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**Understanding the ‘Wider Role’ activities of
Community Controlled Housing Associations in
sustaining tenancies: A case study approach**

**Presented in partial fulfilment of the requirements for
the degree of Masters of Science in Housing Studies**

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ABSTRACT

By drawing on 12 semi-structured interviews with tenants and one focus group with professionals in a Community Controlled Housing Association in the city of Glasgow, UK, I explore the impact of wider role activities on tenancy sustainment. By taking inspiration from Amartya Sen's capability approach, tenancy sustainment is here understood beyond just 'paying the rent', being linked to all the tangible and intangible, actual or possible benefits of having a stable, decent place of residence such as access to state institutions or the nourishment of a good home. This study finds that tenants may lose their 'capability' to sustain their tenancy due to difficult experiences and tragic life events and that engagement with the wider role service has drastically improved their lifestyle and provided them with confidence in their broader capabilities that goes beyond the ability to sustain a tenancy.

Given the crucial importance of wider role activities to the capability of the most vulnerable tenants to sustain their tenancy and given the fact that these activities are self-financed by the housing association through rents, this study calls for the necessity to put in place more generous and fairer financing systems through grants to associations and tenants to subsidise the service and guarantee its long-term existence.

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TABLE OF CONTENTS

CHAPTER 1: INTRODUCTION.....	1
CHAPTER 2: LITERATURE REVIEW.....	4
2.1: The Role of Social Housing.....	4
CCHAs as Community Anchors.....	6
2.2: Enhancing Tenants Capabilities.....	7
2.3: Tenancy Sustainment.....	8
The importance of tenancy sustainment.....	9
Why do tenancies fail?.....	9
CCHAs’ interventions for tenancy sustainment.....	11
2.4: Wider Role Activities.....	12
The research gap.....	13
CHAPTER 3: RESEARCH DESIGN.....	15
CHAPTER 4: FINDINGS.....	20
4.1: Sustaining or Maintaining a Tenancy?.....	20
4.2: The Loss of Capability to Manage One’s Tenancy.....	24
Mental illness.....	25
In-work poverty.....	27
4.3: Enhancing Tenants’ Capability: Engagement in the Wider Role Service.....	28
Experiences with the wider role service.....	30
The impact of the wider role service on tenants’ wellbeing.....	33
Poor physical living conditions.....	34
Rent arrears – facing eviction.....	36
Institutional trust.....	38
CHAPTER 5: CONCLUDING DISCUSSION.....	41
REFERENCES.....	44

LIST OF TABLES:

TABLE 1: Key socioeconomic characteristics of interviewed tenants.....17

LIST OF APPENDICES:

APPENDIX A: Written Consent from BHA to Access Participants.....49

APPENDIX B: Tenants Information Pack (Items 1-4).....50

APPENDIX C: Interview Outline (Tenants).....55

APPENDIX D: Focus Group Outline (Community Engagement Team).....56

APPENDIX E: Community Engagement Team Information Pack (Items 1-3).....57

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CHAPTER 1: INTRODUCTION

Over the last 40 years, the role of social housing has changed. From providing affordable homes for a broader range of socioeconomic groups, the sector has since been refashioned to provide “*an ‘ambulance’ service for people in the most acute need*” (Scanlon et al, 2014; Rees, 2018:5). The provision of social housing has long shifted from the initial ‘bricks and mortar’ regime to broader ‘social policy’ expectations to deliver sustainable communities and improve tenants’ welfare through a ‘wider role’ service that extends beyond the core duty of a social landlord providing affordable homes. Creating sustainable tenancies is part of this broader role (Maguire, 2016).

The inability to sustain a tenancy has a significant impact on tenant’s families and local communities while also affecting the financial sustainability of the social landlord. Tenancy sustainment is central for preventing homelessness, improving tenants’ health and wellbeing, and reducing poverty more generally; creating stable communities and reducing the financial costs associated with rent arrears, evictions and re-letting properties (Pawson et al, 2006). Therefore, tenancy sustainment should be seen as a core objective of social housing providers. There are a variety of interventions to support tenancy sustainment, primarily through initial allocation policies and during the tenancy. While the former may exclude those most vulnerable (Cowan and Marsh, 2006), the latter is arguably best suited to fulfil the ethos of social landlords. A prevention and early intervention approach is vital for social landlords to address any issues with tenants once a difficult situation arises and provide assistance to prevent a crisis happening in the future.

While there are various social landlords in the UK, this dissertation focuses on a Community Controlled Housing Association (CCHA). CCHAs are a type of social housing provider in Scotland, legally enacted through The Housing Act 1974. They have a tendency to deliver ‘wider role’ services that stretch beyond their core housing function and they are viewed as being the ‘best placed’ organisations to tackle poverty and deprivation within their communities. Over the years the scarce literature on CCHAs’ passion and purpose for delivering a wider role service consistently highlights the impact the service has on tackling poverty and deprivation within

communities as a whole. However, to my knowledge, none of this literature focused on the relationship between tenants' participation in wider role activities (WRA) and tenants' capability to sustain their tenancy. My dissertation contributes towards addressing this research gap.

I hypothesize that tenants' engagement in the wider role service, enhances their capability to sustain their tenancy. To understand the WRA of CCHAs in sustaining tenancies, the following research questions will guide my study:

- How is the meaning of 'tenancy sustainment' understood in practice by both tenants and the CCHA?
- In what ways is the capability to sustain a tenancy put at risk or lost and to what extent does engagement in WRA restore/enhance it?
- Could any broader links be substantiated between WRA and tenants' wellbeing through the route of tenancy sustainment?

The study employs a single, qualitative case study using a 'multi-method' approach to data collection. It focuses on the WRA delivered by a CCHA in Glasgow, which will be referred to under the pseudonym 'Bankmill Housing Association' (BHA), where 12 semi-structured interviews with tenants who participated in the wider role service during 2017 were conducted and a focus group meeting with the staff members responsible for delivering the service was held.

Amartya Sen's capability approach (Nussbaum and Sen, 1993) is used to inform the understanding of tenancy sustainment and the related implications of WRA. The capabilities approach is useful to understand the role adequate housing plays in peoples' lives and what is at stake when one's housing is at risk (Dang, 2014; Coates et al, 2015; Tanekenov et al, 2017). Without a secure, decent home (a place for 'functioning') a person may not be able to achieve the capabilities of enjoying the associated tangible and intangible benefits, such as access to healthcare, labour market and the welfare system or life satisfaction and wellbeing.

The relevance of this study is three-fold. First, while there has been significant research on the changing role of other social providers, CCHAs and their WRA

remain understudied. Moreover, research related to WRA explored their impact on poverty reduction and community outcomes without consideration of tenancy sustainment. Second, by bringing a ‘capability approach’ perspective, this study provides empirical evidence that the ‘wider role’ service is crucial to sustain tenants’ tenancies in times of crisis and achieve their potential to live better lives. Finally, as WRA are generally self-financed by the CCHA, this study calls for a more generous and fairer financing system through grants to associations and tenants.

Given the time and resource constraints of this small research project undertaken by a part-time student also working full-time, there are limitations that must be acknowledged, with the fieldwork being particularly constrained (e.g. data saturation could not be achieved within a small number of interviews; and arguably a focus on just one-case study organisation). It is thus understood that the research remains exploratory with no claims to generalisation.

This dissertation will proceed as follows: Chapter 2 positions my topic into the broader literature by looking at the role of social housing and situating CCHAs and their WRA within it. A link between the role of social housing and Amartya Sen’s capability approach is observed and its implications to tenancy sustainment shortly highlighted. Chapter 3 explains in detail the research methodology employed. Chapter 4 presents key findings, firstly exploring the meanings of ‘tenancy sustainment’ as endorsed in practice by tenants and staff; it then exposes some of the ways in which the capability to sustain a tenancy is put at risk or lost; and finally, it focuses on the impact that tenants engagement with WRA has on their capability to sustain their tenancy and more broadly, on their wellbeing. Finally, chapter 5 concludes this dissertation by reflecting on broader links substantiated between WRA and tenants’ wellbeing through the route of tenancy sustainment; it also advances suggestions for future research and some policy recommendations.

CHAPTER 2: LITERATURE REVIEW

This chapter aims to set CCHAs' WRA within the wider literature on the role of social housing and by doing this, to clearly identify a research gap: the understudied link between WRA and tenancy sustainment. Methodologically, this thematic literature review draws on systematic searches of databases, including SCOPUS (through the University of Glasgow's library) and Google Scholar by means of variously combined keywords in order to retrieve the relevant literature in an unbiased manner (Soaita et al, 'under review'). The first section will focus on the role of social housing, particularly on the understudied case of CCHAs as community anchors. The second section will establish a link between the role of social housing and the 'capability approach' (Batterham, 2018) and its implications to the conceptualisation of tenancy sustainment. Sections three and four will focus on the importance of tenancy sustainment and of the WRA within this, respectively.

2.1 The Role of Social Housing

Housing is a basic fundamental need and the meaning of 'home' means more than just having a roof over your head (Barker, 2004); it provides "*security and space for family life and activities, privacy, personal identity and development*" (Commission Report, 2015:10) as well as access to services and the local community. Rees, (2018:6) states in relation to the role of social housing: "*Social housing is decent, secure housing which is affordable to people on low incomes, wherever they may live in the country, provided by not-for-profit organisations*".

The early development of social housing related to health, housing and poverty which have been linked since the turn of the 20th century (Bazlinton, 1995; Young, 2013; Maguire, 2016; Stephen, 2017) when minimum standards were introduced to tackle the sanitation issues affecting communities. The link between poor housing conditions and both physical and mental health has long been recognised (e.g. Gilbertson and Green, 2006). Over the years, social housing in the UK has experienced residualisation (Pearce and Vine, 2013; Scanlon et al, 2014). This has seen the sector change "*from a broadly based tenure, accommodating a range of income groups, to an increasingly residual sector for the poor*" (Scanlon et al, 2014:268). Reforms in the 1980s, including the Right to Buy, saw a shift of the politics of housing to home

ownership “*the tenure of aspiration*” turning social housing towards a “*safety net role*” (Scanlon et al, 2014:269; Rees, 2018) for those suffering from “*poverty, age or infirmity and cannot obtain suitable accommodation in the private sector*” (Malpass and Murie, 1982:174, cited in, Pearce and Vine, 2013:657). It has been portrayed as a ‘benevolent’ response to poor health, poor living conditions and poverty, becoming increasingly stigmatised (Batty and Flint, 2013; Rees, 2018).

For social housing providers, delivering other activities, in particular aiming to help tenants to sustain their tenancies and enhance their lives, has always complemented its core function of shelter (Maguire, 2016). Indeed, Stephen, (2017) stressed that the social housing sector remains highly regarded by its residents and benefits society by “*contributing to tackling poverty, health and wellbeing and stimulating the wider economy*” (Rees, 2018:18). Social housing providers rely on tenants to pay rent, decorate, furnish the property, maintain cleanliness and report defects. However, entrenched poverty exacerbated by welfare reform, low pay and insecure employment (Gibb et al, 2016) can lead to tenants being incapable of fulfilling some of their tenancy obligations, sometimes for a number of years.

There are many types of social housing providers in the UK (Shelter, 2018). Council Housing now accommodates around 2.1 million of the UK population and Registered Social Landlords (housing associations and co-operatives, the former constituted mainly through policies of stock transfer) another 2.7 million (GOV.UK, 2014) of population. Among Registered Social Landlords, CCHAs were legally enacted through The Housing Act 1974 which led to their rapid growth in Scotland. While much research on the role of social housing refers generically to housing associations¹, it is remarkable that only a few scholars focused particularly on CCHAs (McKee, 2011, 2012, 2015; Young, 2013; Fyfe, 2013; GWSF 2014, 2016, 2018; Henderson et al, 2018), a research gap to which my study aims to contribute.

