

Lending that knits into real-life working patterns

By Chris Blewitt, Head of Mortgage Distribution, Darlington Building Society

The UK labour market is no longer defined by the nine-to-five. From public sector shift workers to university lecturers and contract-based professionals, working patterns are increasingly fluid. While the job may be constant, the way it's delivered and remunerated often isn't.

This isn't a new trend. Health and social care workers have long relied on flexible schedules, from core contracted hours to top-up shifts known as bank work. In higher education, academics routinely blend salaried teaching with consultancy, examining duties or research fellowships. For brokers, this creates a growing client base whose income can be steady in total but complicated in form.

Lending knowledge

What matters is that lenders are equipped to understand this. A payslip with five components shouldn't raise flags if those components are consistent, proven and part of the professional role. Shift allowances, night duty payments, overtime and bonuses may not be classed as 'basic salary', but they are expected and, in many cases, contractual.

Many clients in the public sector are doing vital, high-demand work. Their earnings may fluctuate slightly, but their profession does not. For lenders, the real challenge isn't risk. It's recognition.

Some lenders' standardised lending models often fail to account for this. A teacher working regular overtime for after-school tuition, a police officer rotating between day and night shifts, or a nurse topping up income with weekend bank hours aren't outliers. They're examples of how the world of work really functions. And the potential clients being turned away are those who power the nation's infrastructure.

Affordability assessments need to reflect that. Where a track record exists of typically six months or more, there is little justification for excluding these income elements. In fact, failing to do so can unfairly penalise some of the most stable and employable individuals in the market.

Allowances, overtime, shift uplifts, and income from bank or locum work are the norm in professions such as midwifery or firefighting. To view these as bonuses or a perk isn't right. These are the terms around which the job is done and paid.

There's also a need for flexibility around contract types. Many bank workers are technically on zero-hours arrangements yet work as frequently and earn as much as full-time peers. The

distinction is technical, not financial. And with many NHS departments advertising shifts well in advance, the income can be consistent, even predictable.

It's important lenders can distinguish between gig economy unpredictability and structured, professional flexibility. The former might carry risk. The latter, often seen in hospital or academic environments, does not. Especially when underpinned by professional registration, skills shortages and public funding.

A global view

Another area to consider when working with clients in these professions is whether a lender can accept applications from overseas customers. Skilled worker visa holders and those on ancestry or British National Overseas (BNO) visas are critical to staffing key sectors like education and healthcare. Provided they have a right to reside and a proven employment record, their applications warrant the same level of consideration.

That's why it matters that underwriting teams have the experience and training to understand these sectors. Manual underwriting, collaboration with broker-facing teams, and internal training can all contribute to better decision-making. It's not about making exceptions. It's about building policy around how modern professional life actually works.

A lender's role isn't to standardise borrowers. It's to make intelligent, case-by-case decisions. It's important they can look beyond the contract type or payslip format and understand what the income really represents: sustainable earnings from high-value work.

The broker partnership

This approach ultimately benefits brokers. It extends the product options available for clients who might otherwise be underserved. It enables cases to be placed more smoothly and more often. And it helps to build long-term relationships with clients who value understanding over box-ticking.

The long-term advantage is loyalty. Key workers and other professionals remember the lenders and the brokers who treated them fairly and offered them choice. Particularly when they've experienced rejection elsewhere. A wider product armoury today builds the client bank of tomorrow.

In a market where real-world understanding is in short supply, brokers who work with lenders willing to go further can position themselves not only as solution-finders but as advocates.

And that's where progress lies. Not in relaxing risk criteria, but in recognising that some of the UK's most valued professionals don't fit neatly into a standard model. They work differently, earn differently and deserve to be assessed accordingly.

Discover how Darlington Building Society can support your mortgage needs today. Visit our website at <https://www.darlington.co.uk/darlington-intermediaries>

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Notes to Editors:

Darlington Building Society's available products can be found here; www.darlington.co.uk/darlington-intermediaries/products/

About Darlington Intermediaries

Darlington Intermediaries is Darlington Building Society's engagement service with brokers across England, Scotland and Wales.

The Society had assets of £923m at 31 December 2023 (£833m at 31 December 2022), securing its place among the top 20 largest building societies in the UK. The Society's head office is in Darlington, where it has been based since 1856.

An award-winning lender, The Society was named *Building Society of the Year* at the 2024 MoneyAge Mortgage Awards, and *Best Building Society* at the 2024 British Bank Awards (as voted for by consumers).

More information can be found on the Darlington Intermediaries website: [Intermediaries - Darlington Building Society](https://www.darlington.co.uk/darlington-intermediaries)

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Each year Darlington Building Society makes a tangible difference to its local communities by donating 5% of its profits to a variety of local and regional charities and good causes. Since launch, the *5% Pledge* has donated more than £818,000 to help combat poverty, isolation, inequality and climate change, whilst promoting health and wellbeing, and stronger communities

To further support this action, the Society's *Local 5* campaign enables all nine branches, plus head office, to partner with up to 50 charities.

Company information

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