

# Housing Poverty

*From Social Breakdown to Social Mobility*

## EXECUTIVE SUMMARY

**This is the Executive Summary of the *Centre for Social Justice* Housing and Dependency working group's report *Housing Poverty: From Social Breakdown to Social Mobility*. For further information or to download the full report please visit [www.centreforsocialjustice.org.uk](http://www.centreforsocialjustice.org.uk)**

### 1. State of the Nation

Many social housing estates are characterised by family breakdown, high levels of crime and inter-generational worklessness. Successive governments' housing policies have often exacerbated – and in some cases created – many of these problems.

*Housing Poverty: from Social Breakdown to Social Mobility* is the result of a year-long investigation by the *Centre for Social Justice* Housing and Dependency working group. The group comprised an array of housing experts covering policy, academia and practice and consulted a broad range of social housing experts, professionals and tenants.

This report builds upon the work of the *Centre for Social Justice* in *Breakdown* and *Breakthrough Britain*, where we identified the 'pathways to poverty': educational failure, addiction, family breakdown, worklessness, and serious personal debt. It shows how social housing policy can be part of the solution to the problems of social breakdown.



#### 1.1 Unaffordable Housing

During the last ten years, the number of new homes built has not kept pace with the growth in population. It has been even further behind the growth in the *number of households*, a symptom of a changing social paradigm.

House prices increased in real terms by more than 150% between 1997 and 2007. Taking the ratio of lower quartile earnings to lower quartile house prices – the best measure of affordability for first time buyers – there was a change in this ratio from 3.65 in 1997 to 7.25 in 2007.<sup>1</sup> In short, in the last ten years, *the unaffordability*

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1 DCLG, Housing Statistics Live Table No 502

of housing for first time buyers has nearly doubled. Within this, there has been significant geographical variation: from an increase of 93% in the North East to 130% in London.<sup>2</sup>

The result has been a halt to the steady increase in home-ownership charted over the last century. The number of families with mortgages fell significantly between 2000 and 2007. Younger families have been hit the hardest. In 1991, 34% of 16 to 24 year olds were mortgagees, but that figure fell to 16% by 2007.<sup>3</sup>

“In the last ten years, the unaffordability of housing for first time buyers has nearly doubled.”

Many families, unable to afford home-ownership, now rent privately. The proportion of households doing so increased from 10% to 13% over the last five years; in the past 14 years, the proportion of 25–29 year olds renting privately nearly doubled: from 19% in 1993 to 36% in 2007.<sup>4</sup> Private sector rents have increased at much the same rate as earnings, but average rents are now over £130 per week, and over £200 per week in London.<sup>5</sup> Nearly a third of private tenants are on housing benefit.<sup>6</sup>

## 1.2 Social Housing Challenged

### 1.2.1 SORTING IN THE MOST VULNERABLE

Over the last 30 years, the role of social housing has changed dramatically. It used to be the tenure of choice for working class families who could not afford home ownership. However many of those families, as they became



richer, chose to buy their own homes, helped in the 1980s and beyond by the *right-to-buy*. Coupled with major reductions in new building, this led to a reduction in the availability of social housing. Centrally imposed allocation rules meant that social housing was increasingly allocated to the neediest families. This is known as social housing’s *residualisation*.

The number of homes rented from councils and housing associations peaked at 5.5 million in 1979, with well over 90% of these owned by councils. The number has fallen steadily since then, reaching 3.8 million in 2007, with roughly half provided by housing associations.<sup>7</sup> Rents are well below market rents, ranging from around 60% of private rents in the North to less than 40% in London.<sup>8</sup> Despite this level of subsidy, around two thirds of social tenants receive housing benefit.<sup>9</sup>

In the early 1980s, council tenants’ average income was 73% of the national average. Since then the proportion of social tenants on low incomes has increased substantially. Today over two thirds of social tenants

2 DCLG, Housing Statistics live table No 576

3 DCLG, *Housing in England 2006/7*, page 19

4 DCLG, *Housing in England 2006/7*

5 DCLG, Housing Statistics Live Tables No 734

6 Figures calculated from DWP housing benefit statistics and DCLG housing stock statistics on their respective websites

7 DCLG, *Housing in England 2006/7*, page 15

8 DCLG, Housing Statistics Live Tables 701, 703 & 734

9 Figures calculated from DWP housing benefit statistics and DCLG housing stock statistics on their respective websites

have incomes in the bottom 40%.<sup>10</sup> These income figures are largely driven by the levels of unemployment. Less than half of working age social tenants are employed, and barely a third are in full time employment.<sup>11</sup>