CCHAs are not only not-for-profit organisations but organisations led by local people through a ‘Management Committee’ responsible for governing the association. They

¹ "A systematic search on SCOPUS database for "community controlled housing association" (including the plural form) returned one article (McKee, 2015) whereas a search for "social housing" returned 9,943 hits and a search on "housing association" (including the plural form) returned 2,493 hits. Searches were performed to support this claim on 9th August 2018 in 'all fields'."

are “*one of the strongest examples of community ownership in the UK today*” (McKee, 2015:1081); through their grounded roots and strong connection with the local community, they “*have a particular ability to reach hard to reach groups and individuals*” (Scottish Government, 2011:45) living within it.

From the beginning, CCHAs in the West of Scotland have been at the forefront of delivering community-led regeneration (McKee, 2011). Following the introduction of the Housing Act 1974, at a time when public health was a massive concern, strong emphasis was placed over housing associations to rehabilitate inner city tenements or other stock that was ageing and fell below the tolerable standard (Young, 2013; GWSF, 2014); tenants were living in poor conditions such as “*overcrowding, air quality and most importantly hygiene, water and sewerage*” issues (Young, 2013:23). However, over the last 40 years, CCHAs have pursued wider activities than merely regenerating properties and providing homes for affordable rents. They go beyond the ‘bricks and mortar’ (Young, 2013; Fyfe, 2013; GWSF 2016, 2018) of regeneration to delivering WRA which “*have been vital in transforming the future of some of Scotland’s most deprived communities and improving the opportunities open to local residents*” (Young, 2013:105).

CCHAs as ‘Community Anchors’

In recognition of their local roots, their awareness of and responsiveness to the needs of their community and the people living within it, CCHAs have been referred to as ‘Community Anchor Organisations’ (McKee 2011, 2012; Fyfe, 2013; Henderson et al, 2018), a term first coined by the Home Office in 2004 that “*has now filtered through to social policy in Scotland through the Scottish Governments focus on community regeneration*” (McKee, 2012:6). While CCHAs are “*financially stable, regulated social businesses, with the capacity to deliver*” (McKee 2011:2), this discursive change came with additional expectations to deliver a service in an environment of budgetary cuts, which is highly problematic (McKee, 2012). It places a bigger responsibility on CCHAs to stretch the wider role service even further, reinforcing its importance in playing “*a vital role in both mitigating the worst impacts of poverty and in picking up the slack when services can no longer be provided by public sector agencies*” (GWSF, 2018). Given the present context of austerity, there are no obvious answers to what happens if CCHAs cannot fully provide this ‘anchor’

approach to tackle poverty, support the welfare of their tenants and wider community, and make an improvement to peoples' lives.

This expanded 'anchor' role of CCHAs is extremely topical in the sector and has been debated over the last couple of years (GWSF, 2016; 2018). Glasgow and West of Scotland Forum of Housing Associations (2016), state that the reduction in public services and the responsibility of CCHAs to increase their wider role service could undermine its long term sustainability as the service is generally subsidised through rental income due to funding from Local Authorities being drastically reduced to little or none.

2.2 Enhancing Tenants Capabilities

The links between the role of social housing in general and the WRA of CCHAs can be viewed in terms of Amartya Sen's capability approach, which is increasingly used in housing studies (Dang, 2014; Coates et al, 2015; Tanekenov et al, 2017).

Nussbaum and Sen (1993:30) state that to an individual's advantage – understood as welfare and wellbeing – the capability approach “*is concerned with evaluating it in terms of his or her actual ability to achieve various valuable functioning's as part of living*”; it places a focus on “*the capabilities a person has, irrespective of whether they choose to exercise these or not*” (Hick, 2012:2). The approach emphasises the quality of life an individual is capable of achieving through the core concepts of 'functionings' and 'capabilities'. 'Functionings' refers to “*what a person manages to be*” (Sen 1985a:10, cited in, Dang 2014:461) and 'capabilities' reflect the various functionings a person *may* achieve and “*incorporates the idea of freedom and refers to real opportunities to live the life that one has reasons to choose and value*” (Dang, 2014:462). A person's level of capability does not necessarily have to be complex, but needs to be seen as 'fundamental entitlements' (Nussbaum, 2003:33) “*to avoid or escape poverty or other serious deprivations*” (Robeyns, 2016:7) and enable one to achieve the desired 'functionings'. The capability approach (Nussbaum, 2003) emphasises less individual economic success but the ability of a person to flourish and achieve other, non-economic 'goods' such as life satisfaction and agency, a sense of pride and self-respect.

Social housing provides access to secure accommodation, a base for ‘functioning’, which can be seen as being pregnant or potentially filled with other ‘capabilities’ that can be nurtured, such as being healthy, accessing healthcare, education, becoming part of a community and all the intangible meanings of home. It also allows tenants to access the fundamental entitlements through state institutions (Nicholls, 2010). Enhancing a tenant’s capability to sustain their tenancy is therefore crucial as it maintains important capabilities generally linked to a permanent address, such as the welfare system, while helping them to flourish and attain a “*well lived life*” (Nicholls, 2010:26).

The capabilities approach is useful to understand the role adequate housing plays in peoples’ lives and what is at stake when one’s housing is at risk (Dang, 2014; Coates et al, 2015; Tanekenov et al, 2017). This approach will also inform my dissertation in its aim of understanding the role of WRA in tenancy sustainment. Indeed, through the delivery of the wider role service, CCHAs offer an ever stronger arm in tackling poverty and deprivation within their community, enhancing their tenants’ “*functionings or states of well-being*” (Evangelista, 2010:193, cited in, Batterham, 2018:6) as well as their potential capabilities. It was noted that the capability approach “*is compatible with critical realism*” (Nicholls, 2010:28), a statement to which my dissertation subscribes. Critical realists strive to identify which factors and mechanisms contribute to enabling empirical events to “*undergo distinctive kinds of changes*” (Sayer, 1997:471, cited in Nicholls, 2010:28). While there is no space to elaborate on critical realist main tenets, it is suffice to say that I’m not looking at the wider role service as a causal link but just a contributing factor to tenancy sustainment while seeing housing as a fundamental, underlying structure offering “*core capacities essential to human functioning*” (Nicholls, 2010:28) and contributing towards one individuals’ capabilities to flourish.

2.3 Tenancy Sustainment

The term ‘tenancy sustainment’ is defined by Shelter Scotland (2009:4) as “*preventing a tenancy from coming to a premature end by providing the necessary information, advice, and support for tenants to be able to maintain their tenancies*”. It is a fairly recent term reflecting a policy concern with tenancies failing not long after they have commenced (Pawson et al, 2006). The increasingly high level of tenancy

turnover within the UK social housing sector has been identified as an issue that needs to improve (Pawson and Munro, 2010). However, actively supporting tenancy sustainment is challenging (Ambrose et al, 2015) at a time when the sector is trying to tackle a number of other issues “*including welfare reform, an ageing population and the integration of health and social care*” (Norwood, 2017:1).

The importance of tenancy sustainment

As I have indicated in the previous section, tenancy sustainment is a gateway to tenants’ capabilities as well as having a major impact on their family, housing associations and the community. When a tenancy fails there are significant social and economic costs; it can have a long-term negative effect causing poverty and disadvantage to spread onto the next generation of the family as children may lack opportunities. Besides homelessness, the inability to sustain a tenancy may cause (Cooper et al, 2013:33):

- *“Disruption to a child’s schooling and so lower educational attainment*
- *Poor health and wellbeing*
- *Reduced ability to secure long-term paid employment and therefore greater reliance on state benefits*
- *Poorer financial awareness and therefore greater likelihood of making poor financial decisions*
- *Reduced life chances”*

Therefore, tenancy sustainment should be seen as a core objective of social housing providers and a key means to enhance tenants’ actual functionings and broader capabilities (Nicholls, 2010); above all, eradicate the worst impacts of poverty (GWSF, 2018). Unsuccessful tenancy sustainment has management costs through delays in re-letting the property; void rent loss, clearance and cleaning costs, repair works and the cost of staff time involved with the void process (Pawson, 2008).

Why do tenancies fail?

It is important to understand the reasons why tenancies tend to fail in order for social landlords to address the causal issues and reduce the level of tenancy turnover. Research has shown (Pawson, 2008; Pawson and Munro 2010) that tenancies are

generally ended ‘prematurely’ within the first 12 months or in a disorderly manner via abandonment or eviction. There are various reasons to explain why a tenant may become incapable of sustaining their tenancy, both individually related or housing/area related, which includes:

- *Financial constraints* (accrued rent arrears, low income, poverty, difficulty claiming benefits, inability to budget)
- *Illness* (physical/mental health problems, alcohol and/or drug addictions)
- *Poor physical living conditions* (the home is in serious disrepair, lack of basic amenities; furniture items, floor coverings, cooking facilities)
- *Deprived area* (difficult to let areas or areas of high crime rate, anti-social behaviour issues, gang culture creating a hostile environment for newcomers)

Past research has shown that often it is a combination of factors that affects tenancy sustainment, more so for vulnerable tenants, e.g. those suffering from mental health related issues (Pawson et al, 2006). Nonetheless, Robson (2018:5) has found that the most common factor was “*the inability to secure adequate furniture*” – tenancy termination figures in unfurnished vs. furnished tenancies being 25% and 10%, respectively – followed by accrued rent arrears at the beginning of the tenancy, early termination and/or abandonment.

The ‘individual’ factors noted above seem most relevant to my research questions since there is an assumption that CCHAs have long addressed issues of area-based deprivation. However, such individual factors are not unrelated to the idea of fundamental entitlements within the capability approach for, as I indicated, financial constraints are linked to a difficult to access, ungenerous welfare system and even more so to structural poverty (Norwood, 2017). Indeed, in some communities, poverty is now progressing so quickly that the initial services and initiatives created to tackle it are no longer able to keep pace (Roche, 2018). Through their community anchor role, CCHAs have been charged with “*tackling the most deeply-entrenched problems such as poor health*” (McKee, 2011:2) as well as reducing the connection between earning a low income and poor quality housing.

A recent study conducted by the Joseph Rowantree Foundation (2017) reported that around 14 million people from the UK are living in poverty, with 3.7 million of these people in employment. The stress placed over tenants living in poverty, who are finding it hard to make ends meet has an effect on their physical and mental health. Poverty also has an effect on the relationships people have with their family and friends and generally creates social exclusion as individuals tend to disengage when they are struggling financially or battling a health issue (Barnard et al, 2017; Stephen, 2017). Individuals may not be aware of who to turn to for help; hence their problems can go unnoticed for a long period of time.

Since 2010, it has been assumed by the Government that work is the answer to resolve poverty and enjoy decent housing. However, Shelter (2018) reported that “*working households now account for more than half (55%) of the total number of homeless families in temporary accommodation*” (Birch, 2018:3) subsequently meaning that “*work alone is not a guaranteed route out of poverty or poor housing or even, it now seems, homelessness*” (Birch, 2018:2). Hence the role of a CCHA has evolved over the years to incorporate non-core housing services to assist the increasing number of tenants who are subjected to poverty.

CCHAs’ interventions for tenancy sustainment

Strategies to facilitate tenancy sustainment require dedication from all staff within the organisation (CIH, 2014) and a number of factors have to be taken into consideration for a tenancy to potentially be sustainable. Firstly, the property should be fit for purpose and suit tenants’ needs. Tenants’ agency should be encouraged; their confidence and ability to manage should be supported with adequate means for contact, feedback and assistance. Tenants should be made aware of both their tenancy responsibilities and rights (CIH, 2014). Above all though, building trusting relationships “*is the most effective technique for sustaining tenancies*” (Norwood, 2017:1) along with maintaining regular but not intrusive contact to ensure tenants are flourishing. It was recognised that gaining trust and building a strong relationship with tenants is central to CCHA’s ethos as ‘community anchors’ (McKee, 2012).

