to voters in Ireland, there is little research on the impact that housing has in an Irish context. The evidence gap is especially large for social housing.<sup>i</sup> In particular, there is a lack of sector-wide data that is comparable across tenures, organisations and geographies.

Approved Housing Bodies (AHBs) are independent, not-for-profit organisations that are becoming increasingly important within the Irish housing sector. In 2022, they delivered 44% of all new social homes and 69%<sup>1</sup> of all Cost Rental properties, and policy envisages a larger role for AHBs within the sector.<sup>2</sup> Yet not enough is known about the profile of tenants that live in AHB housing and how acquiring a home impacts them.

In recognition of these data gaps, three of the largest AHBs – Clúid, Respond and Circle VHA – commissioned Just Economics to develop a measurement framework to identify common outcomes across the AHB sector and a methodology for measuring those outcomes and determining social impact.

The development of the measurement framework was informed by both international best practice and stakeholder views on the things that tenants value. It has four key objectives as follows:

- 1 Provide a richer picture of who lives in social housing, what their needs are and their satisfaction with their tenancies
- 2 Enable AHBs to evidence their impact as individual organisations and as a sector
- 3 Support continuous improvement by providing timely data on strengths and weaknesses in the design, delivery or management of housing
- 4 Influence the wider AHB/social housing sector to work towards a common framework in order to build a robust sector-wide evidence base that can inform future housing policy.

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<sup>i</sup> Social housing refers to affordable rented housing for people on the housing list who cannot afford to pay private sector rents or buy their own homes and meet the qualifying criteria for social housing.

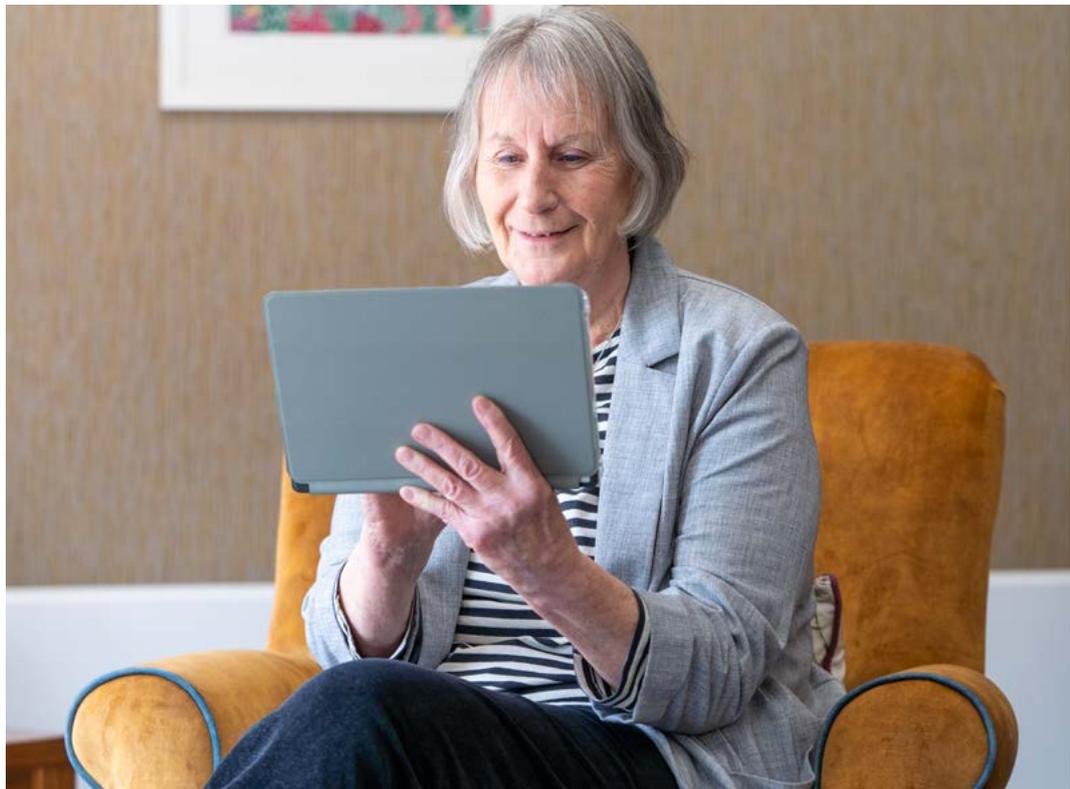
To this end, a comprehensive framework development process was undertaken consisting of three phases of work:

- **Knowledge gathering** via a review of existing national and international literature and expert interviews
- **Stakeholder engagement, including with AHB tenants**, to develop Theories of Change (ToC) for AHB housing
- **Development of the measurement framework** with AHB staff

The full methodology is available in Appendix 1 and the resulting Social Impact Measurement Framework (SIMF) is described in a separate report available online at [www.cluid.ie/publication](http://www.cluid.ie/publication).

The purpose of this report is to provide a summary of the data which informed the development of the framework by reporting on findings from each phase of the research. The report is structured as follows:

- **Chapter 2** reports on the findings from the review of national and international literature
- **Chapter 3** reports on the expert interview findings
- **Chapter 4** reports on the tenant interview findings, including the resultant Theories of Change for AHB tenants in general and specialist social housing
- **Chapter 5** concludes the report.





## 2. Findings from the literature

This section summarises the findings from the review of housing literature in Ireland and internationally. It describes housing need in Ireland and the profile of those in housing need, the European context for housing and existing approaches to measuring impact.