### 1.2.2 SOCIALLY IMMOBILE HOUSING

House price increases and changes in the age profile of existing tenants have greatly reduced the *turnover* of social housing. Only 5% of tenants move each year; only 4% of these moves are job-related.<sup>12</sup> This has led to a large increase in social housing waiting lists. 1.6 million households were on them in 2007. The number is predicted to reach two million households, equivalent to five million people, in 2010.<sup>13</sup>

From 2004/5 to 2006/7, 42% of households moving into social housing were one person households. 22% were lone parents. New social tenants tend to be young: 24% were aged 16–24 and a further 24% were aged 25–34.<sup>14</sup>

### 1.2.3 INCUMBENTS LACKING HOPE

Two thirds of the current social housing stock is on local authority estates. Almost half falls in the category of the 20% most deprived neighbourhoods in the country.<sup>15</sup> Over 20% of social tenants, and over 25% of those on flatted estates, are dissatisfied with their neighbourhood, compared with 12% of private tenants and 8% of owner occupiers.<sup>16</sup> Nearly 25% of social housing is in areas with poor quality environments. Nearly 20% have upkeep problems. Both figures are significantly higher than those for private rented or owner occupied housing.

Over 20% of social tenants on flatted estates report the presence of drug dealers and users as a particular problem. Fear of being burgled and general levels of crime are far higher for people living in social housing than for those in other tenures. Polling carried out for the *Centre for Social Justice* by *YouGov* found that a third of social tenants believe where they live is not reasonably safe, only 54% trust their neighbours, and nearly half believe that local schools do not provide a good education. *Many tenants and their families may have aspirations to pull themselves out of their situation, but in such hopeless conditions, maintaining aspiration is challenging.*

“Today over two thirds of social tenants have incomes in the bottom 40% of the national average.”

## 2. The Policy Solutions

### 2.1 ADDRESSING THE CRISIS OF AFFORDABILITY

We must increase the affordability of our housing stock and reforge the nexus between aspiration and asset-ownership. To achieve this, we advocate a *localised revolution in housing supply*. Local authorities should be freed and central allocations rules relaxed to create the conditions to produce a greater quantity of housing, especially for first time buyers and people on low incomes.

10 Professor J Hills, *Ends and Means: The future roles of social housing in England*, CASE report 34, Centre for Analysis of Social Exclusion, 2007, pages 87–88

11 Professor J Hills, *ibid*, page 46

12 Professor J Hills, *ibid*, pages 51 & 109

13 Local Government Association, *Councils and the Housing Crisis*, May 2008

14 DCLG, *Housing in England 2006/7*, page 108

15 Professor J Hills, *ibid*, page 91

16 Professor J Hills, *ibid*, pages 95–97

Decisions on how to allocate resources for housing provided by the Government through comprehensive spending reviews must be taken locally.

Government should not set national targets for the number of social homes to be built or for the proportion of these for social rent or low cost home ownership.

Broad-brush central Government solutions such as eco-towns will do little to help community and family-centred development and have been criticised by many practitioners and experts.

Councils need to be free to decide how housing resources are deployed in their areas, balancing the needs to improve existing council homes, build new ones, and work with the private and not for profit sectors to provide a range of lower cost housing options for local residents. In balancing these resources they may want to consider the benefits of securing higher levels of investment by using public expenditure to lever private investment.

Further measures are needed to secure the quick release of surplus public sector land for new housing development, and to speed up the planning permission process. Local authorities must ensure that the public investments needed alongside major housing developments are secured in time, and that the system for securing developer contributions towards this is clear and reflects local conditions.

### 2.1.1 HOME-OWNERSHIP REFORMS DURING DIFFICULT TIMES

Home-ownership is the aspiration of most people. As such, there need to be measures to deal with the short term problems caused by the credit crunch, including measures to re-open the mortgage markets without re-inflating the housing price bubble. The Government has allocated funds to deal with the problem. However, these funds are meaningless if government action doesn't reach those affected.