Tenancy sustainment includes a host of interventions from sending a rent arrears letter or completing a home visit to more comprehensive and sometimes intrusive

interventions, such as addressing tenants' personal issues, budgeting and income maximisation (McCabe, 2018). CCHAs have adopted a prevention and early intervention strategy to assist with tenancy sustainment; an approach first called for by the Christie Commission in 2011 (Fyfe, 2013). This process starts off relatively simple and includes the following:

- *Post Allocation Visits* (conducted 6 weeks after a tenant moves in) – this is crucial as it ensures the tenant has settled into their new home or it can be used to determine if they require additional support
- *Annual Visits* (once per year) – General conversation with the tenant to ask how they are, if they require support from the association and to determine how satisfied they are with the service received. This visit allows housing officers to see the condition of the tenant's property to ensure they are not living in poor conditions.
- *Arrears Control* – letters, home visits, phone calls and interviews at the office to ensure tenants are managing and prioritising their rent payments.

The aforementioned process is the beginning of a 'soft' intervention to tenancy sustainment; "*a cost-effective means of sustaining tenancies in the long term*" (Cooper et al, 2013:3) and a way of stepping in early to provide assistance to tenants to prevent a crisis happening in the future.

2.4 Wider Role Activities

As I mentioned in section 2.1, CCHAs have moved from their predominant role of 'bricks and mortar' regeneration of the 1970s and 1980s (Young, 2013) to the delivery of an array of services to improve the local community and the lives of tenants. These services are known as 'wider role activities'.

The Chartered Institute of Housing (2008:4) states: "*Wider Role activities are those that go over and above the provision of housing and serve to improve the economic, social and environmental conditions of communities*". WRA' achievements to date have been remarkable; however, they still have "*much more to do to tackle the concentrations of poverty and inequality that still blight many of Scotland's most*

fragile communities” (McKee, 2011:2). WRA vary across CCHAs but generally include:

- *Community-led Regeneration* (consult with local people about rehabilitation and improvement works, development plans in local area, new community spaces; gardens and allotments etc.)
- *Childcare Services* (nurseries/after school care projects attended by tenants children from the CCHA to encourage parents to go back to work)
- *Employment & Training* (work experience, apprenticeships, employing local people, IT training)
- *Welfare & Money Advice* (‘income maximisation’ staff employed in-house, rent arrears support, assistance with benefit claims, signpost to external agencies for budgeting skills)
- *Estate Management* (landscaping/bulk uplift services, resolving neighbour disputes, tackling anti-social behaviour, community policing)
- *‘Tenants in need’ Service* (general service tailored to suit individual needs, focusing on health/wellbeing for those hard to reach tenants; it provides assistance to improve physical living conditions, sources external agencies for physical/mental health support, help with addictions, befriending services)
- *Recycling Shop Service* (provides tenants with basic essentials e.g. furniture, white goods etc.)

This broad range of WRA demonstrates “*firstly, CCHA’s commitment to improving their communities; secondly, their appetite for innovation*” (Rowan, 2015:6).

The research gap

I have mentioned in section 2.1 that among various types of social housing providers, CCHAs have been the focus of little research. Recently, some studies examined the role of CCHAs, in particular their new ‘community anchor’ status through the delivery of WRA (McKee, 2011, 2012, 2015; Young, 2013; Fyfe, 2013; GWSF 2014, 2016, 2018; Henderson et al, 2018). However, these studies concentrated on the link between poverty and social housing, seeing CCHAs as the ‘best placed’ organisations to tackle poverty and deprivation within their communities, via their wider role service. The overall argument of these studies revolved around the importance of

creating sustainable communities, hence the impact of WRA was evaluated in terms of whether “*they have saved or recreated communities where people want to live*” (GWSF, 2014:5) and whether CCHAs “*have replaced elements of local authority services which have diminished or disappeared as a result of budget constraints*” (GWSF, 2018:5).

My systematic literature searches have retrieved no research on the link between WRA and tenancy sustainment. Bringing a ‘capability’ approach to the understanding of tenancy sustainment also helps move the attention from local communities to the quality of life and wellbeing of tenants beyond the usually ‘thin’ measures of housing satisfaction (Clapham, 2011). Within this approach, I will use tenancy sustainment as a tool for measuring the success and impact of WRA within the study organisation and explore the ways in which these activities have enhanced not only the ability of tenants to pay their rent but their broader capabilities and the capacity to live better lives.

While I could opt beforehand for a focus on a certain wider role activity, my study remains explorative leaving the choice of focus empirically opened and alert to those activities that participants confirm they engaged in and most valued. The next chapter will further detail the methodological approach taken to explore how ‘tenancy sustainment’ is understood in practice.

CHAPTER 3: RESEARCH DESIGN

Given space constraints, I will only elaborate on my selected approach of a single, qualitative case study (Bryman 2004:537) in which “*detailed and intensive analysis*” will be conducted. This approach suits both the aim of understanding the relationship between WRA and tenancy sustainment and the time and resource constraints of this research project.

As with any research design, the single, qualitative case study approach has both merits and demerits. The former refers particularly to the potential for in-depth understanding of the topic, the latter to the potential to generalise from its findings (Yin, 2009) or even across several cases (Creswell et al, 2007). Hence, I will focus on the interpretation of data to unravel local nuances and understanding, to discover “*how people interpret their experiences, how they construct their worlds, what meaning they attribute to their experiences*” (Merriam 2009:14) while refraining from any attempt of generalisation.

To obtain a deeper understanding of how tenants interpreted their experience with the wider role service and whether the service helped them to sustain their tenancy, I opted to examine the perspective of both tenants’ themselves and that of front-line service staff through multi-methods, namely semi-structured interviews and focus groups, respectively. A multi-method approach produces “*results that are more robust and compelling than single method studies*” (Davis et al 2010:467) and offers the potential for triangulation. By corroborating research findings from several methods (Saunders et al, 2009), triangulation reduces the risk of bias and allows for a better understanding of the issues being investigated (Maxwell, 2013).

The case study

The chosen case study is BHA which is one of Glasgow’s original CCHAs established in 1975; BHA being a pseudonym used to fully protect the identity of participants. The sampling strategy was on the one hand purposeful in that Glasgow is a pioneer place in the advent and development of CCHAs, as I explained in section 2.1. On the other hand, sampling was also of convenience as I am an employee, which has ensured easier access to fieldwork. BHA owns and manages a stock of around

2,900 units and its overall purpose is to “*meet housing and related needs within our community and provide our tenants and other customers with an excellent service*” (Business Plan, 2018:6). BHA are proud of the range of WRA they deliver; the first ever non-core housing activity they provided was for the community in 1983, a children’s Christmas party. Along with other CCHAs in Glasgow and the West of Scotland, BHA’s WRA have progressed further over the years to provide intense support to tenants with complex needs.

Prior to conducting the research, I obtained written consent (See Appendix A) from BHA to access two groups of participants: tenants who have engaged in the wider role service during 2017 and the staff members from the organisation who are responsible for delivering the service. They are known as the Community Engagement Team (CET). Ethical approval was also obtained from the University of Glasgow. Fieldwork was conducted between May and June 2018.

Semi-structured interviews with tenants

A total of 12 semi-structured interviews were conducted. The CET employee, who is familiar with tenants’ history of engagement in the wider role service, purposefully selected 35 tenants who she believed would be willing to engage in my research. From this list of 35, I contacted 20 tenants via the telephone to ask if they’d be interested in participating. Afterwards, 12 tenants verbally agreed to participate in my research and an information pack was posted to them all (See Appendix B).

Upon receiving each of the 12 signed consent forms, I contacted the participants to arrange a date and time for interviews. All participants opted to be interviewed within the comfort of their own home, instead of BHA’s office. Interviews were conducted between 18 May and 29 June 2018; lasting between 25 and 65 minutes. All but two were recorded with participants’ agreement; for the remaining two, detailed notes were taken (these were almost verbatim transcripts, benefiting from my professional experience as a trained Corporate Services Officer). Table 1 presents some key socioeconomic characteristics of my participants.

Table 1: Key socioeconomic characteristics of interviewed tenants²

Gender	Employment Status	Family Composition	Age
8x female	10x unemployed	8x single	6x aged over 54 years
4x male	2x retired	2x 1 parent and 2 children	4x aged 45-54 years
		1x 1 parent and 1 child	1x aged 35-44 years
		1x 2 parents and 1 child	1x aged 25-34 years

The nature of my research question required investigation of past experiences, perceptions and beliefs, which I believed to be better elicited through face-to-face interviews. Interview questions (See Appendix C) were all open-ended and organised along 4 key themes: housing circumstances, capabilities, experience of WRA and tenancy sustainment. Whilst giving structure, the semi-structured interviews provided me with the opportunity to probe responses and ask additional questions, that I felt was necessary, during a couple of interviews.

Focus group with the CET

The CET is responsible for delivering the wider role service and consists of five females, one male (aged between 27 and 58). Given its small size and member availability (two members were on annual leave); one focus group was held with four participants on the 11 June 2018.

As a research tool, the focus group has “*become a popular method for researchers examining the ways in which people in conjunction with one another construe the general topics in which the researcher is interested in*” (Bryman, 2004:347). The CET have built a strong rapport with tenants, they are aware of the tenants’ lifestyle prior to engaging in the wider role service and they were the best individuals to give me an insight into the impact of the service. Rather than interviewing sole participants, a focus group is more likely to challenge taken-for-granted beliefs (theirs and my own) and stir reflection. My aim was to seek critical thoughts on WRA assisting CCHAs to sustain tenancies and I believe that the focus group encapsulated this well. While a semi-structured focus group guide was prepared (See Appendix D), I kept the discussion relatively informal and relaxed. Participants (all females) were visibly emotionally connected to tenants, very passionate and supportive of the wider

² Age balance amongst participants is a limitation of my study that could not be addressed in the time constraints of my project.

role service. Their care and compassion oozed during our conversation and it was clear they achieve great satisfaction from making a difference in people's lives.

Prior to the focus group, I informed the CET of my research and its importance to obtaining my Masters' Degree and on meeting procedures; the information pack (See Appendix E), was emailed to them all. All six members signed and returned the consent form via email; although they initially agreed to be audio recorded, some reconsidered hence I took detailed verbatim notes.

The focus group, scheduled for one hour, lasted 2hours 30minutes (between 2pm–4.30pm). This indicates participants' interest in the subject as well as some delay in note-taking as there were occasions I asked participants to repeat what they had said to ensure I obtained accurate transcripts. As each member of the team is responsible for a different aspect(s) of the wider role service, they tended to answer questions in turns which prevented a 'rabble' forming.

Secondary data: BHA documents

The use of secondary data is encouraged as it “*offers the prospect of having access to good quality data for a tiny fraction of the resources involved in carrying out a data collection exercise yourself*” (Bryman, 2004:202). For the purposes of my research, secondary published/public data was gathered from BHA's policy documents in relation to wider role and the Business Plan.

Data analysis

Data gathered through interviews and focus groups was analysed thematically, aiming to identify, analyse and report patterns “*(themes) within data*” (Braun and Clarke, 2006:79). First, I transcribed the recorded interviews (this took between 2 and 4 hours per interview), omitting the general 'chit chat' but noting emotions and pauses; the audio records were deleted after that; all transcripts and notes were anonymised, pseudonyms given and socioeconomic data coded on top of the transcript (age, gender, family composition, employment status and length of tenancy).

The analysis began in parallel with data collection by listening to the recording, typing and (re)-reading the transcripts in order to familiarise myself with the data;

noting down observations and thoughts on the printed transcripts. Emergent themes were then noted. Braun and Clarke (2006:82) define a theme as *“capturing something important about the data in relation to the research question and represents some level of patterned response or meaning within the data set”*.