### The housing context in Ireland

The housing context in Ireland is characterised by high, and rising, levels of unmet need. Preliminary census data for 2022 show that there has been a 6% increase in housing stock since 2016 (120,945 units) but that the population has risen by 7.6% over the same period (387,274).<sup>3</sup>

This increase in housing demand comes on top of a large backlog of households in housing need: in 2022, there were 57,842 households on the housing list.<sup>4</sup> Around 40% of these have been waiting for accommodation for two years or more and 25% have been waiting more than seven years. Building sufficient homes to meet the existing Social Housing Waiting List is estimated to have a cost of €29 billion (in 2020 prices).<sup>5</sup> The current build rate is around 10,000 per year with an annual budget allocation of €3.3 billion.

Beyond the waiting list, there is a substantial hidden need. Although Housing Assistance Payment (HAP) tenants' housing needs are considered met, this type of tenancy has been linked to significant housing precarity by the Government's own advisory body.<sup>6</sup> Indeed, many households in HAP tenancies are on the social housing transfer list and these lists are not published. Research also suggests affordability issues amongst low-/middle-income unsupported renters in the private rented sector (up to 60% of renters in one report).<sup>7</sup>

### Who lives in social housing?

Analysis of the Social Housing Waiting List finds that single adults make up 56% of applicants (perhaps representing the lack of apartments/one-bed accommodation).<sup>8</sup> The same analysis finds that half of applicants are in work and half are unemployed and in receipt of social welfare. The Housing Agency has recently introduced a Traveller identifier to the housing list analysis, but reliable data is not yet available on this.

There is a pattern of social disadvantage amongst those living in AHB housing. Single parent families are over-represented, as are people with disabilities (about 34%)<sup>9</sup> and UK/non-EU migrants.<sup>10</sup> McCarthy et al. find that 12% of AHB tenants have no bank account, 20% had problem debt and that there are low levels of financial planning, insurance and

financial skills.<sup>11</sup> Affordability issues have also been reported, with about one-third of AHB tenants struggling to live on their current income,<sup>12</sup> and the same proportion finding it difficult to heat their homes.<sup>13</sup>

On the positive side, AHB tenants have consistently high satisfaction with their tenancies,<sup>14</sup> which compares favourably with other tenures and international benchmarks. Nonetheless, 45% aspire to own their own home.<sup>15</sup>

## **Irish social housing in a European context**

Since the 2008 Global Financial Crisis (GFC), many developed countries have seen a rapid decline in homeownership and the growth of an unaffordable and insecure private rented sector.<sup>16</sup> The growth of renting as a long-term option for younger, middle-income households stems not so much from the crisis itself but policy responses to it, including a lack of housing investment, the growth of corporate landlords, retrenchment of the social housing sector and greater use of the private rented sector to house low-income renters.<sup>17</sup>

There are significant differences across countries in the definition, size, scope, target population and type of provider of social housing.<sup>18</sup> Despite this lack of consistency, all available data suggest that supply-side social housing (i.e. where the home is publicly provided) has been shrinking as a share of housing stock in all but six countries in the OECD.<sup>19</sup> During the 2008 recession and its aftermath, there was a dramatic decline in the output of social housing units in Ireland,<sup>20</sup> and this interruption to public provision has undermined the long-term, sustainable, and timely supply of social housing.<sup>21</sup>

The Irish not-for-profit housing sector is small as a share of the social housing sector at about 15% of all social housing. This contrasts with 100% in the Netherlands, 57% in the UK,<sup>22</sup> and about 50% in France.<sup>23</sup> Cost Rental – where rents cover only the cost of financing, building, managing and maintaining the homes – is also a major feature of other EU countries in which the not-for-profit sector is a major developer. It has recently become a feature of the Irish housing system with the first Cost Rental homes coming on stream in 2022,<sup>24</sup> albeit in small numbers.

A unique feature of social housing in Ireland is that it is classified within the general government sector, as defined by Eurostat and applied in EU fiscal policy rules, rather than outside the public sector.<sup>25</sup> According to the National Economics and Social Council, the key reason for the difference in classification is that social housing providers elsewhere have higher rental income compared to the rents set in social housing in Ireland where a differential rent is applied. This higher rental income underpins borrowing to provide new social housing. Borrowing from the State has the advantage of keeping housing borrowing costs low but the disadvantage of constraining the growth of AHBs by classifying any borrowing – including from the private sector – as contributing to the General Government Deficit (GGD).



In recent years, the Capital Advanced Leasing Facility (CALF) has been introduced, which has greater similarity to financing in other countries. Initially, as part of this, AHBs received a revenue subsidy payment of either 92% or 95% of the market rent (as well as the actual rent paid). In 2023, the CALF was modified. The link to market rents was discontinued, with the payment based instead on total eligible capital and operational costs. The CALF is enabled through a Payment and Availability Agreement (P&AA) whereby AHBs receive such payment for ensuring homes are kept available for letting to those in housing need,<sup>26</sup> and that they can meet their debt finance commitments/long-term costs. This enables AHBs to maintain and improve their housing stock whilst keeping rents low. This revenue-based subsidy mechanism replaced a previous capital subsidy arrangement where the cost of building was fully funded by the State, but management and maintenance were funded by a combination of rental income and a smaller government grant. This arrangement was found to be insufficient to adequately recover full costs.

### **The value of housing**

Even though people invest more financial and non-financial resources in their homes than in any other material entity, academic research on the social impact of housing is limited.<sup>27</sup> An even greater gap exists for social housing as outlined below. As a result, this section will review the evidence on the value of housing more generally.