The courts and the *Financial Services Authority* must ensure that all lenders whose loans are secured against peoples' homes take all possible steps to help borrowers who get into difficulties before they seek possession of their homes. These steps should include:

- providing access to impartial advice on the options open to home owners who are finding mortgage repayments unaffordable
- allowing borrowers to negotiate new loan agreements.

We support the *Office of Fair Trading's* recommendations on the regulation of sale and rent back schemes, and urge the Government to implement them without delay.

In the wider context, the Government must monitor closely the impact of its credit crunch package on the availability of mortgage finance, and continue to consider, in light of its success or failure, whether further measures are required. These may need to include further measures to regulate lending practices, to avoid over-borrowing and over-lending, which could create a new house price bubble.

We do not support the *New Local Government Network's* proposal that local authorities should re-enter the mortgage lending market. If would-be borrowers are unable to secure mortgages from the market, we do not believe that risks that the private sector is unwilling to take on should be shouldered by council tax payers.

We also recommend that, in these difficult times, the Government launch the Rent to HomeBuy pilots as soon as possible, and consider other ways in which would-be first time buyers might be helped to build up the deposits they need.

Mortgage rescue schemes must be implemented without delay. These schemes have cost implications for housing associations, for which they require Government support.

### 2.1.2 INCREASING SHARED OWNERSHIP

Shared ownership is a good way to get on to the home ownership ladder. However, the risks, both actual and perceived, are a serious barrier. If shared equity is to be viable in risk-averse times, a best practice has to be to minimise the perceived risk to the purchaser. We recommend that steps be taken to enable this risk to be minimised, therefore improving shared ownership and cementing its place as a viable step on the property ladder.

Wherever possible, we recommend that all low cost home ownership providers should include provision for purchasers to reduce their equity stake in appropriate circumstances.

### 2.1.3 INCREASING THE SUPPLY OF PRIVATE RENTED HOMES

The private rented sector has a vital role to play on the housing ladder. It should be one of the middle-rung tenures of choice for those who do not qualify for social housing, who cannot afford to buy, or indeed whose current circumstances make renting privately the most sensible choice.

Most of the expansion of the private rented sector in recent years has come from provision by amateur, buy-to-let landlords. While this has made a very useful contribution there are doubts about its long-term sustainability, particularly given current market conditions. Institutional investment could secure its continued growth. The tax changes recommended in the report of the Government's *Rugg Review* of the private rented sector should help this. In addition, housing associations, private companies, charitable trusts, pension funds and building societies are all potential partners in expanding this product.



The sector needs to continue to adapt and root out landlords who give the sector a bad name. Voluntary accreditation schemes for landlords must be encouraged, to enable tenants to identify good landlords.

### 2.1.4 BRINGING EMPTY HOMES BACK INTO USE

There are over three quarters of a million empty homes in England, many of which have been empty for over six months. Many empty homes could be brought back into use with the right policy mix:

- empty homes where redevelopment is planned could be brought into use under short-life housing or property guardian schemes until the redevelopment starts

- councils could give grants or interest-free loans to owners of homes that need improving before they can be brought back into use
- councils could target empty homes which are spoiling a neighbourhood and do whatever work is needed, charging this against the property and where necessary then enforce a sale to recover their costs
- if owners are simply sitting on empty homes, councils could use Compulsory Purchase Orders or Empty Dwelling Management Orders to get them back into use.

We recommend that:

- all local authorities strengthen their efforts to bring empty homes back into use, building on examples such as the Kent and London initiatives, detailed in the report
- the Government reduces the rate of VAT on home renovations and repairs as far as possible, to remove the imbalance between the treatment of this and new house building, and the disincentive to renovate empty homes.

### 2.1.5 TACKLING UNDER-OCCUPATION AND SOCIAL BREAKDOWN

Many social homes are under-occupied, often because parents continue to live in large family homes after their children have left. There is no question of forcing such families to move, but more could be done to provide incentives and help for people who want to move to more suitable accommodation or are willing to do so. Freeing up family homes in this way would help tackle over-crowding problems and contribute positively to the family environment of many of the most poor.