Once all transcripts were completed, I reviewed emergent patterns within and across methods (i.e. interviews and focus group) and by groups of related questions trying to observe emergent themes and subthemes; similarities and differences, repeated and unique themes; and links across themes.

Data was handled securely as detailed in the approved Ethics Application. Having both recorded and note-taking transcripts, I was able to reflect on the difference that these methods make. I didn't doubt my accuracy or find it difficult typing whilst the participant spoke as around 80% of my full-time job consists of minute taking at various meetings and it is imperative that I produce accurate records. However, I sensed that my typing on the laptop made the participant somewhat uncomfortable, resulting in these two interviews being the shortest (25minutes) but also more straight to the point as 'chit chat' was significantly reduced. The recorded 10 interviews were more informal, relaxed, conversational and sometimes emotional. Nonetheless, data from the two non-recorded interviews will be used in the research as it communicated interesting insights. Referring to the focus group, although I evaluate it as a case of success, I regret that the only male member was not able to participate.

The rich data collected through semi-structured interviews and the focus group meeting has substantiated interesting insights into the meanings of 'tenancy sustainment'; demonstrated the multiple challenges that resulted in tenants' loss of capability to manage their tenancy; and the ways in which tenants' engagement in WRA has enhanced their capabilities and wellbeing. I will focus on each of these in my next chapter.

CHAPTER 4: FINDINGS

4.1 Sustaining or Maintaining a Tenancy?

While my aim was to understand whether engagement in the wider role service and the support tenants receive from the CET helps with sustaining a tenancy, it became clear during the analysis that there were different understandings of the term ‘sustaining’ versus its somewhat synonymous term ‘maintaining’ between the participants. This difference, which I now explain, has important implications for the routes by which WRA indeed feeds into tenants’ capabilities of continuing the tenancy of their homes.

Shelter Scotland (2009:4) defines the term ‘tenancy sustainment’ as “*preventing a tenancy from coming to a premature end by providing the necessary information, advice, and support for tenants to be able to maintain their tenancies*”. This tends to be the ethos of the CET and BHA through their prevention and early intervention strategy. What is interesting though about this definition is that Shelter combines both terms ‘maintain’ and ‘sustain’ together. During the interviews when I asked participants if they *had* any difficulties in maintaining/sustaining their tenancy and whether they *believe* that their engagement with the wider role service and the relationship they have built with the CET has helped them to *sustain* their tenancy, they tended to substantiate two separate meanings.

Some participants, particularly the tenants, viewed the term ‘sustainment’ in a strictly monetary value in relation to paying rent. For that reason, the four (out of 12) participants who had accrued rent arrears and were facing eviction from their home unquestionably believed that their engagement and support received from the CET helped them to sustain their tenancy and that otherwise, they would have lost their tenancy:

“I can honestly tell you hen, I would have no longer been able to sustain my tenancy if the CET didn’t step in to help me when they did, if it wasn’t for them I would probably be homeless” (Michelle, aged 63)

“Yes it did, 100%! I would have lost my home if I didn’t get help from the CET. I was facing eviction and had no idea how to stop this from happening on my own” (Nicola, aged 45)

“Yes, my engagement with them [CET] is the reason why I’ve been able to sustain my tenancy. They helped sort out my benefits and clear my arrears” (Louise, aged 53)

“I would have eventually lost my home if I didn’t engage with them [CET]. My housing benefit stopped and I had arrears, I wouldn’t have been able to sort it all myself” (George, aged 55)

For the other three participants who referred to tenancy sustainment as a monetary value linked with paying rent or the lack of paying rent leading to eviction, they did not believe that their engagement with the team helped them to ‘sustain’ but to ‘maintain’ their tenancy as their rent was paid by themselves or from housing benefit. Therefore, they were of the opinion that because their rent was being paid each month, there would be no reason for them to lose their tenancy as they would not be under threat of eviction as a result of rent arrears:

“Not so much sustain my tenancy as I pay full rent there’s no reason for me to lose my tenancy” (Joan, aged 65)

“The housing wouldn’t have evicted me because housing benefit pay my rent each month, there’s no reason for me not to sustain it [the tenancy] because my rent payment is guaranteed” (Nadine, aged 35)

“I have no issue with sustaining my tenancy; because I’m retired my rent is paid through housing benefit” (Janice, aged 65)

However, there was full agreement from participants that without help from the CET they would not have been able to ‘maintain’ their tenancy and this referred first and foremost to the poor physical conditions of their home, which affected their lives and wellbeing. CET support was crucial for improving their situation. The Oxford

Dictionary tells us that the word ‘maintain’ means “*to keep in good condition*” (a property or building) or “*provide with necessities for life*” and these meanings tended to correlate with the tenants views on their experience with the service:

“They [CET] have helped me to maintain it [the tenancy] because they have improved the physical condition of my house which has had a positive impact on my health. I can now live comfortably in my home” (Joan, aged 65)

These complexities between improving the physical conditions of the home, increasing one’s wellbeing and capabilities, including the capability of paying the rent, were recognised by four other participants. They initially engaged with the CET to address the poor physical conditions within their home and believed that the help and support they received through the wider role service has indeed *sustained* their tenancy:

“I would not have been capable of sustaining my tenancy without their [CET] help. I was very depressed and unhappy with the state of my home. It needed a lot of improvement works done and I wouldn’t have been able to cope with this if it wasn’t for the CET’s support” (Mark, aged 52)

“Yes they have definitely helped me as I now have the ability to sustain my tenancy on my own” (Jamie, aged 79)

“My health was deteriorating due to the state of my house, it was filthy and I couldn’t sort it out on my own, it was just getting worse. If my housing officer didn’t refer me to the CET for help, I wouldn’t have made any progress in my house at all; I would just have gotten more ill. They [CET] have definitely helped me to sustain my tenancy” (Adam, aged 61)

“I don’t think I would have been able to sustain my tenancy without their [CET] support. I couldn’t cope with the condition of my house it was really getting on top of me. But now my house is like a palace, my kids are so much happier and I don’t feel as depressed the way I did before” (Dorothy, aged 32)

Referring back to Shelter's (2009:4) definition of tenancy sustainment as "*preventing a tenancy from coming to a premature end*" – and some tenants' views of it as simply paying the rent – versus the more complex views expressed in the above quotations, we can observe two important things. On the one hand, they have a different time horizon, the former being a matter of immediacy and urgency, the latter long term. On the other hand, the former seems capability-blind and the second capability-explicit.

Mary (aged 47), slipping discursively from 'maintain' at the beginning of the interview to 'sustain' when the interview progressed, elaborated on her experience of being assisted in having drastically improved the physical living conditions within her home. She opened up about her husband's illness, which was medically linked to the terrible condition of her home; she was living in squalor. If the condition did not improve, then she would have had to give up her tenancy and move elsewhere with her now disabled husband. Moving house would have had an impact on the whole family, including her son's social life as he has friends and goes to school within the area. Mary commented:

"I realise now that my home was not suitable for me, my husband or son to live in, I wanted my husband to return home from hospital. When the Occupational Health Advisor said there was a chance he wouldn't return home, I knew I had to give myself a shake and take action. The CET acted fast to clear my flat and transform it to an acceptable standard and I'll be forever grateful to them for all their support"

By receiving help to 'maintain' her home, Mary has been able to 'sustain' not only her tenancy (by not moving) but also her family's local social networks and attachment to the community.

This complex, multidimensional capability-rich perspective of tenancy sustainment was clearly held by the CET employees. Participants strongly believe that even 'just' maintaining a tenancy, e.g. in terms of physical conditions, indirectly helps to 'sustain' it long-term. Moreover, CET engagement helps to enhance tenant's capabilities more broadly not just to address the problems related to the tenancy; it allows the tenant to develop coping mechanisms to manage on their own in the future.

Indeed, the CET support in improving tenants living conditions contributes towards improving their health and wellbeing; likewise support in maximising tenants income reduces poverty and allows for a better lifestyle. The CET's view on such complex causation is evidenced below:

“Through the recycling shop service, we [CET] are able to improve tenant's standard of living by providing the basic amenities needed to turn a house into a home. By giving the essentials, we are enhancing the tenant's capability of sustaining their tenancy. With the best will in the world, it's doubtful anyone can remain in a flat that has nothing in it!” (Diane, CE Officer)

“A big part of tenancy sustainment is about the individual. It's not just about their [the tenants] home, it's about building their confidence and improving their overall health and lifestyle. If they're confident and believe in their ability to sustain their tenancy, the rest will fall into place with the help from us [CET]. Sorting them out first is key for continued success in the future” (Nicole, CE Officer)

This dissertation further endorses this complex, multidimensional and capability-rich understanding of 'tenancy sustainment'. Tenancy sustainment is therefore not necessarily about solving a sudden crisis or merely rent payments, it's about helping tenants to flourish and develop their personal capabilities in physically suitable and long-term secure homes (Batterham, 2018). Since obtaining a social rented home can be viewed as a capability social support, becoming at risk of losing it can be likewise seen as a loss of capability. The next section will explore the circumstances in which tenants became at risk of premature tenancy end, in other words, circumstances of capability loss.

4.2 The Loss of Capability to Manage One's Tenancy

Ten participants declared they were confident in their ability to manage their tenancy when they first moved into the property. It appears that they were able to manage their tenancy up until the point of when their personal circumstances changed. One participant commented:

“Yes, I would say I was able to deal with my tenancy at the beginning but due to personal circumstances, this changed over recent years” (Louise, aged 53)

Through tenants’ interviews, I was able to identify three main explanatory and interlinked themes related to the circumstances in which tenants have lost their capability to manage their tenancy: loss of employment (through redundancy or retirement), bereavement and illnesses (mental and/or physical). I exemplify some of these below:

“I worked full-time as a labourer, I loved the company. When I retired I became very lonely and struggled to manage my tenancy as I couldn’t afford to live. The only income I had was the basic state pension” (Jamie, aged 79)

“I basically lost my way when I lost my mum. I could no longer cope with my tenancy as I was living in dire conditions and ignoring the fact I had arrears” (Michelle, aged 63)

Focus group discussions reinforced these three themes but also emphasised the implications of in-work poverty. Given the space constraints of this dissertation I will focus on the issues of mental illness and in-work poverty as major routes to tenants’ loss of capability to manage their tenancy. These issues also occupy the public space demanding policy recognition (Barnard et al, 2017; Stephen, 2017; Birch 2018).

Mental illness

“Over the years I became deeply depressed and suffered from mental health issues. Because of this I struggled to maintain my tenancy and keep my flat clean. The condition of my flat was very poor, it needed rewired, new kitchen/bathroom and central heating but I felt that low I couldn’t talk to anyone or ask for help” (Mark, aged 52)

As part of my research, I did not anticipate coming across anyone who suffered from mental health issues and my Ethics application indicated that my research participants were not vulnerable groups. Indeed, my participants did not experience mental or emotional vulnerability at the time of the fieldwork, but some experienced mental

illness in the past. It quickly became apparent during interviews the number of people who had suffered from mental health related issues for a long period of time, in silence, before they reached out and accepted help. The issue of mental illness also appeared during the focus group meeting. The CET has found that the tenants most difficult to engage with and who are struggling to ‘sustain’ their tenancy are those who are suffering from a mental health related issue or underlying health problems.