At the individual-level, poor quality housing is associated with poor mental and physical health,<sup>28, 29, 30</sup> poor child development outcomes<sup>31, 32</sup> and excess mortality, especially in older people.<sup>33, 34</sup> Housing-related debt (rent and mortgage arrears) has been found to be strongly associated with mental and physical ill-health<sup>35</sup> and suicidal ideation.<sup>36</sup> A direct connection has also been found between housing affordability and child educational outcomes and parental stress.<sup>37</sup> In this regard, social housing has the potential to reduce intergenerational disadvantage by breaking the link between low-income, poor housing/homelessness, and wider social exclusion.<sup>38</sup>

At the community-level, there is a relationship between the built environment and crime<sup>39</sup> and fear of crime.<sup>40</sup> Green space close to homes has been found to positively impact on outcomes such as stress, physical activity, and longevity.<sup>41</sup> Research from Ireland shows that location-specific factors have a direct impact on life satisfaction, including proximity to the coast (positive) and busy roads (negative).<sup>42</sup>

International evidence shows that tenure/income mix can be positive for a range of outcomes such as employment, education and social cohesion.<sup>43</sup> In Ireland, tenure mix has been shown to counteract stigma<sup>44</sup> and reduce the risks associated with mono-tenure.<sup>45</sup>

At the national-level, volatile housing markets and increasing household debt relative to incomes have a range of negative externalities, including vulnerability to economic crises,<sup>46</sup> reduced investment, and lower productivity. Most financial crises have their origins in the housing market<sup>47</sup> and there is evidence that countries with larger social and Cost Rental housing sectors have greater house price stability, are less exposed to financial crises,<sup>48, 49</sup> and are better placed to retrofit their housing stock to meet climate targets.<sup>50</sup>

## **Review of other approaches to measuring the value of social housing**

Unlike other forms of public investment, social housing tends to not be treated as critical public infrastructure and is, therefore, not accompanied by cost benefit assessments. However, in recent years there has been increased interest in value for money (VfM) assessments of social housing, with the UK at the forefront of these methodologies.

Critics argue that this reflects a general trend towards the commercialisation of the sector in the UK.<sup>51</sup> Others argue that it is vital for ensuring that tenants' needs are met in a cost-effective way,<sup>52</sup> and that such approaches bridge the gap between 'hard' measures of performance, and 'softer' measures of social progress and well-being.<sup>53</sup>

The Housing Associations' Charitable Trust (HACT) social value model, developed in the UK, is one of the most widely used frameworks for capturing tenant outcomes, particularly as they relate to discretionary services such as financial inclusion training. Yet this framework is largely anchored in gathering and valuing output data and has a weak account of additionality. For example, the HACT approach might ascribe a financial value to a variable like participation in a training course, without directly measuring the benefit that the training course had or establishing any causal connection between the two variables.

Robust assessments of social value can nonetheless play a role in making the case for an expanded role for AHBs. However, these will depend on building up an evidence base that captures long-run outcomes for tenants. The framework set out in this paper does not provide an explicit economic methodology. However, it aims to support the building of this evidence base, which leaves open the option for AHBs or other bodies to undertake VfM assessments in the future.

## Box 1: What is Value for Money?

VfM refers to the relationship between spending and the long-run social, economic and environmental impact of social housing. It should not be confused with either 'economy' (i.e. the lowest input cost), or 'efficiency' (i.e. the relationship between the number of homes for the input cost). It is sometimes confused with these terms and seen as a shorthand for narrow cost-cutting.

The more holistic conceptualisation of value for money that has effectiveness at its centre is important because it could potentially make a case for social housing investment that moves beyond 'cost per build' measures. Methodologies like the Housing Adjusted Life Years (HALY) methodology that treats social housing as a welfare/public health intervention due to its impact on life expectancy and quality of life is one such approach.<sup>54</sup> This definition is in line with Irish Government guidance that explicitly situates effectiveness as a central element of VfM assessments.<sup>55</sup>





## 3. Expert interview findings

This section discusses the findings from interviews conducted with academic, policy and practice experts. It focuses on the additionality of AHBs, implications for their future role in Irish housing policy and barriers and enablers to achieving this. A list of interviewees is available in Appendix 2.

### The additionality of AHBs

Additionality refers to the net benefit of an organisational activity or intervention beyond what would have happened anyway.

For AHBs there are two potential forms of additionality:

- 1 Financial additionality, which refers to the extent to which the finance and other inputs to AHB housing are additional or would have been expected anyway
- 2 Effectiveness additionality, which refers to the extent to which the housing product and associated services/community benefits are of higher quality or more effective than alternative delivery mechanisms and, therefore, create additional value.

The financial additionality of AHBs is reduced by the dependence on government finance described earlier and this was the perspective of many interviewees. There was a consensus that historically the financial additionality would have been high as AHBs were addressing gaps in State housing provision, while more recent delivery is likely to have lower additionality as the State has moved towards shared targets.

Despite this, however, some interviewees argued strongly for financial additionality. Reasons for this included:

- More risk aversion within local authorities
- The current funding model which allows the government to spread the cost of builds, rather than incur it in one year
- Innovative procurement relating to the Part V planning requirement (20% social and affordable), which increases the additionality within these developments.

However, the Payment and Availability Agreement (P&AA), was noted as making housing by AHBs potentially expensive at the point of delivery. Of course, AHB housing may still represent Value for Money if it is able to deliver better outcomes and results in State savings over the longer term. This relates to the concept of effectiveness additionality.

All interviewees identified some effectiveness additionality.