Family homes *must* make up a greater proportion of new affordable housing. We further propose the following to increase their availability in the social housing market:

- councils must ensure that the need for more family housing is reflected in development plans and in the development programmes they support, rather than central Government's national targets
- councils should give greater emphasis to the role that tackling under-occupation can play in reducing overcrowding
- the Government should fund further demonstration projects to help authorities develop effective policies and programmes in this area. For instance charging a higher rent for households with larger homes, to create an incentive to down-size
- councils and housing associations should also be free to sell off a number of bed-sit or one bedroom homes and reinvest the proceeds in larger homes
- consideration should be given to letting larger homes for shorter terms, so that a new family can benefit once the children leave home.

## 2.2 HARNESSING ASPIRATION: REFORMING SOCIAL HOUSING

We need urgent steps to secure a wider mix of tenures on social housing estates. A diversity of tenure means a diversity of income and social mix. It is only through this sort of diversity that we might be able to achieve a lasting transformation.

Social housing should continue to be used to meet a great range of needs. However, the period in which a tenant finds themselves in social housing must be used to build aspiration, not stifle it. This can mean that, wherever appropriate, social housing is a step on the property ladder, used for shorter periods of time, to help people in a crisis or to overcome homelessness. It should be a dynamic resource, playing a part in helping people to get back on their feet, either by working their way from social tenancy to private tenancy, then to shared equity and finally outright ownership; or through altering the tenants' relationship with the state so that they become, not a tenant, but a part owner.

### 2.2.1 TENURE REFORMS

In order to allow mobility in the social housing marketplace, we must end the stifling requirement that social housing tenancy be secure for life, and rather alter it, so that it can adapt to the needs and aspirations of the tenant.

The law must be changed so that councils and housing associations are free to let social homes on whatever terms they judge most appropriate to meet the particular needs of incoming tenants.

### 2.2.2 HOUSING ALLOCATION REFORMS

We need to buttress this by reforming the rules on social housing allocation.

The law must be changed so that local authorities are free to use new social housing, and existing social housing as it becomes vacant, as they see fit.

Councils should be free to sell homes where they so wish, either outright or on shared ownership terms, for example to create more mixed communities or to generate receipts. They should fully retain the receipts for investment in housing improvement, new social housing in other parts of their area or other social projects as they judge necessary.

Councils should be free to offer higher right-to-buy discounts and housing associations should be free to offer similar levels of discount for right-to-acquire and social HomeBuy purchases.

### 2.2.3 TRANSFORMING FAILING ESTATES

#### **Linking aspiration to constructive behaviour**

Some people will automatically assume that many of those who live in social housing are bereft of aspiration. Yet one of the most intriguing and important findings in our research is that social housing tenants very often retain the *aspiration* to own their own home.

Polling conducted by *YouGov* for the *Centre for Social Justice* shows as many as 70% of those who pay their social housing rent on time retain aspirations to one day own their own home. Yet aspiration is not enough. For aspiration fails where there is no hope. (cont..)

Our previous work on economic dependency, in particular the work published in *Breakdown Britain*, showed that for many of the most vulnerable in society, Government poverty indicators failed to reflect the true hopelessness of their situation. The Government predominantly uses the measure of poverty of income to measure the success of its initiatives, especially the child poverty strategy. However, this fails to take account one of the most important influences on behaviour: *poverty of assets*.

Our assessment of an individual's relative poverty necessarily changes when asset poverty is taken into account. Those who would appear to be in a situation of extreme poverty with regard to their income, are often found to be in even more extreme poverty when their relative lack of assets is considered. Our benefit arrangements often mean that many of the most poor are left on benefit incomes that offer modest financial comfort, and whose economic arrangements preclude the acquisition or saving of any sort of liquid or solid asset.<sup>17</sup> The only outcome can be that their dependency endures.

There are qualitative behavioural factors to take into account as well. Helping to lift the most vulnerable out of income poverty is by no means easy, but it is certainly easy relative to helping them escape asset poverty. Yet the potential benefits from helping the most vulnerable escape are immense. The ownership of an asset encourages a series of behavioural changes. Those who own are more likely to protect their assets, to protect their position of ownership and to engage in constructive behaviours that enable their assets to be protected and enlarged, behaviours that benefit themselves, their families and the community at large.

When that asset is a share in a house, the behavioural link is made even more clear.