In the UK, approximately one in four people suffer from a mental health related illness each year (Mind, 2018). Seven out of the 12 participants who took part in this study disclosed that they were suffering from a mental health issue at the beginning of their engagement with the CET, which resulted in them losing their ability to manage their tenancy. The CET were the only people that these participants felt comfortable enough with to open up to. Through encouragement from CET they have each received professional help to address the issues they were battling:

“I would never have got the help I needed without support from the CET; they’re the first people I ever opened up to and they’ve come into my life and made everything better” (Louise, aged 53)

“Due to my brain injury I’ve always needed support to sustain my tenancy. Since working with the CET, I do feel more capable and I’m a lot more confident than I’ve ever been before” (Adam, aged 61)

Adam’s support was previously provided by Social Work Services and began when he first became a tenant of BHA in 2014. However, due to funding cuts, his external support ended prematurely. He was left for approximately one year on his own without support and as a result of his poor health and mobility, Adam’s physical living conditions deteriorated drastically. In November 2017, following an annual visit from BHA’s housing officer, Adam was referred to the CET who have been left to ‘mind the gap’ as a result of public service withdrawal. Adam’s case is a classic example of CCHA’s commitment to their tenants and ‘*if we don’t do it, who will?*’ approach (GWSF, 2018).

The key themes identified through interviews; loss of employment, bereavement and illness are generally interconnected in complex ways. They are also far from being exhaustive as data saturation was impossible to achieve in this small study. The two quotations below exemplify this complexity and hints to the diversity of circumstances through which tenants may lose capability to sustain their tenancy:

“Everything started to go downhill very fast when I became addicted to drugs, my flat was in a terrible condition but I didn’t care, all I focused on was drugs at that point. Then I lost my kids and that was the lowest I’d ever felt in my life, I realised I needed help I just didn’t know where to get it from” (Nadine, aged 35)

“I cannot read or write so when I was receiving letters from BHA and the benefits office, I didn’t understand them. I was also suffering from depression at the time so I didn’t speak to anyone, I didn’t know that BHA was trying to evict me” (George, aged 55)

In-work poverty

During the focus group meeting, a regular theme that continued to crop up relative to tenants who are struggling to manage their tenancy was in-work poverty. The team, particularly the ‘income maximisation’ officer (Suzie), stated that:

“The amount of working poor we [BHA] have at present is shocking!”

She added that in-work poverty within BHA’s community is on the rise. Over the last year, Suzie has dealt with approximately 110 working tenants who were struggling to financially make ends meet and as a result of low pay or zero hour contracts, found themselves unable to pay their rent and in turn accrued arrears.

The most recent figures demonstrate that one in eight workers within the UK are stuck in poverty (Woodruff, 2018) and around 1.8 million people working within the UK are employed on a zero hour contract (Gowans, 2015). Due to the unpredictability of a zero hour contract, the number of working hours and the income a person earns is no longer guaranteed. Income fluctuation causes individual difficulties when trying to

access the benefits system; individuals are often left with little or no income over a period of time. This often leads to tenants' applying for payday loans which they cannot afford to pay back, creating serious debt and health problems (Gowans, 2015).

Through the wider role service the CET has helped a number of tenants who are 'working poor', particularly those who are entering a tenancy for the first time. These tenants can afford to pay the rent but due to their low income and the uncertainty of their zero hour contract, they are generally not entitled to any top up benefits and do not have any disposal income to buy basic essentials. Therefore, without the CET's help it would be almost impossible for them to accept the tenancy. In these instances, the CET provides the basic furniture items, white goods etc., through the recycling shop service, which makes the difference of being able to sustain a tenancy as without these items, it is highly unlikely that a person can continue staying in a property that is an empty shell.

McCabe (2018) recently reported that the number of tenancies failing in the UK within the first year due to the lack of basic essentials is on the rise. The policy implications of the nexus of in-work poverty and tenancy sustainment are clear; they require a more flexible and simple social support system to be implemented as a matter of urgency but also ways of incentivising or regulating the labour market to provide more stability. Meanwhile, housing associations and in particular their wider role services are key pillars in helping social tenants to navigate the complex system of social support to increase their capabilities – as the following section demonstrates.

4.3 Enhancing Tenants' Capability: Engagement in the Wider Role Service

The wider role service at BHA was established in April 2016. Recognising the complexity of tenants' needs – and of the circumstances leading to a loss of capability to sustain a tenancy – CET's role is to identify and assist tenants in need as part of a prevention and early intervention strategy. This approach replicates policies that are being pursued across the City of Glasgow and at national level. Recent legislation aims to link health and social care interventions, including adaptations or improvement works required in a tenant's home to assist with tenancy sustainment. While the WRA have cost implications for CCHAs, the benefits to the tenant and BHA outweigh them. The wider role service reduces social disruption, allowing

tenants to remain within their local community while also reducing the number of void properties and associated costs.

BHA uses a broad definition to class tenants ‘in need’ with the initial focus placed on the elderly or infirm tenants. However, that has changed over the last two years as the number of people (including young people) suffering from mental health related issues, financial constraints and poverty has shocked BHA. All people falling within these categories are actively encouraged to engage with the CET. The wider role service and the work of the CET is advertised on BHA’s website, quarterly newsletter, noticeboard at the office and annual report. The aim is to provide a holistic service tailored to each individual’s needs; hence a host of services are available.³

There are two ways to engage with the service, through referrals - drawing on local knowledge and feedback from staff – and self-referrals. These are followed by a visit in the tenant’s home; the case is then uploaded onto a register and needs are colour coded according to the level of support tenants require (Wider Role Service Strategy, 2018):

- Red: Constant contact & support required
- Amber: Regular contact & support to ensure the tenant is okay
- Green: No further contact or support required

The majority of the tenants who took part in my research were coded red or amber meaning that their support from the CET is on-going. Only one participant’s code had been changed to green; Mark’s (aged 52) sense of pride from his ‘restored’ capability is worth mentioning here:

“The CET helped me to address the battle I had with depression and to bring my property up to a comfortable standard and because of their support; I’ve now taken ownership of my personal health as well as maintaining my tenancy. I don’t need to engage with them anymore, I want to be independent and deal with things on my own”

³ Community-led regeneration, childcare services, employment/training, welfare/money advice (income maximisation), estate management and the tenants in need and recycling shop service.

I will focus in more detail on tenants' experiences with WRA and on the tangible and less tangible, immediate and long-term benefits of their engagement, particularly to tenants' own wellbeing.

Experiences with the wider role service

At the focus group meeting it was established that a variety of WRA link in together, with the core activity being 'the tenants in need' service. This generally links in with the 'recycling shop' service (funded by BHA) and the 'income maximisation' service. The key players within the team are Nicole (CE Officer), managing the 'tenants in need' and 'recycling shop' services and Suzie (Income Maximisation Officer - IMO) managing the 'income maximisation' service. According to need, tenants can engage in just one service only or in multiple services; for three participants the former was the case⁴ and for nine participants the latter. I will elaborate below on engagement across multiple services.

Mark (aged 52) along with three other participants was referred to and received 'the tenants in need' and 'recycling shop service'. They shared the same initial reason for the referral, poor physical living conditions within the home. Once the engagement had started, it became apparent that two of these tenants were suffering from a mental health related illness. Participants admittedly struggled at the beginning to engage with the CET and it took time and persistence from the CE Officer to build a rapport. The support they received seemed very intrusive at first:

"Yes, it was very intrusive, big changes were made in my house for the better. But my youngest child suffers from autism so these changes had to be made one step at a time" (Dorothy, aged 32)

Another five participants received 'the tenants in need' and 'income maximisation service'. Four of them were facing eviction for rent arrears and were suffering from mental health related issues which caused them to disengage with the outside world and ignore the fact their housing benefit had stopped. Mental illness and

⁴ These participants engaged with one service namely: 'tenants in need', 'recycling shop' or 'income maximisation' service.

disengagement, which I have identified as causal circumstances for capability loss, were also depicted as challenges to engagement:

“The people who are suffering from an illness which prevents them from reacting when they receive letters, they bury their heads and have no idea how to deal with their benefits when they are stopped therefore the situation escalates and the rent arrears continue to increase” (Suzie, IMO)

The case of George (aged 55) is also telling here. He was referred by a housing officer and access was eventually gained to complete a visit. It was at this point George was made aware he was facing eviction and if he didn't co-operate he was at risk of becoming homeless. Besides the issue of rent arrears, the home visit revealed that George, due to his depression, was living in squalor; his home was in a serious state of disrepair and required both 'the tenants in need' and 'income maximisation' services.

These two services complement each other particularly well. During the focus group meeting it was noted that Suzie (IMO) and Nicole (CE Officer) regularly work in partnership to ensure the tenant receives the relevant support and build confidence in their ability to sustain their tenancy. Discussions revealed that the CE Officer generally follows up on IMO referrals and around 80% of the time further action is required:

“I started to engage with Suzie [IMO] who helped sort out my benefits, she was a great help. Suzie then introduced me to Nicole [CE Officer] who supported me to bring my flat up to a standard as it was a terrible state, I didn't look after my home and let it go downhill for years. I knew I had to get my act together, get it cleaned up so my husband could return home from hospital” (Mary, aged 47)

Throughout interviews and the focus group meeting, it was apparent that the wider role service is an essential part of BHA's service delivery outcomes. My participants stated that they were very grateful for being referred to the CET and their experience with the service was a positive one. Also, the CET believes that if there was not a

service, like theirs, to refer tenants in need onto a lot of underlying issues with tenants would go unnoticed:

“It was a very positive experience because they [CET] stopped me from being evicted and losing my house. I would never have been able to sort my benefits or pay back all the arrears on my own” (Nicola, aged 45)

“Without it [wider role service] tenants would fall deeper into poverty, accrue more rent arrears and generally just struggle to live each day” (Diane, CE Officer)

CET participants advised that in-work poverty, rent arrears and poor physical living conditions have been the main reason for referrals over the last year. Among the 12 interviewed tenants, eight were initially referred for poor physical living conditions within the home and four were initially referred as their housing benefit had stopped, they accrued rent arrears and were facing eviction. This slight incongruity between insights from the focus group and those from tenant interviews – with in-work poverty revealed by the former and not the latter – highlights the benefits from triangulating different data sources and stakeholders in the research design.

A further analysis of the referral data reinforced the fact that the most popular services were those mentioned above, but particularly so the ‘income maximisation’ service. The team receive around 126 referrals per month, on average 101 are for the ‘income maximisation’ service. Suzie (IMO) noted that in 2018 a lot more tenants self-referred themselves to this service, but she could not explain the reasons behind this. In her experience, around 60% of these tenants would have been at risk of losing their tenancy if they failed to engage with the CET and mentioned:

“By maximising a tenant’s income this reduces poverty, deprivation in the community and improves the tenants standard of living along with their health conditions; the increase in disposable income also has the potential to reduce stress and increase self-esteem”.

During the financial year 2017/18, approximately 1,216 tenants engaged in the ‘income maximisation’ service; and £2,179,631 worth of additional benefits was awarded to BHA tenants (Wider Role Service Strategy, 2018). This demonstrates the importance of the wider role service to BHA and their tenants. Housing benefit was the highest financial gain which forms a large part of the association’s income and included a number of backdated payments to clear tenants rent arrears, preventing them from being evicted from their homes and sustaining their tenancy (Wider Role Service Strategy, 2018).

The impact of the wider role service on tenants’ wellbeing

All participants emphasised that the services they received had an immediate impact on their situation as well as providing them with coping mechanisms and support to manage independently in the future:

“I can now top up my gas/electricity meters, I’m able to cook meals and take pride in the condition of my house. I appreciate everything the CET has done for me so I’d never let my house fall into disrepair again, I’m too old to live the way I was living!” (Jamie, aged 79)

For all but one of my participants support from the CET and engagement in the wider role service is still on-going. Although, once the tenant’s issue (that caused them to initially engage) is fully resolved, the CET begin the disengaging process by reducing the frequency of visits from weekly to fortnightly, then monthly, quarterly, half yearly and finally once per year while making the tenants aware that support is still available whenever required.

My discussion so far has already hinted on the impact that engagement in WRA has on tenants’ wellbeing but I will present this in a more structured and detailed way below by focusing on improved physical conditions; addressed rent arrears; and the matter of trust between tenants and the housing association. Cutting through these themes, I will also highlight the intangible benefits of increasing tenants’ self-confidence, sense of independence and wellbeing.