Key reasons given for this included the following:

- AHBs – as specialists in housing – are better placed to be good quality tenant managers, asset managers and rent collectors
- AHBs are particularly good at managing mixed developments
- Specialist social housing for older people was identified as particularly valuable with the potential to reduce public sector costs
- There is limited data on the relative cost of builds, but some interviewees argued that AHBs can build more cheaply and more quickly, and that their national presence brings about economies of scale
- AHBs can potentially add value as holistic providers of early intervention and family/adult services to disadvantaged tenants
- There is limited tenant purchase or succession rights and as such, the stock of social housing will stay in perpetuity when built by an AHB.

It was also pointed out by several interviewees that AHBs were a diverse group of organisations and that it was not always possible to talk about them collectively. Although the three AHBs involved in this study were regarded positively, some interviewees also highlighted poor practice in the sector.

In general, interviewees thought that there were too many actors in the social housing sector. For example, many interviewees thought 31 local authorities and 200+ AHBs along with all the other State bodies involved were too numerous in such a small country, risking inefficiencies and lack of specialisation. There may be a role for mergers and acquisitions, as well as for stock transfer from local authorities to a small number of AHBs, perhaps with a regional presence with state support. In particular, there are long-term sustainability issues for some of the small AHBs, as well as governance challenges of ageing volunteer boards and the increasing regulatory requirements of those boards.



## The future role of AHBs: barriers and enablers

All interviewees would like to see a larger role for AHBs in the Irish housing sector, although the scale of this varied.

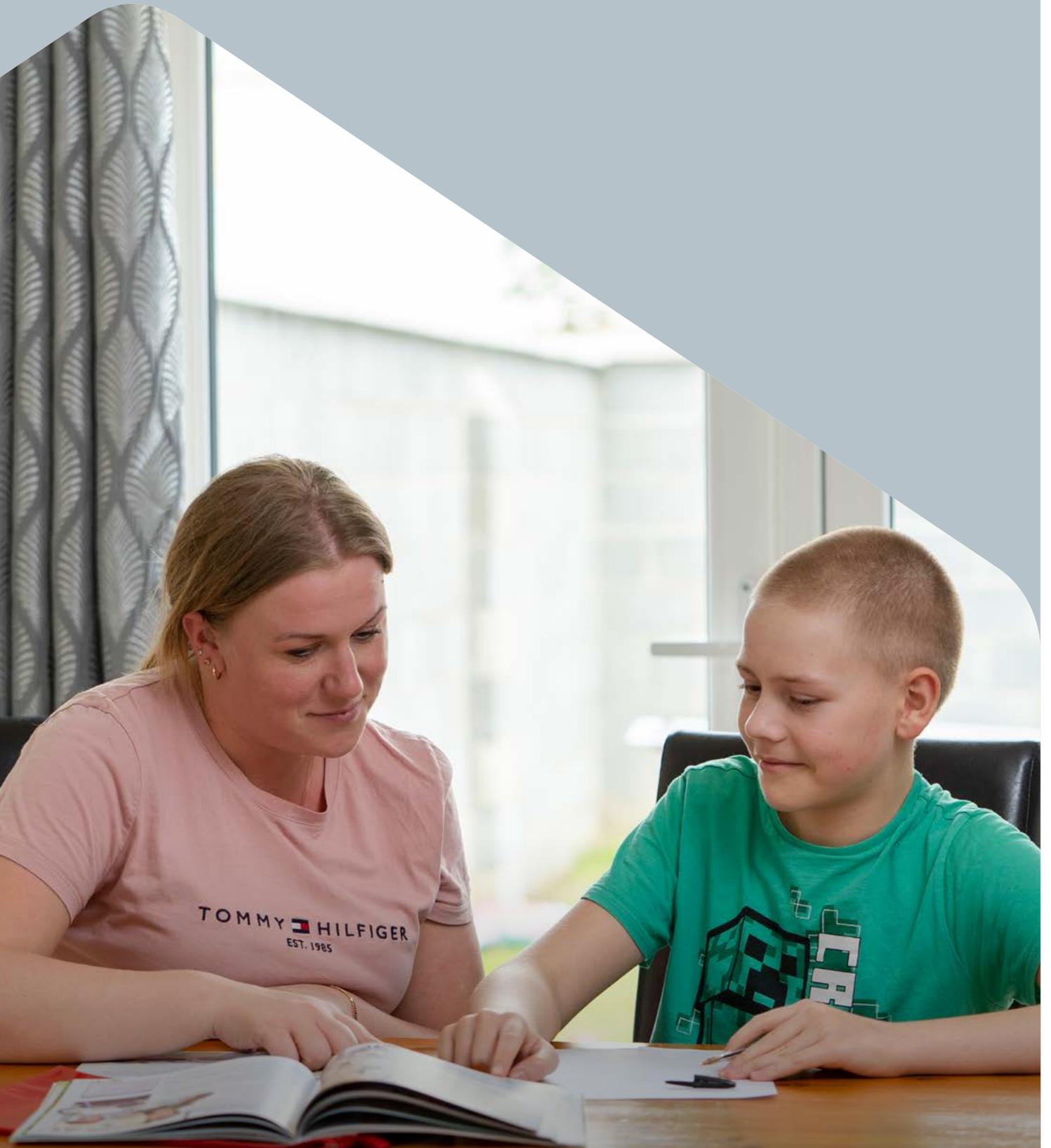
Several barriers to achieving this were identified:

- The lack of an overarching strategy for AHBs within the state. The most recent policy document *Housing for All* was described as 'vague' on the role of AHBs and seen to be part of a pattern of short-term thinking by successive governments potentially lacking strategic direction in relation to housing policy
- Interviewees recognised the challenge of trying to achieve significant growth – potentially with more commercial finance – whilst retaining a social justice ethos. Most notably, we were told that too much was being asked of voluntary directors, including managing increasingly large debt portfolios
- The shortage of skilled staff was also raised. Quality staff are essential for effective tenant and asset management and there is a lot of competition within the sector. Growing the skills base in these areas was seen as key to the success of AHBs into the future
- Anti-social behaviour continues to be a risk for AHBs and good quality allocations are seen as important to the success of developments
- Finally, financial challenges were mentioned. These include a) the low rental income from differential rents (particularly for CLSS stock) and b) gearing, which dictates the amount of debt that AHBs can take on. However, government are currently looking at the issue of gearing as announced in the CALF review.<sup>56</sup>

Cost Rental was seen as key to the AHB growth strategy with the potential to achieve several objectives including:

- Supporting mixed tenures (this would be furthered by social housing waiting list tenants also being eligible for Cost Rental)
- Control over allocations and, therefore, more input in how developments proceed
- Enabling them to serve middle-income households and, if delivered at scale, to impact general rent levels and house prices, resulting in increased housing stability.

A final challenge is the transition to net zero, within which, the housing stock – and social housing in particular – is an important focus. Social landlords are uniquely placed to engage in retrofitting as the decision can be taken by one organisation, rather than many homeowners. On the other hand, AHBs do not get 100% grants which are available to local authorities. This may perversely set up competition between social and environmental goals.



## 4. Tenant interview findings

In this section, we report on findings from tenant interviews. As the discussion is based on a qualitative sample, it is important not to generalise from these findings. The purpose of the interviews was to inform the design of the framework and they are summarised here for the purpose of accountability.

We report separately on the findings from those in general needs and specialist social housing.

### General needs social housing

General needs social housing refers to social housing for individuals or families that do not require specialist social housing due to age-related or disability needs. All participants were on low incomes, although some were in work. In line with the social housing tenant profile, most participants were single people (old and young) and single parents (in many cases caring for at least one child with a disability).

### Housing needs

Across all groups interviewed, there was a history of housing instability with most participants having been in and out of different tenures. Unsurprisingly, poor previous housing had a negative impact on health and wellbeing. The scale of this varied depending on their circumstances.

Prior to being offered a social home, interviewees described a lack of ontological security, even in circumstances where the situation had not reached a crisis. Those living in precarious housing often felt that their lives were on hold and that they were unable to progress any area of their lives: with their children, relationships, education, or employment.

Across the group, there was a very positive response to being offered a social home:

“I felt like I had won the lotto”

“I couldn’t believe it...I started to cry”

Interviewees had often been holding a lot of stress and worry, and it was very common for the offer of a social housing tenancy to be an emotional experience for them. Almost all were very positive about the homes that they were offered. They described the homes as well maintained, conveniently located, and as offering more space. After a long period of instability, a feature that stood out for them was that they were tenants for life:

**"I couldn't actually believe that this was my home for life if I wanted it"**

Most interviewees developed a strong attachment to their house or apartment which they considered 'home':

**"I would never move"**

**"Short of winning the lotto, I am planning to stay here forever"**

**"I am not prepared to move [as a result of ASB]...it is my home"**

A small number of interviewees were less content with their homes. Issues of concern included anti-social behaviour, overcrowding,<sup>ii</sup> children living in apartments, and footpaths/ bus routes not extending to the development. Anti-social behaviour was particularly detrimental for wellbeing and in some cases a small number of individuals – even one household – could be having a significant negative impact in a community.

Interviewees that were in accommodation built in the last decade were generally happier with the quality of the accommodation than other tenants. They valued the warmth, comfort, low energy costs, levels of space/storage and high specification of these homes.

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ii Although AHBs do not place families into homes that are too small for them, overcrowding can occur if another family member – themselves in housing need – comes to stay with the tenant or if the tenant has additional children.



## Other outcomes

Following the offer of a home, tenants talked about the removal of uncertainty, stress and the relief associated with that. Parents especially enjoyed seeing children have 'normal' experiences and seeing their pride and improved sense of wellbeing.

Over the longer term several positive outcomes for families were reported: increased disposable income, new relationships, improved mental health, better educational outcomes for children, and increased work opportunities.