As a progressive society, we need to find a way to end the cycle of destructive behaviour on our social housing estates. This must involve fostering a real link between aspiration and behavioural shift. Finding a way to relieve asset poverty, to offer social housing tenants a clear, achievable means to procure their own assets is tantamount to offering hope. Along with this hope comes the incentive to behave more constructively, to take action and responsibility for one's own life. Society will benefit in every way from these behavioural shifts.

We encourage an incoming government to look at releasing some of the value in social housing to sitting tenants who pay their own rent and make a contribution to the community. This could take the form of a discount on the purchase price for those moving to outright or shared ownership.

However, the most radical approach is also the most important. We recommend that economic analysis be commissioned into the rewarding of constructive behaviour in the community, including, but not limited to, a genuine effort on the part of a social housing tenant to find work, by giving social housing tenants increasingly larger equity stakes in the home.

Having a stake in a home is both a privilege and a responsibility. It would inculcate the values of constructive social behaviour and create, from the vicious cycle, a virtuous cycle, that encourages social housing tenants to improve their own family's future.

While occupied by social tenants social housing has very little value. Turning tenants into owners releases the value of the home and allows the most vulnerable in our society to benefit. More importantly, it offers a clear message of hope, for tenants and for society as a whole.

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17 This will be discussed further in the forthcoming report from the *Centre for Social Justice's* Economic Dependency working group, reporting early 2009.

### 2.2.4 HOUSING FINANCE REFORM AND ASSET MANAGEMENT

For too long, we have allowed the potential social value of social housing to be wasted. It is time for a more rigorous approach to the balance of social housing.

Local authorities and housing associations must be encouraged to produce asset management strategies that would ensure that they maximise the value that they secure from those assets, and dispose of homes which are not economic to repair, in the wrong areas or the wrong unit types.

We furthermore endorse the conclusion of the LGA's position paper for the Housing Finance Subsidy Review, which advocates a locally based finance system with genuine community engagement in the allocation of resources.

### 2.2.5 HOMELESSNESS REFORMS

We recommend that the current homelessness obligation be changed so that authorities are required to assess the housing and other social needs of people who present as homeless. A new approach would focus on the underlying causes of their homelessness. This would allow an appropriate package of support to be delivered to meet those needs in a holistic way.

## 2.3 Towards New Communities

Our vision for the development of new communities involves developers, local people and their elected representatives, and long-term managers working together to plan for social benefit, free from unnecessary centrally-imposed targets and policies.

In such new communities the objective would be to enable individuals and families to flourish. Developments would be tenure blind. Local management could be delivered by a private or charitable managing agent, with the local authority setting the objectives and monitoring outcomes. The landlord/managing agent would be taxed on profits if these were not reinvested in the community. *The stigma attached to strictly social housing would end.*

### 2.3.1 DELIVERING SOCIALLY MIXED COMMUNITIES: FLEXIBLE HOUSING FOR ALL

The homes offered to people requiring financial support with their rent should not be distinguished by design or location. Their tenure should be flexible enough to change as the household's circumstances changed. In order to achieve this, the first barrier to break is that of the 'affordable homes' requirement, and the freezing of tenure associated with it.

We recommend that the requirement that a proportion of new homes are built as 'affordable homes' in perpetuity is removed.

A well-maintained and successfully managed environment is critical to the success of a neighbourhood. We need to ensure the effective delivery of management services and that all members of the community take an active role in maintaining a good environment.

We recommend that developers who gain planning consent should be charged a tariff for the number of homes constructed. Together with the surplus from homes rented to people in need (referred by the Local Authority), this would create an income stream to pay for local community workers, employment and training schemes etc. Consequently the new communities will ensure better outcomes for all with the maximum social benefit.

## 2.4 Encouraging employment and economic independence in the social sector

Getting people from welfare into work should be a first principle of government, and the drive to encourage social and economic mobility should be the key focus of all agencies working with the poor and families in



need. Once people are earning their own living they can begin to exercise greater choice about their housing, and every other part of their lives.

Housing benefit and other welfare systems need to be reformed to ensure that people on low incomes have sufficient extra resources (while they need them) to purchase housing within their area that meets their needs. They should be free to choose the form of housing and its location. Ideally this would not be a ‘housing benefit’ but an undifferentiated subsidy that they could spend as they choose.