Poor physical living conditions

As a result of engaging in WRA, three participants were temporarily moved out of their original home to allow major improvement works to be completed. The poor physical condition of these properties was severe; they all failed the Scottish Housing Quality Standard survey (SHQS) which is the Scottish Government's minimum housing standard. Under the SHQS, social landlords must ensure that each tenant's property is: "energy efficient, safe and secure, not seriously damaged, and have kitchens and bathrooms that are in good condition" (Scottish Government, 2018: no page available).

Each of these three participants socially excluded themselves and did not know who to turn to for help. The case of Mark (see Box 1) provides an insight into the poor physical living conditions some vulnerable tenants may live in and the impact the CET action has had on their ability to sustain their tenancy. Mark is now capable of managing his tenancy and life on his own. Mark requested disengagement from the wider role services, his case illustrating the CET lasting impact on people's lives.

Box 1. Mark (aged 52)

<p>Prior to engagement:</p> <ul style="list-style-type: none">• Slept on a 2 seater sofa for 12 years• No other furniture items and bare floorboards throughout property• No gas or electricity• No form of heating or hot water• No form of cooking supplies (lived off sandwiches from local shop)• House was extremely cluttered with various debris that had gathered over the years	<p>After engagement:</p> <ul style="list-style-type: none">• Has all white goods and furnishing items (including a bed) from the recycling shop service• Has a new boiler along with gas and electricity pre-payment meters• New floor coverings fitted throughout flat along with blinds and curtains• Flat rewired and new kitchen/bathroom fitted• Flat has been cleared of all debris and freshly decorated
<p>Due to Mark's mental health issues, it took persistence from the CET to build a rapport with him and for him to engage. Once he began to engage the CET encouraged Mark to move temporarily into a furnished flat in order for the major improvement works to be completed in his property. Furthermore, to address his mental health issues, the CET referred Mark onto the Arran Centre where he was assigned a case worker and willingly received support to tackle his depression.</p>	

Commenting on Mark's case, Nicole (CE Officer) mentioned during the focus group the crucial importance of decent physical conditions to one's survival:

“Mr Smith would not have been able to sustain his tenancy or even survive the winter staying in his flat due to his living conditions, it [the flat] had no heating or hot water, he didn’t even have a bed to sleep in and keep warm! If we [CET] didn’t intervene and help him when we did, his mental health would have continued to decline because he couldn’t see a way out of the mess he was living in”

Now back in his flat, Mark emphasised the more intangible impact of his engagement in terms of self-confidence and independence:

“I am thankful for all of the support I have received from the CET and I am so much happier now, my health and my flat has been sorted, I can’t thank them [CET] enough for turning my life around”

Mark was not alone in enjoying the immediate, the broader and the intangible benefits of having the physical conditions of his home improved. There were another seven participants who engaged with this service, initially to have the physical conditions of their home improved and later to address their personal battles, particularly mental health. Janice (aged 65) believes that the transformation of her home to a decent standard had a massive impact on her health conditions (generated by witnessing the accidental death of her son in a fire):

“They [CET] have sustained my mental health as they have helped me with the personal battles I had. I’ve been referred onto Community Connectors befriending service, bereavement counselling and Epic360 who helped me to stop smoking. My home is now spotless, all of the improvement works are done and I feel really happy here again, I look forward to coming home at night. The team have been amazing to me”

Nadine (aged 35) emphasised that she was finding it difficult to maintain her tenancy due to the poor, indeed uninhabitable physical condition of the flat and her own drug addiction (both having contributed to her kids being removed from her care). A known issue that has been conversed in the media: *“addiction and poverty are both exacerbated by poor housing, affecting an individual’s ability to make healthy*

lifestyle choices” Stephen (2017:1). Nadine required the CET support not only to bring her property up to a tolerable standard but to help fight against the drug addiction. Nadine’s home was improved and she received the basic furnishing items from the recycling shop service. Her home was also deep cleaned and freshly painted. This was all completed during the period Nadine was in rehab. She was referred to a drug rehabilitation centre in Glasgow by the CET where she completed a 6 months programme. When reflecting back on this stage of her life during the interview, Nadine was very emotional. She was visibly grateful for the support she has received from the CET over the last year and whilst crying commented:

“The team have transformed mine and my kids’ lives, I wouldn’t be here if it wasn’t for them, I can’t thank them enough”

All expenditure for improvement works is met by BHA’s own resources (Wider Role Service Strategy, 2018). McCabe, (2018) reported that a major problem causing tenancies to fail is the lack of basic furniture items within the home and argues that the *“lack of these basics is setting tenants up to fail”* (2018:20). This is a statement that both BHA and I fully endorse. BHA believes they have a duty and responsibility to support tenants within the community, who are in need, when the need arises. By assisting tenants to maintain their tenancy through improvements of the physical conditions of their home BHA is indirectly sustaining the tenancy in the long-term through the intangible benefits of self-confidence, independence and wellbeing reported by tenants in relation to this. However, key questions remain regarding the long-term sustainability of this crucial wider role service as this is funded through BHA’s rental income.

Rent arrears – facing eviction

Prior to the introduction of the CET in April 2016, over a two year period (April 2014-March 2016) BHA obtained Decree from the Court to evict 21 tenants from their home for rent arrears. However, since April 2016 this figure has significantly reduced, with only three tenants evicted for rent arrears (Wider Role Service Update, 2018). To prevent eviction for rent arrears, tenants at risk are referred to CET, particularly to the ‘income maximisation’ service which assesses the tenants’ income, with a view to maximising it.

Four of my participants were facing eviction prior to their engagement with the CET. All of them were single people living alone with no social support network around them. They ignored the repeated letters they were receiving from BHA and the benefits office stating that their housing benefit had stopped. Issues with welfare reform and benefit claims are “*a key obstacle to tenancy sustainment. This is particularly true when tenants have been sanctioned and can no longer see how they can sustain their tenancy as a result*” (Norwood, 2017:1). Becoming finally aware, Nicole (aged 45) referred herself to the CET:

“I went to Edinburgh to live with my boyfriend and nearly lost my tenancy. My housing benefit was stopped and I had rent arrears. This went on for months and I was none the wiser. Eventually the housing took me to Court and was planning to evict me. Luckily, I returned home just in time and contacted Suzie [IMO] for help; I couldn’t have sorted this problem on my own”

The other three participants were referred by BHA’s housing officers. They expressed their initial reluctance to engage with the team, however, with perseverance from the IMO, participants’ trust increased and they accepted help. The issue was resolved promptly for three out of four participants; the IMO arranged a backdated payment from housing benefit to clear the rent arrears and reinstated monthly payments immediately. As the rent arrears had been cleared and on-going methods of payment arranged, BHA did not enforce the Decree, which expired after the legal 6 months period.

However, Michelle’s (aged 63) situation wasn’t as straight forward to resolve, *all* of her benefits had been stopped and she had no income:

“They [the Benefits office] were forcing me to go out and look for work at 63 years of age! My situation took ages to get resolved, I eventually had to attend an appeals hearing about the sanction but Nicole [CE Officer] and Suzie [IMO] came with me, they have supported me continuously since the first day I met them!”

Michelle was sanctioned as the benefits office contacted her to attend a work capability assessment. Due to her mental health condition, she did not respond to the letter, and failed to attend the assessment resulting in a decision of 'fit for work'. Hence, her benefits ceased immediately. Michelle didn't have any income for around 3-4 months and was struggling to live. When she finally engaged with the CET, Suzie lodged an appeal against the decision on her behalf and prepared a case for the hearing. Michelle's situation substantiates the tragic effect of a sanction, punitive welfare system (Norwood, 2017) and its direct links to housing, including the question of tenancy sustainment. Indeed, as a result of her engagement with the team, Michelle was able to sustain her tenancy; her housing benefit was backdated and cleared the arrears and an income of around £200 per week was secured, allowing Michelle to live comfortably:

"They [CET] have transformed my life and boosted my confidence within myself. I am happy to go out now every day, even if it's just a walk along to the shops, something I would never have done before they [CET] came into my life"

Institutional trust

As mentioned previously, participant's initial engagement with the wider role service led to the discovery of underlying issues being addressed, particularly those stemming from mental health issues, insecurity in negotiating a complex welfare system and deep emotional suffering from bereavement. For tenants to open up their personal realm of life, the issue of trust is crucial. However, what is absolutely crucial to trust formation is an individual receiving a positive experience and outcome from their engagement in WRA. Likewise, enhancing tenants' capabilities through individually tailored activities such as those discussed in section 4.3 increased their sense of self-confidence and self-worth.

During interviews, I witnessed the trust and confidence participants had in the CET and their gratitude for the invaluable support they have received. I found it refreshing that people who have suffered chaotic lives, often through no fault of their own, with no social or welfare support for long periods of time have found an answer to their

problems from BHA through the work of the CET. The impact the wider role service had on my participants' lives in such a short space of time is mesmerising.

For the seven participants who suffered from mental health related issues, their engagement with the CET has given them hope and confidence to speak about their troubles and accept help from the appropriate agencies. Their mental health has improved and is now an issue of the past. The positive outcomes and the intangible benefits achieved through engagement have been the building blocks on which institutional trust has been formed as the two quotations below exemplify:

“I no longer feel depressed after receiving the support I needed, I am much happier and I look forward to waking up every morning now. The CET made me feel comfortable talking about my problems; they're my heroes [laughter] without them I wouldn't have known where to go for help” (George, aged 55)

“They [CET] are the first ever people I've trusted since my mum passed away. I wasn't registered with a doctor for over 20 years and when I started talking to Nicole [CE Officer] she took me to the local surgery and helped me register. I've now got the right medical and health support in place and I'm definitely on the road to recovery, I feel much better now within myself” (Michelle, aged 63)

Indeed, building trust emerged as an important theme during the focus group meeting when I queried strategies of encouragement for those tenants who are reluctant to participate in the wider role service. The CET believes that it is essential to gain the tenants trust in order to provide the necessary support and to have them accept the support too:

“At first, I speak to the tenant and keep the communication consistent to build a rapport with them. I treat every tenant with respect and approach their situation on an individual basis. Gaining the tenant's trust and never letting them down is crucial for rectifying their situation and having a positive outcome” (Suzie, IMO)

“Perseverance, persistence and gaining their trust is essential” (Danika, CE Co-ordinator)

“It’s simple! Build a relationship, gain their trust [tenants] and maintain communication, tenancy sustainment is dependent on these things!” (Nicole, CE Officer)

Substantiating the idea of trust building as one of the best strategies for tenancy sustainment supports Norwood’ (2017) claim. This chapter has evidenced that the CET provides a valuable service from gaining the trust of tenants to providing practical support and has illustrated the number of tenants where BHA has made a difference in their lives. The following chapter will conclude this dissertation.

CHAPTER 5: CONCLUDING DISCUSSION

This dissertation hypothesized that tenants' engagement in WRA, enhances their capability to sustain their tenancy. It focused on three research questions related to the explorations of the meanings of 'tenancy sustainment' as they are understood in practice; the ways in which the capability to sustain a tenancy is lost or put at risk and the ways the WRA help restore or enhance it; and whether broader links could be substantiated between WRA and tenants' wellbeing through the route of tenancy sustainment. To do this, chapter 2 gave an overview of the role of social housing, particularly of CCHAs and their WRA, along with tenancy sustainment; it also presented a broader view of tenancy sustainment inspired by Amartya Sen's capability approach which has theoretically informed the empirical analysis developed in chapter 4. Of chapter 4, section 4.1 presented the two intertwined meanings of 'maintaining' or 'sustaining' a tenancy; section 4.2 delved into the ways the capability to maintain a tenancy may be lost, emphasising in particular the implications of illness, bereavement and in-work poverty; and section 4.3 presented critical insights into the actual tenants' experiences with the WRA and their crucial, positive impact on tenants' wellbeing and welfare.