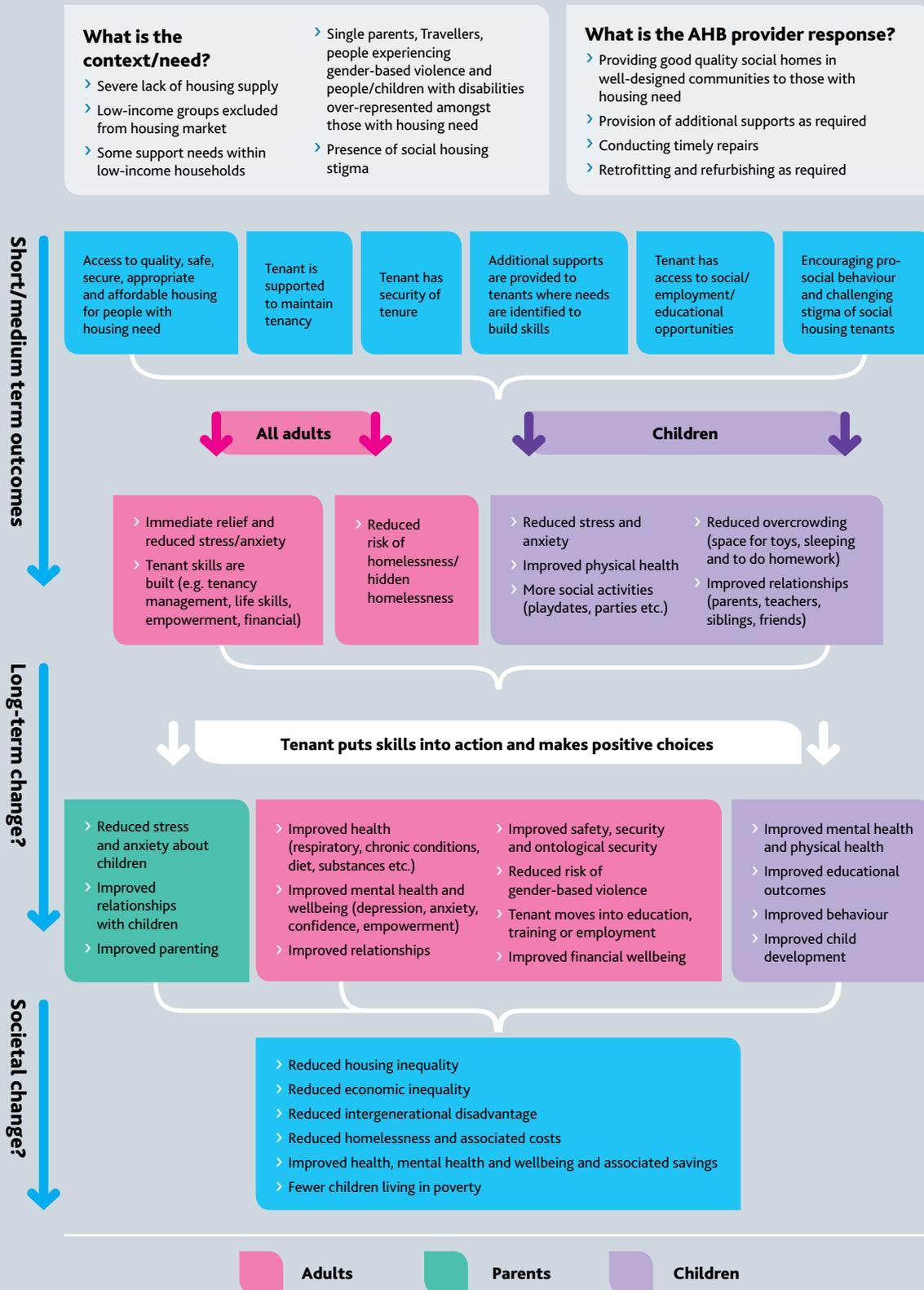
Others had become involved in projects initiated by the AHB, such as community gardening, and were getting a lot of benefit from this. Where these projects worked well, they were described as bringing communities together.

Some parents we spoke with were also struggling with social isolation, especially single parents and parents of children with disabilities. These are groups that are already at risk of loneliness and mental health problems.<sup>57, 58</sup> In this sense, the social house is not a panacea, and whilst it is a necessary condition for enabling people to address underlying problems, neither is it sufficient for tackling them. Parents sometimes told us that they were prepared to sacrifice their own happiness for that of their children. This points again to the importance of tracking intergenerational outcomes in social housing.

A large focus of the work of housing officers and additional services is to build the skills and confidence of tenants, where this might relate to financial skills, parenting, budgeting, employment and/or living independently.

Figure 1 summarises the general needs social housing ToC as a diagram.

Figure 1: General needs social housing: Theory of Change



## Specialist social housing

Although a home is a universally valued concept, it may be especially important to older people who spend more time at home than other age groups.<sup>59</sup> Research in Ireland also finds that older people in social housing are a particularly vulnerable group.<sup>60</sup>

Specialist social housing is designed and managed specifically for older people, including features like full accessibility (e.g. dementia-friendly designs); automatic doors; supports; social activities; convenient, safe locations; and availability of assistive technology.

In this research, we spoke with older people living in general and specialist social housing. While it is important to bear in mind the small sample size, it is worth noting that the experience of those in specialist social housing was – on the whole – more positive than the experience of the older people in general housing.

This emerging finding is supported by academic research from Ireland, which finds that those in sheltered housing were more satisfied with the physical design of their home and reported more positive outcomes.<sup>61</sup> Older people in general needs housing reported more disability/illnesses and tended to be more worried about the future, feel less safe at home and be less likely to have the necessary adaptations to facilitate ageing-in-place.<sup>62</sup>

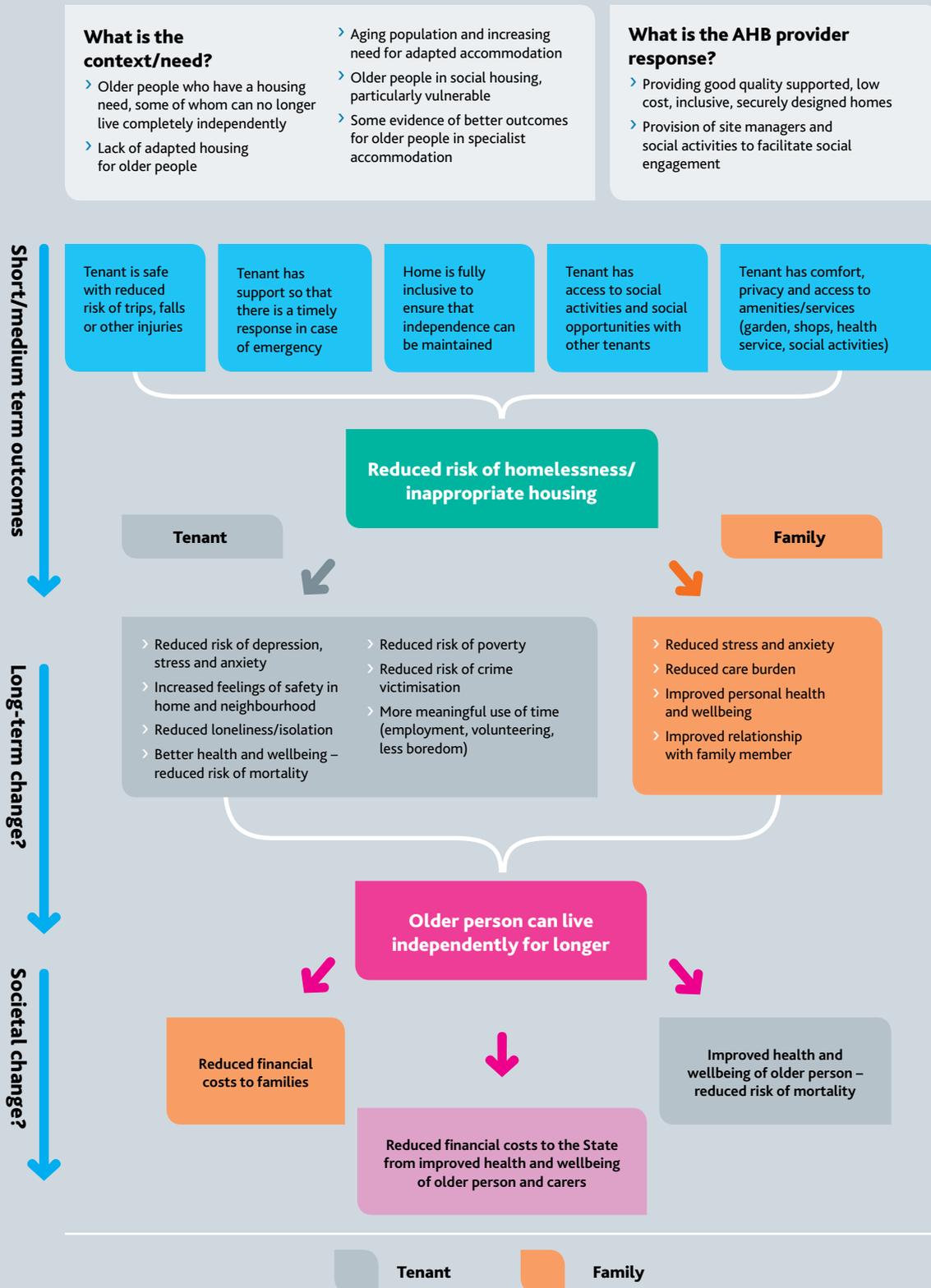
Outcomes being achieved from specialist social housing are as follows:

- 1 Increased physical safety (e.g. from trips and falls, better diets and self-care)
- 2 Reduction in loneliness
- 3 Reduced anxiety/fear of crime
- 4 Residents and families have peace of mind that if anything happens there will be a timely response.

Many of the people we spoke to in specialist social housing told us that they would not be able to manage in their own home. As the population ages, specialist social housing, as a less costly option than institutional care, is likely to become an increasingly important feature of the housing mix in Ireland.

Figure 2 summarises the specialist social housing ToC as a diagram.

Figure 2: Specialist social housing: Theory of Change



## Societal Theory of Change

There are also wider social benefits that are highly relevant to the Theory of Change. In the first instance, the provision of social housing reduces the risk that individuals and families will become homeless, thereby reducing the significant costs and social harm associated with homelessness.<sup>63</sup>

Housing is a high political priority in Ireland. Research tends to find strong support for action to reduce homelessness,<sup>64</sup> and it is consistently amongst the top three issues for voters.<sup>65</sup> A recent government analysis has also found housing inequality to be a major driver of overall inequality.<sup>66</sup>

Secondly, providing social housing improves the life chances of those that access it, including children, and supports greater housing and economic equality. It removes tenants from the private rented sector and frees up tenancies for others that do not qualify for social housing.

As we have seen, countries with larger social housing stocks weathered the Global Financial Crisis better than those that did not.<sup>67</sup> As AHBs expand, particularly into delivering Cost Rental at scale, there is the potential to impact on house prices and rent levels as well as housing and economic stability. Financial crises are catastrophic for countries affected by them and the benefit of this type of outcome would be significant now and for generations to come.

## 5. Conclusion

The Theories of Change point to the significant impact that AHB landlords potentially deliver for their tenants and wider society. Data from across the AHB sector is now needed to evidence that these outcomes are occurring in the wider tenant population.

The Social Impact Measurement Framework, which has been developed as part of this commission and is available online at [www.cluid.ie/publication](http://www.cluid.ie/publication), is designed to enable sector-wide data gathering so that a consistent and robust evidence base can be developed for the AHB sector.

Widespread adoption has the potential for an improved understanding of the value created by AHBs. The goal is for this to result in better-informed decision-making regarding housing policy in Ireland. Moreover, for the organisations participating, use of the framework should also support continuous improvement by identifying areas of strength and areas for improvement.

To find out more, contact:

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- Circle Voluntary Housing Association policy team by emailing:  
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# Appendix 1: Development of the Measurement Framework

The development of the measurement framework consisted of three phases:

- › **Knowledge gathering** via review of existing literature and expert interviews
- › **Stakeholder engagement** to develop Theories of Change (ToC)
- › **Development of the measurement framework** with AHB staff

Although Cost Rental is an area of growing importance within the AHB portfolio, as a first step, this research has focused solely on traditional social housing. Further research will be required to adapt the tools presented here for Cost Rental tenancies. This will provide a deeper understanding of AHB impact as well as contribute to the evidence base on this form of housing tenure in an Irish context.

This section describes each phase in more detail. The full methodology can be found in an accompanying report, which is available online at [www.cluid.ie/publication](http://www.cluid.ie/publication).

## Phase 1: Knowledge-gathering

The research began with a review of the international literature on social housing and housing measurement frameworks.

Following this, a total of 22 interviews were carried out with experts in the housing sector. This included academics, policy-makers, regulators, NGOs and individuals with knowledge of measuring social housing outcomes from other jurisdictions. The specific aims of these interviews were to:

- › Gain an understanding of the wider housing context and the need for measurement within the sector
- › Explore the impact and added value of AHB housing in Ireland
- › Gain an understanding of the barriers that AHBs are experiencing in improving outcomes for tenants.

## Phase 2: Stakeholder engagement to develop ToCs

It is generally considered best practice to start the development of any measurement framework by constructing a Theory of Change (ToC). The ToC sets out how resources are used to deliver activities that lead to change in the short-, medium-, and long-term. It acts as the backbone of evaluation activities by setting out what needs to be measured.

ToC development should involve key stakeholders, including beneficiaries and staff. This recognises that those experiencing change, or involved in making change happen, have a unique vantage point.

Engagement took the form of tenant interviews (n=27) and staff workshops/interviews (n=9). Three site visits also took place to AHB developments (one to each organisation). Tenants were interviewed, either in person or over the telephone, with each interview taking about 30 minutes.

During ToC development, the objective is to hear from a diverse, rather than representative, sample of stakeholders. The aim is to reach saturation, which is the point where no further material changes are emerging. As such we included a combination of a) people in general need social housing (single people and families, and b) older people in specialist social housing with a good geographical spread.

Following the engagement, separate Theories of Change were developed for tenants in general and specialist social housing.

### **Phase 3: Development of the measurement framework**

The purpose of the measurement framework is to gather evidence relating to the outcomes set out in the Theories of Change.

Indicators were identified for each outcome area. Wherever possible, validated measures (e.g. those related to wellbeing) or items from standardised scales were used. This provides additional robustness to the framework and also enables benchmarking against existing data sets. Additional questions were added to assess attribution (i.e. the extent to which any change is due to the AHB tenancy as opposed to another factor).

In line with the Theories of Change, separate surveys were developed for individuals in general social housing and older people in specialist social housing. To ascertain the outcomes for children of general housing tenants, parental reporting is used. Outcomes for the State are inferred from outcomes for direct beneficiaries.

The surveys were designed in Qualtrics, a fully GDPR-compliant online platform. All surveys were constructed in line with best practice guidance on survey design, including seeking informed consent and asking only for data that is necessary for the purposes of the research.

The survey tools were reviewed by staff from each of the three partners and then piloted with tenants (n=25). As part of the pilot, tenants were asked to report on their experience of completing the survey. The responses to these questions were very positive and minimal changes were made to the survey following the pilot.

## Box 2: Capturing additionality

Additionality, as already noted, is a key concept in evaluation. It describes the net benefit of an organisational activity or intervention beyond what would have happened anyway. It should take account of attribution (i.e. the extent to which any observed benefit was attributable to the intervention being evaluated rather than other extraneous factors) and deadweight (what would have happened anyway without the intervention).

To fully capture additionality an experimental research design is required (i.e. the use of a control group). Potential control groups would include those on the housing waiting list and tenants in other tenures such as local authority or HAP. A limitation of the proposed framework is that it is only possible to measure change for tenants that accept an AHB tenancy and real-world research constraints mean that no control group was available.

However, rather than assume all observed outcomes are additional, we have sought to make an assessment of additionality in the following ways:

- 1 During development of the framework in the interviews with the housing experts
- 2 Within the framework by systematically asking survey participants to report on the extent to which the AHB has contributed to outcomes in key areas like finances, health, wellbeing, and housing.



## Appendix 2: List of interviewees

Name	Organisation (at time of interview)
Lizzie Trotter	Head of Social Impact & Wellbeing, State of Life (formerly at HACT)
Donal McManus	Irish Council for Social Housing (ICSH)
Tom Healy	Formerly of Nevin Institute
Eddie Lewis	IPA Housing Forum
Declan Redmond	Academic
Dáithí Downey	Dublin City Council
Joost Nieuwenhuijzen	European Federation for Living
Dara Turnbull and Alice Pittini	Housing Europe
John-Mark McCafferty	Threshold
Kath Scanlon	London School of Economics
Tricia Keilthy	SVP: Society of St. Vincent de Paul
Caren Gallagher	Residential Tenancies Board
Pat O'Mahony	Housing Agency
Alan Smyth	Housing Agency (Cost Rental)
John Stevens	Clarion Housing
Francesca Spigarolo and Beatrice Gallo	Fondazione Housing Sociale
Declan Dunne	Respond
Brian O'Gorman	Clúid Housing
John Hannigan	Circle VHA
Michelle Norris	University College Dublin
Eli MacMahon	University College Dublin

# Endnotes

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