The new *Homes and Communities Agency and Tenant Services Authority* must ensure that their policies, programmes and approaches encourage social housing providers to tackle the high levels of worklessness among their tenants, embedding this into their core business.

Detailed proposals on housing benefit reform will be set out in The *Centre for Social Justice* Commission on Economic Dependency’s forthcoming report, alongside wider welfare reform proposals.

### 2.4.1 COMMITMENT CONTRACTS

While commitment contracts are certainly not a catch-all solution, there should be a new requirement that new working age tenants – in particular the half of new tenants who are under 35 – and their landlords sign commitment contracts under which the tenant agrees actively to seek work and the landlord agrees to provide or access support such as training or childcare to help them do so. This would operate alongside the new, locally determined, tenure system that we propose in Chapter 2 of the report.

### 2.4.2 PROMOTING ENTERPRISE AMONG SOCIAL TENANTS

Greater efforts are needed to help economically inactive social housing tenants who want to be self-employed to build their own businesses.

We propose lifting the restrictions concerning using social housing as a place of business.

## 2.5 The young, the old, the hard to help

It is an unfortunate truth that, in general, vulnerable people living in social housing receive far more support than equally vulnerable people who own their own homes or rent privately. We believe that it should be the need of the individual that determines their access to services, rather than the fact of their tenure.

The support services offered to social tenants should be made available to all older and disabled people, regardless of their tenure.

We believe that the principles currently applied in Foyers, described in the report, should be used to determine the rights and responsibilities and support needs of young people living in council and housing association accommodation.

At the other end of the scale, for the most disruptive tenants, we advocate an approach that combines the provision of intensive support in specifically designated accommodation – let to the families on family intervention tenancies – with clear enforcement rules aimed at ensuring that their behaviour improves.

## 2.6 State, landlord and tenant

### 2.6.1 HOUSING PROFESSIONALS: A NEW RELATIONSHIP BETWEEN THE TENANT AND LANDLORD

Housing managers should become specialists in meeting the support needs of the most vulnerable. They should act as advocates for social and economic mobility. This should form part of a more personalised, nuanced system of allocation, which allows prospective tenants to be able to select the services they need to set them on the road to fulfilling their aspirations. We need to be able to *differentiate the offer* we make to social housing tenants, to take into account their own capacity to help themselves and fulfil their own aspirations.

We need to differentiate the offer. Those who are able to meet their own housing needs could access services themselves, or manage their own homes, as in the private sector. Resources could then be more effectively directed towards those who need a lot more support than is currently available, and housing staff could become more specialist in meeting peoples needs.

### 2.6.2 THE RELATIONSHIP BETWEEN THE TENANT, LANDLORD AND THE STATE: HOUSING ORGANISATIONS AS SOCIAL ENTERPRISES

We propose that housing organisations should be run as social enterprises. Tenants should be given a range of housing options from which to choose, and should be able to act as customers, able to take their custom elsewhere.

The housing organisation would be able to respond to demand and develop new innovative products that meet people's needs. In a rapidly changing housing market, a dynamism of approach is necessary if we are to transform failed estates and swathes of dysfunctional social housing, thereby addressing housing poverty in our country today.

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# Members of the Housing and Dependency Working Group

**Kate Davies** (*Chairman*), Chief Executive of Notting Hill Housing

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## About the Centre for Social Justice

The Centre for Social Justice aims to put social justice at the heart of British politics.

Our policy development is rooted in the wisdom of those working to tackle Britain's deepest social problems and the experience of those whose lives are affected. Our working groups are non-partisan, comprising prominent academics, practitioners and policy makers who have expertise in the relevant fields. We consult nationally and internationally, especially with charities and social enterprises who are the champions of the welfare society.

We are not a typical Westminster 'think-tank'. In addition to policy development, we foster an alliance of poverty fighting organisations that reverse social breakdown and transform communities.

We believe that the surest way the Government can reverse social breakdown and poverty is to enable individuals, communities and voluntary groups to help themselves.

The CSJ was founded by the Rt Hon Iain Duncan Smith in 2004, as the fulfilment of a pledge he made to Janice Dobbie, a mother whose son had recently died from a drug overdose after he was released from prison.

Chairman: Rt Hon Iain Duncan Smith MP

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