In relation to my first research question, the meaning of tenancy sustainment was fully understood by all participants. The analysis demonstrated, however, that there was a different understanding of the term 'sustaining' in comparison to its synonymous term 'maintaining', particularly so from the tenants perspective given that their use of language has not been influenced by the policy discourse of 'tenancy sustainment' as that of employees more likely was. Some tenants viewed 'sustainment' in a simple monetary way and related it to the 'functioning' of paying rent or non-payment leading to eviction where 'functioning' represents an actually exercised capability (Hick, 2012). This sense of immediacy and crisis was indeed endorsed in the official definition of tenancy sustainment (Shelter, 2009). However, other participants saw tenancy 'sustaining' and 'maintaining' as being intertwined, putting a stronger emphasis on the latter because improving any aspect of tenancy maintenance, e.g. physical conditions of the home along with tenants' health and wellbeing, did in fact enhance their capability to sustain the tenancy long-term. From this perspective,

sustaining a tenancy enhanced tenants' capabilities, whether these were actual (the 'functionings') or potential. This richer, longer-term sense of 'tenancy sustainment' has been taken further into informing the other two research questions.

The second research question first referred to the ways by which tenants lost their capability to sustain a tenancy. The analysis identified some key pathways, particularly loss of employment, bereavement, illness (mental and/or physical) and in-work poverty; these are nonetheless far from being exhaustive as this is only a small, exploratory study. The dissertation focused on mental illness and in-work poverty as these phenomena have lately intensified and clearly require policy intervention. This second research question also refers to ways the WRA may help restore or enhance tenants' capability to sustain their tenancy. In the case study context, three WRA were found to be crucial for tenancy sustainment as well as the most popular among participants the 'recycling shop' (a furnishing service, exclusively funded by BHA), the 'income maximisation' service (mainly support with benefit applications) and the 'tenants in need' service (usually accessed by the elderly and most vulnerable tenants). It was found that tenants needed a mix of these services, support being generally extended beyond the initial reason for referral. For instance, it was found that the number of tenants who are 'working poor' is on the rise in BHA's community; hence many working tenants were living in squalor and struggling to buy the basic essentials to furnish their home. Given that an unfurnished home is one of the main contributing factors of tenancy failure (Robson, 2018), by engaging in the recycling shop service, tenants were provided with the basic furniture items which enabled simple 'functionings' such as eating and sleeping and broader capabilities of maintaining their social networks and developing a cherished sense of home. Most evidently, the income maximisation service helped tenants at risk of immediate eviction whereas addressing tenants' mental health issues and assigning them to external agencies for support had a longer-term effect on tenancy sustainment. Indeed, my research has substantiated if not the causal then the reinforcing link between poor housing quality and poor health, a finding fully supporting Gilbertson and Green's (2006) similar insight.

In relation to the third and final research question that refers to whether broader links could be substantiated between WRA and tenant's wellbeing through the route of

tenancy sustainment, I would like to emphasise the intangible benefits achieved through engagement. My study has demonstrated that by improving individuals' physical living conditions, providing them with basic essentials to live comfortably within their home, maximising their income and supporting their personal issues in times of need not only has an impact on their ability to sustain their tenancy but provides the ability to flourish and achieve non-economic 'goods', such as life satisfaction and agency, a sense of pride and self-worth, self-respect and confidence; it reduces stress and anxiety and by achieving all of these contributes to the formation of 'good health'. Furthermore, my research has shown that institutional trust has been created between the CCHA and its tenants, including those most hard-to-reach, socially isolated individuals. Trust was identified as being "*the most effective technique for sustaining tenancies*" (Norwood, 2017:1) but tenants' trust may arguably span to other institutions, helping them to access key services linked to residence, such as health, welfare and better employment.

Whilst my study has substantiated important links between WRA and tenancy sustainment in the short and longer term, it is also important to reflect on its limitations of the research, stemming particularly from unavoidably time constraints. As a full-time employee and a part-time post-graduate student, my time was limited in terms of both available hours and day-time availability which constrained fieldwork in terms of number of interviews and case-studies. Scaling up this research is one of my suggestions for future research; including vulnerable tenant groups as another.

Lastly, given the crucial importance of WRA to the capability of the most vulnerable tenants to sustain their tenancy and ultimately live a better life, and given the fact that some of these activities are self-financed by the housing association through rents, this study calls for a more generous and fairer financing system through grants to associations and tenants. CCHAs are particularly important institutional actors within a capability approach. With the number of budget cuts from Local Authorities leaving CCHAs to 'mind the gap', the long term sustainability of the crucial wider role service could be at risk. This would be a tragic loss to CCHAs, tenants, local communities, and the society as a whole.

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APPENDICES

APPENDIX A: Written Consent from BHA to Access Participants

Our Ref: HR/LS

9 April 2018

College Ethics Committee
Glasgow University
University Avenue
West End
Glasgow
G12 8QQ

Dear Sir/Madam,

STUDENT:
GUID:
SUBJECT: MSc Housing Studies
TERM: 2017/18

I confirm that Collette Anderson has received permission to access participants for her research project from Milnbank Housing Association.

Collette's research project is titled "*Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach*". To undertake the research study she will require access to tenants who have engaged with the Wider Role Service delivered by the Association in 2017 through the Community Engagement Team (who are responsible for delivering the Wider Role Service).

The Association is in full support of Collette's research project and agrees for their office at 53 Ballindalloch Drive to be the chosen location for conducting interviews with tenants (if applicable) and focus group meetings with the Community Engagement Team.

Participants should rest assured that every measure will be taken to ensure participants' anonymity; pseudonyms will be used for each participant and for the organisation. Participation or non participation in this study will not affect in any way participants' relationship with the Association.

Yours faithfully,

.....
.....
DEPUTE DIRECTOR





PROJECT TITLE: "Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach"

THANK YOU FOR READING THIS

Dear Sir/Madam,

My name is _____ I am conducting a small research project as part of my MSc degree in Housing Studies at the University of Glasgow. I am inviting you to take part in my study. I hope you will decide to do so.

My study looks at wider role activities and it aims to determine if the delivery of wider role services assists tenants of Community Controlled Housing Associations to sustain their tenancies, from the perspective of those tenants who have engaged in the wider role service. In other words, if the tenant participated in an aspect of the wider role service, has this helped the tenant to sustain their tenancy?

I obtained your contact details from Milnbank Housing Association and I have received permission from the organisation to contact you.

Your contribution by means of an interview will help me to get a better understanding of this topic(s) as well as help me obtaining my final dissertation and obtain my degree.

I have included more information about the research in the Participant information sheet. I have also included a Consent form. If you decide to take part, please complete the Consent form and return it to me using the enclosed freepost, self-addressed envelope.

For questions or queries, please get in touch using the contact details contained on the Information sheet.

Once again, I thank you for your consideration to take part in this study.

Yours faithfully,

Student MSc Housing Studies
University of Glasgow

Dissertation Supervisor
University of Glasgow

This research project has been approved by: *College Ethics Committee for Non-Clinical Research Involving Human Subjects, University of Glasgow.*

Participant Information
(Interviews with tenants)

Study Title: Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach.

Name of Researcher:

Name of Supervisor:

Introduction

You are being invited to take part in a research study. Before you decide it is important you understand why this research is being done and what it will involve. Please take time to read the following information carefully, discuss it with others if you wish or ask me for any additional information. Take time to decide whether or not you wish to take part. Thank you for reading this.

What is the purpose of the study?

The purpose of this research study is to determine if the delivery of wider role services assists tenants of Community Controlled Housing Associations to sustain their tenancies, from the perspective of those tenants who have engaged in the wider role service. In other words, if the tenant participated in an aspect of the wider role service, has this helped the tenant to sustain their tenancy?

Why have I been chosen?

All tenants who participated in the wider role service in 2017 have been approached to take part in this study. You have been chosen as you recently worked closely and received support from the Community Engagement team by engaging in an aspect of the wider role service. For that reason, you are a suitable participant for this research project.

Do I have to take part?

You are free to decide whether or not you want to take part. If you do decide to take part after reading this information sheet, you will be asked to sign a consent form. If you do decide to take part, you are still free to withdraw at any time and without giving a reason. Please be assured that a decision to withdraw at any time or not to take part, will not affect your rights, or adversely affect your relationship with any person.

What will happen to me if I take part?

The researcher is Collette Anderson. Collette is a part-time Housing Studies student at Glasgow University and is supported in this research project by the School of Social and Political Sciences at Glasgow University, along with your housing organisation. Collette will discuss with you your experiences and perceptions on the aspect of the wider role service you received.

How long will it take?

The interview should take between 30 to 60 minutes of your time.

Where will the interview be held?

You can opt for the interview to be held at Milnbank Housing Association, 53 Ballindalloch Drive, Glasgow G31 3DQ or in the comfort of your own home.

Will my taking part in this study be kept confidential?

Please rest assured that confidentiality will be strictly adhered to; any personal data will be kept securely by Collette and you and the name of the housing association will only be known by a pseudonym (made up name) by any other person and in any publishing output. However, confidentiality may not be guaranteed in the event of disclosure of harm or danger to you or others.

APPENDIX B: Tenants' Information Pack (Item 2) – continued

What will happen to the results of the research study?

Interviews will be audio-recorded and later transcribed for analysis directly by Collette. All data collected from participants will be anonymised and securely stored within a password protected electronic file, with access limited to the researcher. The data will only be used for the purpose for which it is provided and all personal data collected (e.g. names, addresses, contact information etc) will be destroyed at the end of the research project.

Who is organising and funding the research?

This research supports Collette's dissertation requirements to obtain her Masters Degree in Housing Studies at the University of Glasgow. Any expenses (e.g. stamps) will be covered by her.

Who has reviewed the study?

The study has been reviewed by the 'School of Social and Political Science's Ethics Committee' from Glasgow University, as well as Dr Adriana Mihaela Soaita (Collette's dissertation supervisor).

What do I do now?

If you would like more information before you decide to take part in the study, please contact (details below). If you would like to take part in the study, please sign and return the enclosed Consent Form to using the FREEPOST envelope provided.

Who to contact for more information relating to the Research Study

Contact for Further Information

If you have any concerns regarding the conduct of this research project, you can contact the School of Social & Political Sciences Postgraduate Ethics Administrator:

Once more, thank you for taking the time to read this information.

Participant Consent Form (Interviews with tenants)

Title of Project: Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach.

Name of Researcher:

Name of Supervisor:

The purpose of this form is to confirm that you are willing to take part in this study and to let you understand what this involves. Signing this form does not stop your right to withdraw at any stage. Please answer each statement below concerning the collection and use of the research data.

Acknowledgment Section - (please circle)

I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions: YES / NO

I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason: YES / NO

I understand that my personal data will be kept securely and will be accessible only to the researcher(s): YES / NO

I acknowledge that I and my Housing Association will be referred to by pseudonyms (fictitious name) in any published output, e.g. Masters Dissertation: YES / NO

I understand that all the information collected (personal data, audio files and transcripts) will be destroyed at the end of the study: YES / NO

I acknowledge that there will be no effect on my tenancy arising from my participation or non-participation in this research study: YES / NO

Consent Section - (please circle)

I would like to take part in this research study: YES / NO

This research requires the information to be recorded (please circle):

I agree to be tape-recorded: YES / NO

Signature Section

Name of Participant (in capital letters): _____

Signature: _____

Date: _____

Researcher Contact Details:

Contact Number:

Email Address:

PROJECT TITLE: "Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach"

If you have been affected by participation in this study and wish to discuss your concerns further, this is some information which may be helpful.

What should I do if I have concerns about this study?

