

The Rt Hon Liz Kendall MP
Secretary of State for Work and Pensions
Caxton House
Tothill Street
London
SW1H 9DA

Via email to: Secretaryofstate@dwp.gov.uk
cc. Consultation.pathwaystowork@dwp.gov.uk

30 June 2025

Dear Liz Kendall,

Re: Pathways to Work - Benefits Reform Green Paper

I am writing to you in my position as Chair of the G15 Community Investment Group.

The G15 is a group of the largest housing associations in London, who support over 880,000 residents. Our members house one in ten Londoners and are the biggest providers of affordable homes in the capital.

Your ambition to move people into work is something that housing associations have long prioritised, and we share your commitment to enabling individuals to realise their potential, often through employment. As non-for-profit organisations, creating thriving communities is a core focus for us, and in 2023/24 G15 members collectively spent over £27 million on community investment.

Our members are deeply invested in the well-being of residents and the communities we serve. All G15 housing associations provide extensive wraparound support, including employment and training programmes, digital inclusion initiatives, financial and tenancy support. This includes robust economic inclusion offerings, where we have dedicated teams supporting those who are economically inactive to access training, up-skill and/or enter employment. In 2023-24, G15 members supported over 5,000 residents into jobs and training. Many of the residents we support are on low incomes or living with health conditions and disabilities, and our services are tailored to help address the barriers they face in accessing opportunity and stability. Beyond the services we deliver ourselves, we are a key strategic partner across various sectors. We fund hundreds of services that are delivered across the country, all aiming to support residents and grow local communities.

The benefit of knowing our residents, means we can go beyond basic employment support and offer tailored employment and training opportunities that meet local needs. We focus on finding individuals well-suited, secure jobs that lead to long-term success in the labour market. We also support residents to make informed decisions about employment, helping them identify growth sectors and understand what a career pathway in that sector may be. We also work closely with our supply chains and our own service provision to see where we can bring the two together and easily identify employment opportunities for residents.

We recognise the intention behind the Green Paper and understand the Government's desire to ensure long-term financial sustainability. We therefore welcome the recent clarification that proposed cuts to disability benefits will only apply to new applicants and not to existing claimants. This is a positive and reassuring step that provides a measure of stability for many of our current residents who rely on this vital support.

However, we remain concerned about the wider implications of the reforms. Even with this change, many people will still miss out on key welfare support — particularly new applicants who may face greater conditionality or reduced entitlements, despite experiencing real barriers to work.

Our members house a substantial number of individuals who rely on disability benefit, and we see firsthand the profound impact that any change to welfare - even those which are small in principle, can have on residents and their ability to live healthy and fulfilling lives.

Changes to future eligibility criteria for Personal Independence Payments (PIP) and the Universal Credit Health Element could increase the risk of people falling into relative poverty. For many residents, PIP would enable them to manage their conditions, access essential services, and remain in or move into employment. Reducing or removing support, even for new claimants, may lead to increased financial hardship and difficult trade-offs between essentials like food and heating. These reforms are especially stark for those at risk of losing Carer's Allowance or becoming subject to the benefit cap.

We therefore urge the Department of Work and Pensions to:

1. Conduct a thorough impact assessment and engage in meaningful consultation to understand the full impact of the reforms, including for new applicants
2. Work collaboratively with local organisations, including housing associations, when designing and delivering employment support
3. Ensure that funding for economic inclusion is pan-London, has flexible eligibility criteria and encourages holistic, strategic interventions.

We understand that not everyone will be able to enter the labour market, but we believe that they should still have access to the necessary support to be able to lead healthy, happy lives. Given our role as landlords and the holistic support we offer, we are uniquely placed to support those affected by these reforms, through direct financial support and by connecting people to employment and opportunity.

One example of this is the work member Peabody has done in Tower Hamlets. Over the course of the year, a collaboration with [SocietyLinks](#) – a youth work project - supported 1,645 local residents. Their holistic approach addresses a wide range of needs, from employment and education to community cohesion and personal well-being. Employment is a critical area where SocietyLinks has made a significant difference. Through their targeted online employment support, 80 residents received assistance, with an impressive 35% of them successfully securing jobs. This targeted intervention not only provided job seekers with the necessary skills and guidance but also helped them achieve tangible progress towards sustainable employment.

G15 members are already working to deliver DWP funded programmes. Hearing from an L&Q resident about the impact of JobsPlus epitomises how impactful this joined-up work can be:

"My name is Olga, I am the mother of a 14-year-old daughter and a 12-year-old son. In late 2024, following a call with L&Q I came across their Job Plus programme and decided to sign up. Soon after, I was contacted by Lee, a JobsPlus advisor, and we had our first meeting during the first week of January 2025. From the beginning, Lee supported me throughout the entire job-seeking process.

During our initial conversation, I expressed how insecure I felt, as I had been away from the job market for a year while caring for my mother, who had become dependent on a wheelchair. The one-on-one support I received from Lee was invaluable.

For the first time, I felt truly heard without judgment. He gave me all the support I needed and constantly reminded me that I was capable – I just needed to trust the process. And that’s exactly what I did. Today, with a full heart, I can proudly say that I have been working for L&Q since March 17th, 2025. This opportunity has changed my life, as well as the lives of my family and my community.”

Many residents will turn to their landlord for support in the first instance. Due to our existing relationship they come to us in times of crisis or for support to improve their situation. It is often in the local community centres on our estates that services (either run directly by us, or third parties) are held. This is why it’s so important that any initiatives to support people into work involve local institutions and organisations.

The G15 is committed to supporting the Government achieve its growth agenda, ensuring that any growth is inclusive and fosters positive outcomes for all. We look forward to working with you to ensure that the “Pathways to Work” reforms deliver this outcome.

Sincerely,

Sahil Khan

Director of Community Strategy, Partnerships & Funding at Peabody and Chair of the G15 Community Investment Group

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