A full outline of the procedures governing complaints concerning the conduct of University of Glasgow students and staff can be found here: <https://www.gla.ac.uk/myglasgow/senateoffice/studentcodes/students/complaints/>. Further information regarding the procedures governing research ethics at the University of Glasgow can be found here: <https://www.gla.ac.uk/colleges/socialsciences/students/ethics/>

Project Contact Details

Researcher:

Supervisor:

The Community Engagement

Email - CommunityEngagement@milnbank.org.uk

Tel No:

This service with which you are already familiar will help you get in touch with relevant agencies, such as:

- Social Work Services (Re: Adult Protection, Occupational Therapy referrals, community Alarms)
- Epic360 (Budgeting)
- GAMH (Mental Health issues)
- Community Connectors (befriending service)
- Aspire/Loretto Care (In home support)
- G-Heat (Fuel Advice)
- Family Fund (Supporting Disabled children/families)
- St Mungo' Old Folks Centre for Well being (Day Centre for over 60's)
- Everlasting Food bank
- Carers UK (Supporting carers who care for someone like a family or friend)

Samaritans

Website: <http://www.samaritans.org>

Phone: In the UK dial 116 123

Service: The Samaritans is a national charity that offers completely confidential emotional support 24 hours a day by telephone, personal visit, email, and letter. People contact Samaritans about a wide range of issues including depression, relationship and family issues, loneliness, physical and mental health issues, alcohol, drugs, self-harm, debt, illness and exam pressures as well as suicidal thoughts and feelings.

This research project has been approved by: *College Ethics Committee for Non-Clinical Research Involving Human Subjects, University of Glasgow.*

APPENDIX C: Interview Outline (Tenants)

INTERVIEW OUTLINE – TENANTS

1) Housing Circumstances

- Please introduce yourself (i.e. your age/family composition/employment status/length of tenancy)
- When did you move into this property?
- Under what circumstances? (I.e. why did you apply to the Association for housing?)

2) Capabilities

- Were you confident in your ability to manage your tenancy when you first moved into your property?
- Did you have any difficulties in maintaining/sustaining your tenancy?
- Has anything changed since then? Do you feel more confident now? What changed/impacted/influenced on your ability to manage your own tenancy?

3) Experience of Wider Role Service

- What type of wider role activity did you engage in?
- When did this happen?
- Did you approach the CE team for assistance or did they contact you direct?
- What was the issue/problem? Was your issue resolved promptly?
- Was your engagement with the team a 'one off' or is it ongoing? How long have you been liaising with the team?
- Would you say that your financial circumstances were related to your need/choice to engage with the wider role service? Are you in receipt of welfare benefits/paid employment/seeking employment?
- Were you happy/confident to engage with the CE team (*for continuing engagement: at the beginning*)?
- How 'intrusive' is the support provided?
- Overall, would you say that it was a positive or negative experience? Why? How did this experience affect you?
- Has your experience of engagement with the team had any immediate impact to your situation (please explain)?
- Would you say that it has had any longer impact, e.g. you learn how to manage by yourself?
- Would you contact the CE team in the future if you required further assistance, including if you struggle to maintain your tenancy?

4) Tenancy Sustainment

- On reflection, if you hadn't engaged with the wider role service provided by the CE team, please explain (in your opinion) if you would have been capable of sustaining your tenancy.
- Do you believe that your engagement with the wider role service and the relationship you have built with the community engagement team helped you in any way to sustain your tenancy? Please explain.
- Are there any other factors which may have had an impact on your ability to sustain your tenancy? (i.e. family support, support from external agencies, increase in income)
- Would you encourage a neighbour/friend/family member to engage in the wider role service? Please provide reasons for your answer.
- What service would you recommend? Please explain.

FOCUS GROUPS OUTLINE – CE TEAM

REFERRALS

Taking into consideration the last year (2017) please briefly describe your experience with the wider role referrals you have received and the residents you engaged with.

THEN CONSIDER:

- The average number of referrals received on a monthly basis
- The reasons behind the referrals
- The efficiency of the referral process
- Have you experienced residents coming directly to you for support rather than being referred?
-

TENANT PARTICIPATION

Please briefly explain if any of the residents were reluctant to engage with the service, if so, what method of encouragement did you use?

THEN ASK:

- Overall, what are the challenges/barriers to tenant participation?
- How do you overcome these? Can you always overcome them?
- Who are the type of tenants that do not engage?

WIDER ROLE ACTIVITIES

Taking into consideration all of the wider role activities available for residents to engage in, please explain: which activity(s) is the most popular and which activity(s) is the most effective/useful for the resident?

PROBE: can residents participate in more than 1 activity? And what activities generally link with each other?

THEN ASK:

- In your own opinion, please each explain the impact the wider role service has on an individual's life
- Do you think the wider role service is an essential part of the organisations service delivery outcomes? Please provide reasons for your answer

LEVEL OF SUPPORT/EXTERNAL AGENCIES

Please explain the level of support provided to residents from the CE team, including: how the level of support is determined, does the level of support differ between residents circumstances, the frequency of contact between you and the resident during their engagement with the wider role service.

THEN ASK:

- How 'intrusive' is the support provided?
- If the CE team are unable to provide the relevant support to the resident, do you refer the resident onto an external agency?
- If yes, do you follow up on this request to ensure the external agency is providing support to the resident?
- How effective is the support received by an external agency to the CE team AND the resident?

TENANCY SUSTAINMENT

EXPLAIN: I am particularly interested in the link between the wider role service and tenancy sustainment. Please consider/answer the following questions:

- Do you think the wider role service has an impact on tenancy sustainment? Please provide reasons to support your answer
- Reflecting back on the tenants you have supported, do you think their tenancy would have failed if they didn't receive support from the CE team and engage in a part of the wider role service?

**PROJECT TITLE: "Understanding the 'Wider Role' activities of
Community Controlled Housing Associations in sustaining
tenancies: A case study approach"**

THANK YOU FOR READING THIS

Dear Sir/Madam,

My name is . I am conducting a small research project as part of my MSc degree in Housing Studies at the University of Glasgow. I am inviting you to take part in my study. I hope you will decide to do so.

My study looks at wider role activities and it aims to determine if the delivery of wider role services assists tenants of Community Controlled Housing Associations to sustain their tenancies, from the perspective of those tenants who have engaged in the wider role service. In other words, if the tenant participated in an aspect of the wider role service, has this helped the tenant to sustain their tenancy?

I obtained your contact details from your employer, Milnhark Housing Association and I have received permission from the organisation to contact you.

Your contribution by means of a Focus Group meeting will help me to get a better understanding of this topic(s) as well as help me obtaining my final dissertation and obtain my degree.

I have included more information about the research in the Participant information sheet. I have also included a Consent form. If you decide to take part, please complete the Consent form and return it to me using the enclosed freepost, self-addressed envelope.

For questions or queries, please get in touch using the contact details contained on the Information sheet.

Once again, I thank you for your consideration to take part in this study.

Yours faithfully,

Student MSc Housing Studies
University of Glasgow

Dissertation Supervisor
University of Glasgow

This research project has been approved by: *College Ethics Committee for Non-Clinical Research Involving Human Subjects, University of Glasgow.*

Participant Information
(Focus Group Meetings)

Study Title: Understanding the ‘Wider Role’ activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach.

Name of Researcher:

Name of Supervisor:

Introduction

You are being invited to take part in a research study. Before you decide it is important you understand why this research is being done and what it will involve. Please take time to read the following information carefully, discuss it with others if you wish or ask me for any additional information. Take time to decide whether or not you wish to take part. Thank you for reading this.

What is the purpose of the study?

The purpose of this research study is to determine if the delivery of wider role services assists tenants of Community Controlled Housing Associations to sustain their tenancies, from the perspective of those tenants who have engaged in the wider role service. In other words, if the tenant participated in an aspect of the wider role service, has this helped the tenant to sustain their tenancy?

Why have I been chosen?

All of the Community Engagement team have been approached to take part in this study as the team is responsible for delivering the wider role service to residents from the study organisation. For that reason, you are a suitable participant for this research project.

Do I have to take part?

You are free to decide whether or not you want to take part. If you do decide to take part after reading this information sheet, you will be asked to sign a consent form. If you do decide to take part, you are still free to withdraw at any time and without giving a reason. Please be assured that a decision to withdraw at any time or not to take part, will not affect your rights, or adversely affect your relationship with any person or with the organisation.

What will happen to me if I take part?

The researcher is Collette Anderson. Collette is a part-time Housing Studies student at Glasgow University and is supported in this research project by the School of Social and Political Sciences at Glasgow University, along with your Employer. Collette will discuss with you various aspects of the wider role service, tenant’s willingness to engage with you and your viewpoint on the wider role service having an impact on tenancy sustainment.

How long will it take?

The focus group meetings should take between 30 to 60 minutes of your time.

Where will the focus group meetings be held?

They will be held at Milnbank Housing Association, 53 Ballindalloch Drive, Glasgow G31 3DQ between the hours of 5 - 6pm to minimise disruption to your working day and preserve confidentiality/anonymity.

Will my taking part in this study be kept confidential?

Please rest assured that confidentiality will be strictly adhered to; any personal data will be kept securely by Collette and you and the name of your employer will only be known by a pseudonym (made up name) by any other person and in any publishing output. However, given the small number of staff within the team, there is a risk that your anonymity may not be fully guaranteed. Confidentiality may not be guaranteed in the event of disclosure of harm or danger to you or others.

What will happen to the results of the research study?

The Focus Group meetings will be audio-recorded and later transcribed for analysis directly by Collette. All data collected from participants will be anonymised and securely stored within a password

APPENDIX E: CET Information Pack (Item 2) - continued

protected electronic file, with access limited to the researcher. The data will only be used for the purpose for which it is provided and all personal data collected (e.g. names, addresses, contact information etc) will be destroyed at the end of the research project.

Who is organising and funding the research?

This research supports Collette's dissertation requirements to obtain her Masters Degree in Housing Studies at the University of Glasgow. Any expenses (e.g. stamps) will be covered by her.

Who has reviewed the study?

The study has been reviewed by the 'School of Social and Political Science's Ethics Committee' from Glasgow University, as well as

What do I do now?

If you would like more information before you decide to take part in the study, please contact Collette Anderson (details below). If you would like to take part in the study, please sign and return the enclosed Consent Form to Collette Anderson using the FREEPOST envelope provided.

Who to contact for more information relating to the Research Study

Contact for Further Information

If you have any concerns regarding the conduct of this research project, you can contact the School of Social & Political Sciences Postgraduate Ethics Administrator:

Once more, thank you for taking the time to read this information.

Participant Consent Form (Focus Group Meetings)

Title of Project: Understanding the 'Wider Role' activities of Community Controlled Housing Associations in sustaining tenancies: A case study approach.

Name of Researcher:

Name of Supervisor:

The purpose of this form is to confirm that you are willing to take part in this study and to let you understand what this involves. Signing this form does not stop your right to withdraw at any stage. Please answer each statement below concerning the collection and use of the research data.

Acknowledgment Section - (please circle)

I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions: YES / NO

I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason: YES / NO

I understand that my personal data will be kept securely and will be accessible only to the researcher(s): YES / NO

I acknowledge that I and my Employer will be referred to by pseudonyms (fictitious name) in any published output, e.g. Masters Dissertation: YES / NO

I understand that given the small number of staff, my anonymity cannot be fully guaranteed even through the use of pseudonyms: YES / NO

I understand that all the information collected (personal data, audio files and transcripts) will be destroyed at the end of the study: YES / NO

I acknowledge that there will be no effect on my Contract of Employment arising from my participation or non-participation in this research study: YES / NO

Consent Section - (please circle)

I would like to take part in this research study: YES / NO

This research requires the information to be recorded (please circle):

I agree to be tape-recorded: YES / NO

Signature Section

Name of Participant (in capital letters): _____

Signature: _____

Date: _____

Researcher Contact Details:

Contact Number:

Email Address: