University
of Glasgow

Social Housing Allocations in Scotland: A New Context?

Christopher Murray

2288642M

Supervisor: Dr Adriana Soaita

Dissertation Submitted in Partial Fulfilment for the Degree of

MRes Urban Studies

August 2018

Abstract

Studies of social housing in Scotland, and the UK as a whole, have tended to focus on the future of social housing in structural terms – how social housing functions as part of the wider housing market or welfare system. Less recent attention has been paid to how housing policy functions at the front line, particularly to the perceptions and working practices of housing professionals. This study seeks to redress this, examining how wider changes in policy and society as experienced by housing officers, working for registered social landlords in Scotland. The context in which officers operate has undergone significant upheaval in recent years, with the impact of austerity and welfare reform felt disproportionally by the poorest in society, more likely to be housed in social housing. While social landlords face also increasing financial pressures, being required to sustain themselves as independent businesses. This study explored the impact of these pressures, through rich detailed semi-structured interviews with housing professionals working at the front line. The study found that housing officers were increasingly playing a role more akin to that of a social worker, becoming more involved in tenants' lives. It also identified a number of exclusionary practices within the allocations process, offering insight into debates surrounding the 'de-residualisation' of social housing. Further research, with wider sampling and mixed-methods, should focus on these areas.

Word Count
14,362

Acknowledgements

Contents

Chapter 1: Introduction

The future of social housing within the UK has been of considerable interest to academics and other researchers (e.g. Cole 2007; Gibb, K, McNulty, D and McLaughlin 2015; Mckee 2010; Power and Provan 2018) and more recently, to political decision-makers (Scottish Government 2016b). These and other authors tended to focus on the structural changes that have taken place over 30 years of housing policy focussed on the promotion of home ownership. For example; the role of social housing within the wider housing system; the production of scarcity through the Right-to-Buy policies, and an almost exclusive emphasis on demand-side subsidies; and the accelerating retrenchment of the welfare system under neoliberal policies and more recent austerity. The issue of 'residualisation' (Malpass 2008) – whereby social housing operates as a tenancy of last resort, serving individuals and families most likely to be victims of wider social and economic inequalities, and vulnerable to an increasingly punitive welfare system (Power et al. 2014; Manzi 2015) – has been a topic of agreement until very recently (Gibb 2013; Marsh 2013). While the question of 'de-residualisation' could be linked to a number of processes, such as improved socioeconomic status over a social tenants' life-course, it can also be related to social landlord's allocation policies. Operating within a context of wider cuts in social spending and landlords increased responsibility for their own financial sustainability.

Mcdermont and Cowan (2006) have argued that allocations are now viewed in terms of risk management, with many social landlords attempting to limit their exposure to tenants likely to cause problems such as arrears or anti-social behaviour. This prioritisation of what Cowan has termed 'tenantability' (1997) regardless of, or above, housing need (Cowan et al. 1999) has been problematic, most obviously with regard to marginalised and stigmatised groups (Kivisto et al. 1988; Pawson 1988; Jeffers & Hoggett 1995; Somerville & Steel 2002) and can be also be tied to the more recent issue of de-residualisation. Most registered social landlords (RSLs) are run as independent businesses and carry significant amounts of debt secured against their assets, which position them as inherently risk averse in their decision making (Mcdermont et al. 2009). Considering that rents represent an RSL's main source of income, the allocation process can be seen as a key point in which risk can be negated

through the exclusion of tenants deemed less likely to pay, which obviously undermines the fundamental value of social housing in offering help to those in need (Cowan et al. 1999; Sprigings 2002; Walker 2000).

Whilst structural factors, such as the extent of scarcity and government policy, play a role in shaping allocation processes, how they are enacted at the front-line is an issue worth examining. Indeed, scarce recent attention has been paid to the perceptions and working practices of housing professionals (some notable exceptions include: Crawford 2015; Manzi 2017; Mckee 2009; McKee 2009, 2011). To contribute towards filling this research gap, this dissertation aims to understand how a changing structural context of welfare retrenchment is reflected in the practice and perceptions of housing professionals - in relation to their enactment of allocation policies. It addresses one primary question, that is: how frontline housing professionals negotiate the changing policy context – and three related secondary research questions:

- What is the role of information in needs-based allocation decisions?

- In what ways do housing professionals understand and apply choice in allocations?

- How do housing professionals understand their current role within the changing social and political context in which social landlords operate?

This study takes a constructivist interpretivist stance, emphasising the importance of the relationship between the individual and the social in understanding the social worlds of housing practitioners (Dobson 2015) and draws on 10 in depth semi-structured interviews with housing professionals across Scotland. Following Lipsky's (2010) conception of 'frontline bureaucracy', housing professionals are seen as a key location in the enaction of policy.

The relevance of my study is two-fold. Firstly, it brings fresh empirical insights to a number of areas: how social housing allocations are enacted by housing officers, under competing pressures – addressing housing need, while ensuring their RSLs financial sustainability; substantiating the idea of allocations as a process of risk management; the potential misnomer of 'choice' in allocations; and the changing occupational role of housing officers. Secondly, by highlighting the possibly exclusionary outcomes of allocations processes on the most vulnerable, this study

suggests that the de-residualisation of social housing may indeed occur through exclusion, despite the enduring commitment to addressing housing 'need'. Future research should explore whether de-residualisation in one housing sector does not occur at the expense of residualisation in a different sector, most likely moving from the social to the private rental sector.

Given the resource and time constraints of this small post-graduate research project, some limitations should be acknowledged. Clearly, a higher number of interviews and better organisational coverage would have helped in achieving data saturation. Triangulating findings with other methods, particularly discourse analysis of policy documents, would have also been welcomed. More generally, scaling up the study to the comparative geographies of the devolved UK nations, and including applicants' perspectives, would be recommended for future research.

This dissertation will proceed as follows. Chapter 2 provides a critical review of the literature concerning the changing nature of social housing in general, and on the underlying theory and principle of housing allocations in particular. The chapter also introduces the current Scottish housing context. Chapter 3 explains and justifies the overall research design, giving information on how data was collected and analysed. Within three sections organised according to the research questions addressed, chapter 4 presents the projects findings: section 4.1 focuses on the use of information by front line staff, allowing them to navigate the allocation process; section 4.2 critically reflects on the construction of 'choice' and 'need' in allocations; and section 4.3 examines front-line housing officers' perceptions and experience of their shifting professional role under the changing social and political context in which social landlords operate. Finally, Chapter 5 offers some concluding reflections. Principally, it argues that, in the face of cuts to the wider welfare state and increasing economic insecurity, social housing is becoming an ever more vital safety net for many, which places greater responsibility on individual housing officers to support their most vulnerable tenants - while also protecting their organisation's financial sustainability. Under these competing pressures, housing allocations have become a key locus of risk identification and management, viewed in terms of 'tenancy sustainment', within which possibilities for exclusion have been identified - at the point of officers' agency. Related policy suggestions and some areas for further research are also identified.

Commented [A1]: To avoid two 'increasing'

Chapter 2: Literature Review

2.1: Social Housing; the UK context.

Social housing provision in the United Kingdom in the past 40 years has been characterised by a devolution of responsibility to the local level. Local and central government have retreated from direct provision providing, instead, a regulatory framework for a diverse range of housing providers. This has been driven by successive New Labour and Conservative governments, who have sought to break up apparently 'stale' municipal monopolies around social housing through stock transfer, in the name of community empowerment and efficiency (Manzi 2015). The priority of successive national governments has been widening home ownership, at the expense of social housing, driven in large part by the right to buy policy introduced by the Thatcher government of the 1980s and continued by New Labour (Jones & Murie 2008). This is one of the principle factors behind what some have termed the 'residualisation' of social housing, where it now serves a smaller minority of the poorest in society (Fitzpatrick & Pawson 2007) (Malpass 2008).

As Kim McKee (2010) has noted, there has been an ideological shift, moving away from 'social' to 'affordable' housing. Facilitating an increasing corporatisation of social housing, particularly in England, with RSL's becoming larger, moving beyond the traditional remit of social housing providers; into development for 'mid-market rent' and private sale, with the aim of increased efficiency and business viability (Malpass & Victory 2010) (Pawson & Sosenko 2012). This diversification is in part a response to this wider residualisation. Some have argued that traditional models of social housing are inherently unstable, being endemically associated with poverty and negative area effects (Dwelly & Cowans 2006). This is however widely disputed, seen as being based on a flawed pathologisation of poverty and social housing (Cole 2007; Raco 2007). More persuasive are those authors who emphasise RSLs exposure to changes in government policy, particularly around welfare (Power et al. 2014; Manzi 2015). How, after all, are RSLs supposed to operate within a policy environment that has become increasingly hostile towards their tenants?

What the residualisation of social housing has meant in practice is highly variable, and dependant on wider housing market and economic conditions (Clark & Monk 2011). It has been argued that social housing in the UK has always been a somewhat residual sector of the housing system, given the perceived advantages of home ownership, (Soaita & Searle 2015; Crawford & McKee 2018) and has largely served those unable to access the housing market (Malpass & Victory 2010). A number of factors are however generally considered to have accelerated and deepened this process, namely: the sale of social housing through right to buy, the increasing role of housing as an investment, the wider retrenchment of the welfare state, reduced investment in social housing and finally the role played by needs-based allocations policies (Pearce & Vine 2012). This last point is of particular interest, given the focus of this dissertation. In their 2002 study of housing allocations and social exclusion Pawson and Kintrea argued that needs-based allocations systems deepened social exclusion, through debarring certain groups from social housing and by segregating the poorest in the worst areas. Moreover, the very nature of the allocations process encouraged residualisation as social housing is only open to those "desperate enough to throw themselves onto the mercy of public bureaucracy" (Pawson & Kintrea 2002, p.659). Implicit within this is an assumption that social housing is a tenure of last resort. However, 'housing need', as used to determine allocations, while often an indicator of wider poverty, is far more complex than this argument would suggest; taking into consideration a far broader range of factors, not necessarily associated with social exclusion (Cole 2007)(Clark & Monk 2011). These arguments are linked to larger debates relating to the role of social housing within the housing system. This has been conceptualised as 'residual' or 'dual', vs 'universal' or 'unitary' (Kemeny et al. 2005) and is closely related to housings position in the wider *welfare* system (Kemeny 1981; Kemeny 2005).

The concept of 'need' is essential to our understanding of the changing role of social housing and of the allocations policies which now operate within it. As Cowan and McDermont (2006) have argued, 'need' has become the defining tool of social housing; determining not only who gets access to housing, but also its fundamental purpose. 'Need' is both apparently neutral and rational – being clearly outlined in both government policy and individual RSLs allocations policies, but also vague and open to contestation and change. In the eyes of Cowan et al. (1999:404) 'need' has been "a

neat but empty concept, which has enabled successive governments to pay lip service to a welfarist principle whilst at the same time providing those governments with the necessary degree of latitude to ignore need whenever they deem necessary". This has been demonstrated throughout the history of social housing, with allocations and other aspects of housing management used as a means of social engineering; to delineate between 'respectable' and 'non-respectable' individuals, regardless of 'need' (Byrne 1975; Damer 2000), and to reform tenants behaviour (Cairncross et al. 1997). Walters has argued that 'need' creates a "manageable domain and the basis for a political relationship between the individual and the state"(2000:76). The most obvious issues within this have historically centred on the role of discretion and discrimination (Mcdermont & Cowan 2006).

There has been a shift towards viewing allocations in terms of risk management; with RSLs attempting to limit their exposure to tenants likely to cause problems such as arrears or anti-social behaviour, regardless of housing need (Cowan et al. 1999), with the prioritisation of what Cowan has termed 'tenantability' (1997). This has been problematic, most obviously with regard to marginalised and stigmatised groups. Numerous studies (e.g. Kivisto et al. 1988; Pawson 1988; Jeffers & Hoggett 1995; Somerville & Steel 2002) have shown the ways in which structural racism has been reflected in apparently objective housing allocations processes. The shift away from mass council housing towards more fractured provision by RSLs has been seen by some as worsening this problem. Most RSLs, though dependant on government grant funding to build, are run as independent businesses and carry significant amounts of debt secured against their assets. The servicing of this debt is the "constraining governing norm" for the RSL (Mcdermont et al. 2009, p.680). By extension, it has been argued RSLs are inherently more risk averse in their decision making. This is particularly relevant to allocations given that rents represent an RSLs main source of income; the allocations process has therefore been seen as a key point in which risk can be negated through the exclusion of tenants deemed less likely to pay (Cowan et al. 1999). Sprigings (2002) and Walker (2000) have argued that the increasing emphasis placed on business priorities, and with the application of new public management (NPM) approaches, threatens to undermine the fundamental value of social housing in offering help to those in need.

2.2: Agency and Social Housing Allocations

While the structural factors discussed in the previous section play a role in shaping allocations processes and policies, how they are experienced at the front-line, by both staff and members of the public, is clearly an issue worth examining. This can be conceived of as a 'street level bureaucracy'; a working environment that requires "people to make decisions about other people" - by extension "street-level bureaucrats have discretion because the nature of service provision calls for human judgment that cannot be programmed and for which machines cannot substitute" (Lipsky 1980, p.161). Lipsky's work has been considered foundational to understanding the role of individual actors in public service provision (Durose 2011). Perhaps the most relevant aspects of Lipsky's work to the focus of this dissertation lies in his conceptualisation of 'front line' workers, who often operate in under-resourced and high stress environments, as developing means of 'getting by' in particular contexts –beyond simply enacting policy. He noted the ways in which individuals can be 'ground down' and shaped by institutional and structural factors – in effect being 'turned into' 'street level bureaucrats' by the contexts in which they operate, at the expense of individual and group characteristics e.g. class (Lipsky 1980).

Closely related to these ideas is the theory of social constructivism, which centres on the idea of the "contingent basis of social reality" (Jacobs et al. 2004, p.3). Within this "an individual's experience is (an) active process of interpretation" (Jacobs & Manzi 2000a, p.36). This has been presented as a critical contrast to more 'positivist' housing research which "unreflexively" accepts "government - and media-dominated definitions of what comprise the main housing problems and how they should be 'solved'" (Jacobs et al. 2004, p.64). These ideas have been applied to a number of areas within the study of housing in the UK. Studies have examined the construction of homelessness (Jacobs et al. 1999); performance monitoring in the social rented sector (Jacobs & Manzi 2000b); access to housing for single mothers (Jacobs et al. 2003); anti-social behaviour (Flint 2003; Manzi 2010; Flint 2017); welfare reform (Manzi 2015) and housing debt (Hunter & Nixon 1999).

Social constructivist ideas have been applied specifically to housing professionals in the social rented sector (Franklin & Clapham 1997; Saugeres 1999; Clapham et al.

2000; Casey 2008; Crawford 2015). These studies have looked to understand the factors that influence housing professionals in their definition of both their own work and of wider housing problems. Beyond this, they have sought to understand how housing officers have 'constructed' identities through their discourse and day to day work. The implication being that these constructed identities influence the nature of the services provided at the front line. This is tied to Bourdieu's concept of 'habitus' (1990). Bourdieu argues that an individual's dispositions are shaped by both personal histories and social circumstances, but these dominant socialisations are not determinative but rather constantly re-interpreted depending on circumstance. Habitus is "a kind of transforming machine that leads us to 'reproduce' the social conditions of our production, but in a relatively unpredictable way" (Bourdieu 1990b, p.87). However, an individual's habitus remains keenly informed by the constraints of their situation, it operates "as a system of dispositions to a certain practice" with the effect that "agents who are equipped with it will behave in a certain way in certain circumstances" (Bourdieu 1990a, p.77).

Of the studies highlighted Saugeres (1999, p.88) is perhaps most explicit in her assertion that the "allocation and management of housing is essentially subjective". She argues that, despite policy being based around principles of objectivity and rationality, individual officers make their own decisions based on their own subjective readings of individuals and situations. A concurrent study (Clapham et al. 2000) identified the position of public rented housing, organisational culture, professional influence and the background of staff as factors influencing individual housing officer's attitudes and approaches to their jobs. Elements within these categories span both the personal and the structural, which seems to highlight the importance of relationality in understandings of front-line work. Dobson (2015) has suggested that categories such as individual and structural, micro and macro need to be challenged, avoiding a "narrowed, singular, size-oriented and hierarchically organised" (p.699) conception of social reality. She suggests an alternative framework based on three interlinked components; "'*inter-action*', '*mechanism*' and '*climate*'". Inter-action being the perceptions of human attributes and characteristics of both workers and service users. Mechanism refers to perceptions of "operational models, process flows and institutional regimes" (p.700). While climate represents individual's perceptions of national and global political and economic issues, which they believe affect

themselves and service users. This would appear to be a fruitful framework for analysis, and relates well to Bourdieu's 'habitus', intended, as it was, to be open ended and subject to change (Reay 2004).

The application of social constructionist theory to housing has, however, been critiqued (King 2004; Somerville & Bengtsson 2002). These criticisms centre around constructionists' apparent veneration of 'discourse' over structural realities. Somerville and Bengstsson (Somerville & Bengtsson 2002, p.123) contend "As soon as power relations, for example, are seen not in terms of real social forces but only as products of discursive formations, the prospects for a substantive theory of power (for example, as an asset or as a flow) disappear". Instead power relations have a clear concrete form - "the housing officer is more powerful than the housing applicant if s/he controls greater resources, and s/he has this power whether or not the applicant exists" (Somerville 2002, p.79). As King (2004) has argued; how do we determine, therefore, which phenomena are social constructions and which aren't? If something can be viewed as socially constructed; then surely everything can – including social constructivism itself. In response social constructivists have, however, argued that they do not deny the existence of an "objective material world" but maintain that our access to this material world is "mediated through language and discourse" (Jacobs et al. 2004, p.3). This has been termed a 'weaker' form of social constructivism (Fopp 2008). As Manzi (2002) observes, the fact that all criticism is socially constructed is not in doubt, why is this therefore an argument against social constructivism? Fopp's (2008:169) emphasis, that the value of constructionism lies in its "refusal to reify the taken-for-granted, the dominant explanations or values, to see some perspectives as powerful rather than all perspectives as benignly socially constructed when some are demonstrably adverse" seems particularly valid in the context allocations policy. The critical study of discourse in housing is key, as discourse analysis can "expose the way language is used in housing and policy processes to wide scrutiny (and)… can help democratise not only language use, but the policy process more generally" (Hastings 2000, p.138). This insight seems particularly relevant to the enaction of policy at the front line - between housing professionals and the public.

Debates concerning agency and structure are particularly relevant to the subject of this dissertation, given the fact that allocations processes have been characterised by their increasing complexity and regulation (Smith & Mallinson 1996) (Pawson & Mullins

2003). This has been compounded by the ever-increasing use of technology in the past thirty years. Most modern allocations systems are based on points or other pre-determined scales of need, aiming to ensure the objective and fair allocation of properties (Pawson & Kintrea 2002). By extension these systems can be considered a means by which to regulate the agency of those implementing allocations policies at the front line and monitor performance. The role of technology within this is particularly relevant to the current situation. On the surface at least it would seem to limit discretion, given increasing standardisation and scope for managerial oversite (Snellen 2002). However research has also detailed the means by which use of technology can also liberate frontline staff, freeing them from managerial oversite (Jorna & Wagenaar 2007). As Buffat (2015) has argued – context is essential in determining the effects of technology on individual agency in service provision.

As discussed above, access to social housing has traditionally been associated with bureaucratic 'command and control' systems of allocation. This has however changed in the past 20 years, with an increasing shift towards 'choice based letting' (CBL) systems, originally introduced in the Netherlands (Kullberg 2002). Within these systems the assumption is that primary decision making will be based on applicant choice, with tenants 'bidding' for properties themselves, affording them greater agency in the allocations process (Pawson & Hulse 2011). This has been characterised as an attempt to 'consumerise' social housing applicants and promote a more market based model of social housing (Mullins & Pawson 2005). The application of this policy in the UK has, however, raised a number of issues. Marsh (2004, p.194) has argued, the shift to CBL, while in theory offering tenants greater agency in allocations processes, has not fundamentally altered the managerialist nature of allocations systems: "Landlord officers still set the rules of the game" deciding on "which properties are advertised and who is eligible to bid for each property". Thus, the approach of CBL does not preclude landlord attempts at prioritising 'tenantability'. There is an apparent conflict, therefore between managerialism and choice, particularly in a residualised housing sector. Furthermore, given that social housing in the UK now caters to the poorest and most vulnerable, there is a clear tension between 'need' and 'choice' – with the former working against the latter (Cowan & Marsh 2005). This is of particular relevance to policy around homelessness (Pawson & Sosenko 2012). The promotion of 'choice' is seen as essential in modernising social

Commented [AMS2]: Would you like to say something on this quantification of 'need' when you previously spoke of 'need'?

housing, addressing areas of low demand and aligning it with the wider housing market (Gibb 2005). Yet it remains unclear in the literature the extent to which 'choice' actually functions as intended, particularly in areas of high demand, and where 'need' remains the chief determinant of access to social housing.

The drive to 'consumerise' social housing applicants has been seen as part of wider efforts towards neo-liberal welfare reform, functioning as a 'technology of agency' (Dean 2010), which seeks to promote active consumption and to combat a perceived culture of dependency amongst welfare recipients. Flint (2003;2017) has characterised this as a form of 'ethopolitics' which seeks to reform individuals – attempting to change conduct through reforming access to services. Given that social housing has been viewed as being a tenure for *failed* consumers (Bauman 2007) within the housing market, there is an attempt at rehabilitation inherent within CBL practices. The fact that this occurs at the allocations stage, prior to access to housing, places the emphasis on applicants to prove their readiness for housing, through effective exercise of rational choice, or by meeting other prescribed criteria (Flint 2003). Related to this are wider ideas around 'responsibilisation' (Brown 2016) whereby individuals are increasingly rendered responsible for their own social and economic position by neo-liberal technologies of governance, with the breakdown of traditional forms of mutual support. In this increasingly atomised scene, social housing would seem to act as a bulwark. The conditions governing access to this security are therefore of clear importance.

2.3: Social Housing in Scotland: The Devolved Context

The situation in Scotland has deviated from that in the wider UK in a number of respects, both prior to and post devolution (Kintrea 2006; Gibb 2015). This has historically been based on a stronger emphasis placed on using stock transfer as a means to secure regeneration in deprived communities, as opposed to the more market leaning model advanced South of the border. While levels of social renting in Scotland have declined, they remain higher than in either England or Wales, representing around 23% of the housing market (The Scottish Government 2015). More recent policy changes, principally the ending of the Right to Buy in Scotland and the implementation of progressive homelessness legislation, have deepened this divergence (Gibb 2015). This has also been attributed to a divergence in wider

political culture and rhetoric (McKee et al. 2017). Recent changes, undermining the security of social housing tenancies in England (Fitzpatrick & Watts 2017), would suggest that this divergence is set to deepen. The social housing sector in Scotland has received significant political support, helping ensure relatively consistent levels of government finance for development despite wider austerity measures across the UK and Scotland (Scottish Government 2016a).

Although there have been recent trends towards amalgamation and agglomeration (Gibb, K, McNulty, D and McLaughlin 2015), the Scottish social housing sector has largely remained centred on smaller 'community-led' housing associations (Mckee 2010). Community-led housing has been seen as an inherently positive model of housing ownership and management, guided by a logic of 'community empowerment' and 'local control' (McKee 2009; Kintrea 2006). Devolution of control to local organisations has led to seemingly better basic performance, with higher levels of tenant and staff satisfaction, and more responsive service provision (Pawson et al. 2009). There remains however significant variation in the Scottish social housing sector, both in terms of scale and in terms of organisational structures and roles. This can, in part, be attributed to processes of 'path dependency' within individual organisations (Gibb et al. 2016). With diversity stemming from the contexts in which individual RSLs operate, and the variety of services they provide. It also reflects the staggered and fragmented way in which this housing system developed (Malpass & Mullins 2002). Gibb et al (2016) note the importance of organisational 'culture' in determining the way in which individual RSLs operate. As noted above, most RSLs in Scotland are 'community led', there is an assumption that this logic of 'community empowerment' is a "value orientation" centred on "increasing social justice, equity and emancipation" (Lawson & Kearns 2010, p.1462). However, how this form of governance works in practice has been questioned (Collier 2005; Howell 2007; Mcdermont et al. 2009; Smyth 2012; Lawson & Kearns 2010) these critiques revolve around the idea of 'accountability' – with RSL's representing the removal of democratic control over housing – "Who is [now] accountable? To whom are they accountable? For what are they accountable?"(Collier 2005, p.943). This is particularly relevant given the competing pressures on social landlords discussed in this chapter.

RSLs in Scotland are regulated by the independent Scottish Housing Regulator (SHR). The regulator's stated purpose is to - "safeguard and promote the interests of current and future tenants, homeless people and other people who use services provided by social landlords" (SHR 2012:4). The SHR assesses landlords on their performance annually and through periodic inspections, against the standards outlined in the Scottish Social Housing Charter which are set and periodically reviewed by the Scottish Government (Scottish Government 2017). With regard to allocations the SHR monitors RSL performance based on the categories of reasonable preference. These categories are set out in legislation, presently including groups which: are occupying homes which do not meet tolerable standard; are occupying overcrowded houses; have large families; are living under unsatisfactory housing conditions and are homeless persons or persons threatened with homelessness (Bretherton & Pleace 2011)[1]. It is important to note however that these categories are not consistently applied in the same manner, there is significant variation in the ways in which individual landlords implement 'reasonable preference' and draw up their allocations policies more generally. Kim Mckee (2009) has noted the extent to which to which this regulatory regime is one which promotes the self-agency of those being regulated. Reflecting a wider shift in neo-liberal governance, with the state assuming a regulatory role in lieu of direct provision. Drawing on the work of Dean (2010) she argues that regulation in this context represents a "technology of performance" in which these semi-autonomous bodies are "held to account" (Mckee 2009, p.5), tested against benchmarks. This is accompanied by a strong emphasis on auditing as a means to assess performance. Within this, however, Mckee finds considerable scope for 'resistance' on the part of staff against these technologies of performance.

With regard to allocations the most obvious tensions between these benchmarked obligations and practice appear around landlord's statutory duties towards homeless applicants (Crawford 2015; Scottish Housing Regulator 2018). However, a 2007 study noted wider "tensions between allocations legislation and guidance and other housing objectives", primarily "in the areas of debt management and tenancy management." (Craigforth 2007, p.6) How these competing priorities are managed and dealt with at an organisational and individual level is of obvious interest. This is particularly

---

[1] It should be noted that these categories are set to change with the implementation of the Housing (Scotland) Act 2014 in 2019 (Scottish Government 2014). All current landlords allocations policies are however based on the categories outlined.

relevant given issues surrounding organisational capacity. Landlords surveyed in 2007 noted "insufficient alignment of care and support services for individual tenants or applicants" increasing "demands on social landlords and threatening the sustainability of tenancies"(Craigforth 2007, p.6).

Social housing in Scotland is seen as central to progress in a number of wider policy areas, including: health and social care, community empowerment, welfare, regeneration and perhaps most obviously homelessness (Mckee 2010; Gibb 2015). This is reflected in the affirmation from many RSLs that they are 'more than a landlord' and is in line with the drive within the Scottish Government towards partnership working in the public sector (Christie Commission 2011). RSLs are well placed to operate within this new environment, given their established role within communities – many RSLs already operate as 'community anchor organisations' providing a focal point within communities, delivering services and enhancing policy delivery (McKee 2011a). There is however an acknowledged tension between this more holistic role and the priorities and capacities of individual landlords. This should be seen in the context of 'roll out' neo-liberalism, whereby the state has withdrawn from comprehensive welfare provision, instead offering fragmented and market based solutions to the social and economic problems caused by unequal development (Peck & Tickell 2002). In the UK this process began in the 1980s but has deepened since 2010 and the advent of austerity (Rubery & Grimshaw 2012). The effects of these cuts in spending have been disproportionally felt by already deprived communities and individuals (Hastings et al. 2015; Blane & Watt 2012). This represents a core challenge for RSLs – the extent to which organisations and their staff can mitigate the impact of wider inequalities on the individuals and communities they work with (Henderson & McWilliams 2017).

As already discussed, housing management has been conceptualised as an exercise in risk management (Mcdermont & Cowan 2006). Gibb et al (2016) have applied these principles to the recent Scottish housing context. RSL's are long term businesses, in terms of both their housing assets and their tenants. However, despite the relatively stable context in which the first wave of stock transfers took place, they are vulnerable to shifts in policy and wider society. Current risks to the sector can be broken down into three main areas: financial challenges due to shortage of long term finance, worsened due to the credit crunch of 2008 and post – 2010 austerity; the impact of

welfare reform on social housing tenants, in terms of cuts in overall benefits and increased use of punitive sanctions; uncertainty created by the political environment since devolution, with divergent priorities being pursued by central and devolved government; and finally the impact of long term shifts in demographics and demand, with the rise of private sector renting. These risks combined with existing long-term issues represent a profound challenge to the sustainability of the current model of social housing in Scotland. This analysis is essential to understanding the structural challenges currently facing RSLs, and their responses to them.

The most pertinent aspect of this work, however, in reference to this dissertation at least, is the extent to which the conception of risk management is seen as essential to the functioning of all levels of the organisation – not just senior management. As one senior housing professional interviewed for the study noted;

"What we have tried to do is to get on their (staff specific) level and say that (managing risk) is what we do every day…that is why we have provided guidance. Guidance is key because for most people it's already in their head anyway; it's easing it out of people." (brackets in original source) (Gibb et al. 2016, p.451)

This is obviously relevant to allocations policies and individual officers role in their implementation, given the discussion in the first half of this literature review around viewing allocations as an exercise in risk management. More generally it highlights the position of front line staff as agents within the delivery and mediation of wider policy priorities. What, or *who*, are risks? And how are they managed?

Chapter 3: Research Design

In answering the research questions, this study takes a constructivist interpretivist ontology, emphasising the importance of the relationship between the individual and the social in understanding the social worlds of housing practitioners (Dobson 2015). Loosely inspired by Bourdieu's (1990) view of the world, but avoiding his highly precise and sophisticated conceptual framework, this dissertation engages with the idea that: "*to understand actions, practices and institutions, we need to grasp the relevant meanings, beliefs and preferences of the people involved*" (Bevir & Rhodes 2004, p.130) while being alert to the fact that such ideas and meanings do not exist in a vacuum, are continually (re)made through social practices, and do not just reflect but construct the real world. The utility of this approach to the study of front line work in housing was discussed more fully in the previous chapter.

Methodologically, this study is qualitative in design, drawing on ten open-ended semi-structured interviews. Open-ended interviewing allows for fuller exploration of the research questions, by encouraging participants and the researcher to elicit rich reflections on the ways in which certain phenomena, practices, values or beliefs are perceived, enacted, interpreted, justified or taken for granted by individuals in their own practice. This is particularly relevant to the allocation of social housing in Scotland, given that housing officers are expected to apply, interpret and negotiate the primarily quantitative means by which performance is typically regulated and measured within the policy community (Mckee 2009). Qualitative data, particularly collected and analysed in a constructivist interpretivist approach, opens a vital avenue for insight into how policy issues are understood and acted upon at the front line, challenging, arguably ,'top down' understandings of the policy process (Durose 2011).

The interview guidelines consisted of four main sections, looking at: professional background and history in order to understand how 'sector-tied' or 'sector-opened' a participant is; the individual's perceived role in the allocations process, with particular attention paid to conceptions of (self)-agency; problems and issues in the allocation process; perceived changes in interviewees' and their employers' working practices, and also changes in housing more generally. These sections were open ended, to allow

---

Commented [A3]: Italic… this quotation is about interpretivism you need to add something more

Commented [A4]: Here you should give an example of what you assume/hold. E.g.: For instance, I shown that housing officers' agency is practiced in an environment increasingly regulated through ideas of 'choice', risk managed through benchmarking and categorizations , all stemming from the values/beliefs of policy-makers which have very real consequences in constructing certain tenant categories, and through these the spatial distribution of tenants in neighbourhoods. I also shown that these techniques are sometimes loosing defined leaving space for the agency of housing officers to influence the process of allocation, again with real consequences for the people included and those excluded.

Something like that, this is just an example and not polished!

participants to explore their own role and practice. A number of 'probes, prompts and loops' were used throughout each interview to encourage reflection on practice and experiences, and to elicit meanings, and assess their influence on practice. For instance, probes focussed on current 'sector speak' (Dobson 2009) prevalent in the policy discussion around allocations – terms such as; 'need', 'tenancy sustainment' , 'choice' and 'community cohesion' – or terms reflecting identity discourse (e.g. 'customer', 'social tenant', 'resident', 'citizen').

Given the nature of the study, purposive sampling was used, seeking to recruit participants with the professional knowledge and experience of the subject matter, while also looking for a variety of perspectives (Morse et al. 2002). Particular attention was paid to the size and the geographical locations of the organisations in which participants worked, seeking to capture the diversity inherent within the Scottish social housing provision (Gibb, K, McNulty, D and McLaughlin 2015). Given the small scale of this study, urban areas were purposefully targeted. While this can be seen as a study limitation, it should be however noted that the significant majority of Scotland's social housing is located in urban areas (Scottish Executive Social Research 2003).

Housing officers were invited to participate through: (a) three personally known 'gate keepers' at three RSLs; (b) an advert placed in the Scottish Federation of Housing Associations (SFHA) email bulletin on the 4th of July '18, which has a wide circulation amongst housing professionals. The former sourced 6, and the latter 4 interviews. Of the 10 housing professionals interviewed, four were located in Aberdeen, one in Edinburgh and five from Glasgow and the surrounding area, covering Scotland's three largest urban areas (with one participant belonging to a housing association located in a semi-rural area). Nine interviews were conducted with housing officers who interact with tenants and housing applicants on a daily basis, whilst one was with a senior manager responsible for the management of the allocations procedures in their organisation. This latter interview was not originally planned, however, was seen as important for providing additional context and detail to the data generated from the interviews with front line staff.

9 out of the 10 participants interviewed were women. The gender balance amongst social housing staff in Scotland is publicly unknown, so it is hard to assess the extent

to which this qualitative sample may reflect sector balance. However, being a purposeful rather than a representative sample, a more balanced gender composition – within a somewhat larger sample, being able to reach 'data saturation' and cover more areas in Scotland – was desired but could not be achieved under the resource constraints of this study. In particular, the author noted difficulties in recruiting participants: given that many were away on annual leave; the very short time frame for research; and a lack of resources for frequent travel across the country to conduct face-to-face interviews. While the interviews provided rich and detailed data to inform this research, additional methods; including focus groups, non-participant observation and discourse analysis of housing associations' documents would have provided further insight into the way housing officers related to applicants, and each other, as both practice and discourse.

Interviews were conducted on RSL premises - in private offices, interview or conference rooms. All interviews were recorded with the full permission of the participants, with some brief field notes made regarding interactions out with the recordings. The recorded interviews were transcribed in full to allow analysis of both what was said and how it was said, but also what was *not* said, providing a more valid portrayal of meaning as it was communicated within the interviews (Heyl 2001). Informed consent, anonymity and confidentiality in data management were thoroughly maintained during the research process in accordance to the detailed procedures approved by The University of Glasgow College of Social Sciences Research Ethics Committee.

Data analysis was carried out recursively throughout the collection process, with issues arising informing areas for investigation in subsequent interviews (Blaikie 2007). Interview transcripts were read repeatedly, with common elements, themes and phrasings highlighted and compared. This was simplified by the recurrence of certain phrasings or 'sector speak' discussed above. These elements were then examined in relation to the research questions and the existing literature. Full findings are presented in the next chapter, with excerpts from the transcripts reproduced verbatim. Efforts have, however, been taken to remove any information which would compromise the anonymity of any participant, particularly with regard to their place of work.

Chapter 4: Navigating Housing Allocations

4.1: The Role of Information in Needs-Based Allocations

As discussed in the literature review, the current social housing context is characterised by increasing complexity. Housing officers have to navigate and negotiate a range of competing priorities and objectives within structures of performance management and benchmarking (Mckee 2009). In attempting to understand the professional practice of individual officers within this, through the interviews conducted over the course of this project, a number of common themes and individual strategies have become apparent. Central to these was the role of information, and its exchange between applicant and officer. Information, regarding tenants' wider circumstances, was almost universally seen as highly important to the successful allocation of properties. Success in this sense was viewed both in terms of the initial allocation, based against policy, and further 'tenancy sustainment'. There was however a significant degree of divergence in the depth and nature of information sought from tenants.

4.1a Information as Grist to the Mill

For some officers, categories and levels of priority served as a short hand for a tenants housing need, with little room for manoeuvre or nuance;

> "there's absolutely no room [for sensitivity] because it's like seven groups and that is it, it doesn't see anything past that - like everybody's got certain circumstances, but we can't see past it - the 7 groups" (Jane, HO Glasgow)

In this view housing need existed purely as defined by the particular allocations system. Some officers expressed a degree of discomfort with the restrictive, if not arbitrary, nature of this process, which often conflicted with their own feelings regarding the applicant;

Commented [A5]: Use brackets, please. Maybe it is more informative to write the location of the Housing association (Housing Officer 1, Glasgow or Aberdeen or Edinburgh). You may add in your research chapter that since all your participants were female housing officers, you may refer them by a pseudonym and the location of the housing association – Jane, Glasgow; Julia, Edinburgh. If findings differ by the size of the organisation that you may specify it that way – Jane, small HA, Glasgow (but if it proofs to be not relevant, you add in the research chapter than you will not specify whether the HA was small or large except a few instances where this seemed to make a difference.

There are no clear rules, it is a matter of (a) relevance 9e.g. geography, size of HA) and (b) preference (pseudonyms are more friendly). However, it should be easily seen that quotes come from 11 housing officers and one boss ☺

> "we have strict rules we have to follow, it is probably more the other
> way [more restrictive]. You go out to see somebody and they are
> lovely and obviously in need - but their pass is wrong, and you really
> want their pass to be right but it isn't so you then have to break the
> news" (Sandra, HO Aberdeen)

Here the officers viewed their own role as subservient to that of the allocations system
– they were responsible for its effective implementation, with little role for individual
discretion. The officer's position was conceived of as one of mediation between the
categories of need outlined by the system and the information presented to them.
There was a strong emphasis on accuracy of the information supplied by applicants, to
ensure that the allocations system was not being exploited or worked around;

> "You have got to find out all the facts but you can question it and if
> we feel that the information is not truthful, or we have information
> that the information is not truthful, we can bypass them with good
> reason and we will" (Sandra HO, Aberdeen)

> "Yeah - with the group Ds (Overcrowding) you have to go over their
> applications because a lot of the times it is lies - when they say that
> they share a room, a lot of the times it is lie." (Jane, HO Glasgow)

While officers here felt they had a 'say' in the allocations of properties, this was
largely restricted to identifying discrepancies in the information provided to them.
Officers mobilised their own knowledge, and impressions of a tenant, based on their
application form, to identify possible reasons for further investigation and possible
exclusion. The applicant was defined by their adherence to the categories prescribed
by the policy. This was viewed in terms of fairness;

> "[If] we can't consider them because the information in front of us is
> wrong, we have to go [back] on that list and go to the next person.
>
> *That must be quite difficult*: Yes That's because people have still
> got that problem, but the information, we have got to treat
> everybody the same. That's quite difficult because they are nice
> people." (Sandra, HO Aberdeen)

Here there was an acknowledgement that the individual applicants housing 'problem' remained. However, it did not *fit* into the prescribed categories. The arbitrary nature of the process was viewed as a positive aspect of one allocations system;

> "Yeah, with the new policy I think you see more people that are in genuine need being helped 'cause it is so tight now that it is harder to sort of manipulate it" (Jane, HO Glasgow)

Need was seen here as being the primary factor in determining who was allocated a property, this was however defined in terms of exclusion – the 'need' had to be 'genuine', with those seen as manipulating the system, despite identifying a need for housing, excluded. The housing officer in these cases acted as an arbitrator, operating to strictly defined rules - in the interests of fairness. Accurate information was essential to the successful performance of this role – with all decisions recorded and justified with reference to the policy, with a view to possible audit.

However, this conception of the allocations process is inherently de-personalising and showed potential for discrimination against individuals, stereotyped by category. This was seen in the practice of one housing officer who actively worked to exclude homeless *individuals "*group Cs" (Jane, HO Glasgow) from her properties, instead working to allocate her quota of homeless allocations to homeless *families*, prior to any contact with the individual applicant(s). This was due to her experience, that homeless individuals tended to have addiction and mental health issues, causing issues with anti-social behaviour and neighbourhood complaints further down the line, which considerably added to her own work load. The lack of sensitivity in the system allowed for this manipulation, which was not picked up in departmental audits. This tendency, to avoid individuals based on assumptions, usually based on information concerning addiction issues present on the system, was also observed by another officer;

> "you see a few of them sitting at the top of the short list and the reason for that is because other housing officers go 'no I'm not taking you' and have moved down the list until they've found someone they want – they've found reasons not to offer the property to people" (Moira, HO Edinburgh)

The reasons are in this case were predefined – a decision could be justified for audit as long as it corresponded to existing practice or policy. The officer above believed

Commented [A6]: Not sure if this is the right word. It is more like the Procrustean bed ☺

herself that this was practice was "*immoral*" yet acknowledged that still it took place. Suggesting the continued role of individual values and subjective decision making in allocations processes, even within *tight* needs-based allocations systems (Saugeres 1999).

4.1b Information as a Risk Management Tool

A number of housing officers interviewed took a more holistic view of their applicants and of the allocations process in general. This appeared to be associated with organisations of a smaller scale and those which used a 'housing options' approach to allocations (The Scottish Government 2016) . There was also a degree of specialisation, in that one of the officers interviewed had a dedicated role covering all allocations for her organisation, while two others dealt solely with allocations and tenancy sustainment – allowing them greater time to assess applicants, allocate properties and ensure appropriate support. There was a clear sense that allocations, and concurrent tenancy sustainment, was of considerable importance to the organisations in question. This more 'in depth' approach served a dual purpose; to mitigate the risks inherent to the RSL in allocating a tenancy, and to respond to the complex issues facing many applicants for social housing.

These allocations processes were intended to be 'person centred', focussing on identifying both housing need, and wider personal circumstances. While 'housing options' was originally developed for homeless applicants, in these sampled organisations, this approach was applied to all applicants. Officers interviewed saw this as beneficial as it allowed them to elicit far more information and required a face to face interview;

> "What housing options has done has made us be more in depth about people's current situations so we are now asking them in a face to face interview when in the past they filled out the form and then we had to [investigate]. We have a better chance of speaking to people face to face and working out [issues]"
> (Fiona, HO Glasgow)

> "I am very much an advocate for housing options I believe Housing Options is a really great tool and I think it really does start the conversation and yes it does take longer (…) it does allow you to get more information but you are also documenting that somewhere, you've got this massive piece of paper that just says current circumstances so you are able to write down absolutely everything they are telling you" (Linn, HO Glasgow)

There was a clear sense that these officers were building a detailed profile of individual applicants. One spoke of the use of 'trigger questions' within the housing options form, designed to allow the officer to probe individuals and elicit further information. The face to face aspect of these interviews was also important – with one officer stressing the importance of "*sussing people out*" noting whether they were "*cagey or something not quite here*" (Fiona, HO Glasgow) – this prompted further probing and investigation. Visits were seen as even more helpful; "*people can lie you know and they can say everything is fine and you can go into the house and you can say oh my goodness*" (Fiona, HO Glasgow). The judgement of the individual officer was elevated here, above the applicant's own perceptions, with officers tasked with assessing not only housing need, but wider issues relating to applicant's suitability for housing – "*before we look at housing options we look at their whole being, their whole life*" (Fiona, HO Glasgow)

The interview process allowed officers to identify possible risks to the association from tenant's behavior and circumstances; such as previous issues with arrears or anti-social behavior; and wider issues and vulnerabilities which could affect the initial allocation and the longer-term success of the tenancy. This information gathering, at an early stage, was positively viewed as being essential to ensure tenancy sustainment, rather than representing possible reasons for exclusion. A number of officers, however, identified cases in which information elicited from interviews had led to applicants not being offered a property, irrespective of their *need* for housing.

'Tenancy sustainment' in this sense broadens the concept of allocations – viewing a successful allocation as one which addresses housing need in the longer term rather than simply providing a house to an applicant. Tenancy failure was viewed as being both a risk to the association, in terms of monetary cost and failure against SHR benchmarks, and also to the tenant themselves, in terms of accruing future arrears and

Commented [A7]: I see this as stigmatising; a more social ethos would see applicants as maybe ignoring relevant circumstances which would increase their chances, so 'forgetting/ignoring' rather than 'lying'.

Commented [A8]: What were the other options ?

other debt. A failed tenancy could act as a barrier to housing in the future, it might be better to stay where they were for the time being;

> "So yeah we could say to the tenant, this is not going to be suitable, this is going to cost you, this is going to make your life worse to be honest and we don't want to do that (…) well it's great to get a tenancy but it's better to wait until we get there" (Colin, HO Aberdeen)

Here, there was an emphasis on being *ready* for housing. This represented a judgement call on behalf of the individual officer and other staff within the organisation; assessing the extent to which issues could be dealt with, both prior and post allocation. This was often centred around access to wider support, from within the RSL itself and from other service providers. A large part of the allocations process, for all the officers interviewed, was ensuring that prospective tenants had appropriate referrals and support in place, for more complex issues like addiction and mental health, but also more basic problems like budgeting and utilities. This took more time and placed pressure on the officers themselves, but was seen as essential to a successful allocation;

> "that excess pressure helps you down the line cause if you go down and see the person in six weeks time, (…) and they're still in the same position they were six weeks ago then it's not right. We should've spent the time there" (Colin, HO Aberdeen)

There was however less room for flexibility around issues with income. Again, these were discussed in terms of tenancy sustainment, and identified during housing options interviews;

> "We are asking people what is your income which we didn't do before. So clearly at that stage if people aren't, or have a situation and we have had people who have had such low income you couldn't afford a tenancy, how could you afford it?" (Fiona, HO Glasgow)

While these issues could be identified at the interview stage, it was ultimately viewed, by the officer in question, as the applicant's responsibility to resolve them. Applications would remain on the waiting list - however, they would not be 'approved' until this issue was dealt with. The housing officer would refer them to

other services (e.g. Citizens Advice) but the RSL itself lacked the capacity to assist applicants in this regard. Applicant's in this position needed to show that they were *"serious about getting a house"* (Fiona, HO Glasgow). Given the UKs increasingly punitive welfare system (Power et al. 2014) the barriers to attaining this seriousness appear to be increasing. This suggests possibilities for exclusion inherent within the construction of 'tenancy sustainment'; with applicants pre-judged on their perceived ability to *maintain* a tenancy, regardless of housing need. Tenancy-sustainment in this aspect appears closely related to Cowan's (1997) conception of 'tenantability', with individuals excluded for failing to measure up to this standard.

Other officers interviewed however were more vocal in their acceptance of these risks – viewing them as almost inherent to social housing;

> "We are going to have people who have got vulnerabilities, have eviction issues; we are going to have people who are going to struggle to sustain a tenancy and who are going to struggle to live with other people and their neighbours. But and we can't control that, we can't stop that. But what we can do is make sure that we are not making matters worse by ensuring that we are sensitively letting our properties" (Linn, HO Glasgow)

The quotation above highlights the inherent tensions of a residualised social housing sector – between its ideal social role and its financial sustainability. The construction of 'tenancy sustainment' appears in this respect to be an attempt to address this, balancing these 'risks' – to combine and reconcile, on one hand, the financial importance to the RSL of sustaining tenancies, with the wider benefits accrued to the tenant through secure housing and the provision of adequate support. This social role is of increasing importance in respect to the decline in local authority social services and welfare (Rubery & Grimshaw 2012; Power et al. 2014). However, there are questions over the extent to which RSLs can balance these competing priorities - in light of these wider shifts (Gibb et al. 2016). Officers viewed accurate profiling and sensitive letting as essential to achieving this goal. This was important in respect to sustaining individual tenancies and, also, the wider community;

> **"You're obviously interested in tenancy sustainment?**
>
> 'We're interested yeah, but we wouldn't never turn them down, because that's not what we're here for, but there is a little bit of negotiation and all parties

have to be honest up front. Because eh, I mean it's easier to say there's nothing wrong and you're going in finding out problems down the line - it doesn't just affect us, the council, that person going in there, it effects the neighbourhood as well so it effects the other tenants.'" (Colin, HO Aberdeen)

The accurate profiling of applicants was viewed as essential to successful housing management and maintain 'neighbourhood cohesion', attempting to mitigate possible complaints from other tenants and maintain balance and to avoid the creation of "*ghettos*" (Fiona, HO Glasgow). This was spoken of by other officers in terms of "*making the best let*" (Karen, HO Glasgow). The construction of 'sensitivity' in relation to this practice is of interest. 'Sensitive lettings' have been viewed in allocations practice as allowing landlord discretion, in practice bypassing individuals, with regard to letting particular properties, generally those where the previous tenant has caused significant anti-social behaviour issues (Scottish Government 2011). Several of the officers interviewed however perceived sensitivity as important in letting all properties, this was beneficial to the association and the applicant in question. While most organisation had quotas and plans relating to lettings, there was a great deal of emphasis placed on the officer's own knowledge of the properties and tenants they already managed – "*know your schemes, that's the main thing really*" (Colin, HO Aberdeen). Allocations was in a sense a form of community management – seen as requiring a great degree of time, effort and knowledge to get right. Some applicants were acknowledged be "*problematic*" (Moira, HO Edinburgh), the officer's role was to put them in the "*right place*" (Colin, HO Aberdeen). As in any community discourse, the inclusionary acts of belonging intertwine with the exclusionary acts of otherness (Blokland 2017).

Officers viewed 'honesty' as being essential to the allocations process, both from the applicant and the officer themselves. Where housing options interviews were used, these were viewed as an opportunity to give applicants an *honest* assessment of their chances for housing, both within and out with social housing – some applicants were viewed as being better off in the private rented sector. More generally, while some information could be verified through documentary evidence or investigation e.g. income or overcrowding, other information, particularly around mental health issues or substance misuse, was harder to verify. This placed greater stress on the tenant to be open, and for the officer to be able to elicit this information. In turn, placing greater

stress on the officer's own judgement. Housing allocation in this sense, as noted above, was a 'conversation'. Officers viewed this positively – "*I do feel our policy listens to people*" (Fiona, HO Glasgow). There was greater scope, in these systems, to take a broader view of housing need, with points awarded based on an officer's discretion, as opposed to the more arbitrary allocations systems discussed in the first part of this chapter. On the surface, this seems inherently positive, acknowledging the wide range of issues which can underlie an individual's *need* for housing, and allowing for adequate support to be provided. However, where more *serious* issues were identified, relating to past-arrears or income, this 'listening' process could work against the applicant, with the conversation framed in terms of tenancy sustainment rather than housing need. Allocations here worked as a two-way process; the tenant needed to be *honest* about their circumstances and problems, while the officer needed to make an *honest* assessment of their organisations ability to house the applicant and provide support. In respect to the RSLs covered by this study, there appeared to be variation in this regard – in their willingness to assume, and subsequently manage, risks.

4.2: The Construction of Choice

As highlighted in chapter 2, 'choice' has become a central aspect of the neoliberal discourse, now being absorbed into many allocations policies. This emphasis on choice has been encouraged by government, seen as being central to the 'modernisation' of social housing, handing more agency to applicants and tenants – taking control away from housing professionals. However, this appears to conflict with other principles attached to social housing, principally the prioritisation of 'need' as guiding logic for allocations policy. The promotion of applicant agency within allocations processes relates to wider discussions around the promotion of market mechanisms in social services and questions concerning the *value* of these attempts to create 'active consumers'. (Flint 2003)

Out of the ten officers interviewed, four worked with explicitly with choice based letting allocations (CBL) systems. Here applicant choice was generally seen in a positive light;

> "Choice based is definitely better because you are giving people a choice, it is their choice so they are bidding for a property they want to live in and they are not being given a property where they do not want to be or far away from their family. I think it is a much better system." (Sandra, HO Aberdeen)

> "See before if you were doing a viewing when it was the old policy, when you're just in a queue, with the points, most people wouldn't want it. But now because you're actually, they're actually, bidding for a house - that's actually cut that." (Jane, HO Glasgow)

Choice was seen as being inherently sensitive to applicants' wishes, with officers no longer determining which properties were offered. It was also seen as saving time for officers, simplifying the allocations process, as the applicant was making the judgement as to where they wished to live. Yet each of the three officers working with CBL identified a paradoxical relationship between applicant's effective use of choice and their wider housing need. One officer, who worked more closely with the allocations system, often had issues with applicants bidding for properties, which were then turned down by the applicant on offer; "*sometimes there is no logical reason for people bidding except they need a 3 bed and they see a 3 bed so they bid for them.*" (Helen, HO Aberdeen). This officer felt their role was to "*educate*" applicants on the nature of the system and the *meaning* of their choice. She believed, however, that some people were inherently unable to make good decisions;

> "Some people have a lifestyle where they can't make the sensible choices, you can't change them no matter how many times you explain it to them." (Helen, HO Aberdeen)

This was particularly associated with "*chaotic*" lifestyles. The officers here played a disciplinary role. In this system applicants were given a 'strike' every time they bid for a property that they later decided was unsuitable - two strikes leading to a 6-month suspension from the list. The officer's role was to police the enaction of 'choice' and enforce these suspensions, as required by the system. Peck and Tickell (2002) have argued that this disciplining, of non-compliant individuals, is an essential component in the implementation of market mechanisms in social provision, central to 'roll out' neo – liberalism.

 The ability to make 'sensible' choices was also seen as being tied to an applicant's 'desperation' for a house;

> "There is very much the people that are just so desperate and have such a chaotic lifestyle that they just will bid for everything and (then) there are just the normal people who just trundle on" (Helen, HO Aberdeen)

There is a clear lack of secure affordable housing in Scotland (Powell et al. 2015). The lack of a secure suitable home was acknowledged by officers as having other knock on effects, which is well evidenced in the wider literature (Shelter 2010). These factors restricted the parameters of applicant choice, leaving individuals unable to effectively exercise it - as required by the allocations system. Several participants who did not work with CBL highlighted this as an argument against their use, believing that 'vulnerable' people, who were desperate for housing, were less equipped to make informed choices and act in their own best interests – an emphasis on uninformed agency rather than on obvious structural limitations. This 'desperate need' coupled with uninformed agency was acknowledged by another officer, who worked with CBL, who noted that;

> "because it's now changed to needs based, so most of the people that are viewing it are quite, they do want the property, but they are also quite desperate" (Jane, HO Glasgow)

Need was viewed as a central factor in determining the parameters of choice. In this light it seems difficult to distinguish the rational exercise of choice – 'wanting' a property, from desperation for suitable housing. Choice was in a sense a luxury within Jane's organisation's allocations system, properties were allocated strictly based on need (discussed in the first chapter). Those without clear housing need, as defined in the allocations policy, were at the bottom of the queue. Having less choice, in terms of available properties to choose from, but more *choice* - in terms of freedom to refuse properties. Those with lesser need being less *desperate* for housing.

Commented [A9]: This is not clear

Most of the other officers interviewed, who did not work with CBL systems, still believed that applicants had a choice within their allocations systems. Tenants could identify areas they would, and would not, consider and also property types which they wished to be considered for. Applicants also had the right to refuse properties, although there were generally limits on the number of refusals allowed. This aspect of

the allocations process was defined in terms of mutual interest and tenancy sustainment;

> "We want people to stay in their houses. I don't want to put somebody in a place where they are not going to be happy or that they are going to move in a years' time" (Fiona, HO Glasgow)

The officer's role was to set the parameters of this 'choice as option', providing information regarding the properties available and the likelihood that they would be re-housed – relative to their level of need and the preferred property types and locations they had selected. Greater housing need afforded greater priority and led to a wider choice of properties. Those with less need were more restricted in their choices, having to be open to considering less desirable stock – otherwise being unlikely to be housed. The officer's role was to provide the information necessary to make sure they understood these choices, and why they could not always be fulfilled;

> "whilst tenants do have choice I think it is our responsibility to make sure that they understand that we can't always give them what they want" (Linn, HO Glasgow)

While interviewed officers believed applicants had a right to make choices about where they lived and the services they accessed, generally however it was the officer and the RSL who had the final say, the power to balance the interests of individuals against or along with wider housing priorities. There was also an element of arbitration; officers believed themselves to be better placed, to the judge the suitability of an applicant's choice, than the applicant themselves – "*that might not be the right place for you*" (Fiona, HO Glasgow). These decisions were based on their own expert knowledge of their stock and their judgement of the applicant. This fits with Saugeres (1999) assertion that allocations and housing management are fundamentally subjective processes.

The application of choice in the allocations practice of the officers interviewed varied based on the specificities of the allocations systems in place. With CBL it was down to the individual applicant to choose which properties they were considered for, however, need remained the key factor in determining their range of choices. Need was also considered by officers to play a role in shaping an applicant's choices – with those more 'desperate' for housing less likely to refuse an offer. Choice was seen as a

'natural', neutral even, idea – applicant *should* be able to make good choices. Some were, however, unable to play this role. Those who couldn't were viewed as chaotic, exercising uninformed agency. This was tied to an individual's desperation for housing - making them less likely to make *good* choices. This stigmatising construction, reminds us of Bauman's (2007) conception of the 'flawed consumer'. There was an oppositional relationship constructed between rational normative need and choice, as defined by the system, and more raw *human* desperation for housing. An officer's role was both educational and disciplining, to try and coach the applicant to exercise rational choice. If this failed the applicant faced suspension from the list, the applicant needed to be *serious*. This is problematic given that, those often in most clear need, were also those least likely to be able to make *sensible* choices, making them vulnerable to exclusion from a system based on this principle. This appears to confirm, to an extent, the conflicts inherent with attempts to 'consumerise' social housing applicants (Flint 2003; Mcdermont & Cowan 2006).

In the sampled organisations where CBL was not in place, choice still played a role in the allocation of properties. The parameters of choice were defined largely in the same terms as in CBL systems – by stock availability and housing need. The exercise of this choice was however heavily mediated by housing officers, who sign-posted tenants towards appropriate choices, or refused choices seen as unsuitable - for both the tenant and the association. There was an inherent assumption that some applicants were not equipped to effectively exercise choice without adequate support and guidance. Marsh's (2004) assertion, that the 'rules of the game' are defined by housing officers, regardless of 'choice', appears proven in all the allocations systems discussed. The difference between CBL and other allocation systems appeared to hinge on who was 'responsible' for the allocation. In non-choice-based systems housing officers were responsible for the *success* of the allocation, while in choice-based systems this responsibility was largely devolved to the applicant. The benefits of this responsibilisation, on individuals desperate for housing, and the wider community, were unclear – instead it appeared, at least in one case, to open another route towards exclusion (Flint 2003).

4.3: The *Social* Housing Officer?

The literature review has highlighted the range of discussion around the future of social housing, in reference to changes in financing, legislation and wider political circumstances. It was clear from all the interviews conducted that housing officers were keenly aware of this shifting picture. However, there was diversity in the extent to which individuals believed that the *job* of the housing officer, and the role they performed, had changed. Exploration of these narratives allows us to understand how these changes, at an institutional and political level, are experienced and enacted by housing officers at the frontline, and to reflect on the wider role and purpose of social housing in the current context.

There was agreement across all the officers interviewed that their own workload, and of housing officers in general had increased. In some places this was as a result of organisational change, with staff cuts and re-organisation placing more responsibility and stress on housing officers - covering a wider range of competing priorities;

> "They are doing away with a lot of jobs and merging it into the housing officer role (...) so the job has I think, sometimes, become a bit unmanageable - especially with what you're expected to do with no support" (Jane, HO Glasgow)

However, for other officers the basic functions of the job had remained the same. What had changed was the conditions in which they were operating, the issues facing people they were dealing with, and the wider social and political context;

> "it's not changed in such that - we're housing the people that we're supposed to be housing, we're looking after the tenants the same way and everything else like that. I think the things that have changed are the things outside, that we can't, we don't have anything to do with - finances, expenses, welfare - universal credit, welfare, it's the way it is" (Colin, HO Aberdeen)

There was a general impression that life was harder for the average social housing tenant. The principle issue, as noted above, was welfare reform, however, more generally issues were identified with cuts to other social services;

> "It's not just about their benefits, it's about them as people and I think for them as well, there's massive cuts to mental health services, massive cuts to eviction services, people cannot get the support they used to get years ago. (…) if you live here you've got three busses to get to a job centre because they've closed the nearest job centre. So, for people its things like that, like social work services" (Linn, HO Glasgow)

The result of this was increased workload for individual officers, and a more general change in the occupational role of the housing officer, now confronted with, and responsible for, a range of more complex issues. Numerous officers interviewed spoke of feeling like they now had a more 'caring' role to play, more akin to social work than traditional housing management;

> "the attitude of staff working has changed as well, which is really good because (…) the job 20 years ago 30 years ago was really different – knocking on people's doors and collecting the rent. And now it's more about caring for people and supporting them and less about being the debt collector (...) with that change a lot more responsibility for housing officers so the amount of work you have to do per property or per customer now is more." (Moira, HO Edinburgh)

The increased responsibility was something most of the officers appreciated, in the sense that they were motivated by a desire to help people; "*I don't think you should be doing this job if you don't like people and helping people - that's what your job is.*" (Sandra, HO Aberdeen). Some officers however felt that this increasing responsibility; becoming more involved in tenant's lives, often dealing with mental health issues, was something they didn't necessarily have the requisite time or skills for;

> "it's almost like we've just been left now housing, like it used to be that they would put in support and they would liaise with you, but really it's like we've just been left (…) and mental health is a big issue, I've a lot of tenants with mental health issues – they drive me nuts. (laughs) Maybe it's the wrong expression to say but it's almost like the care in the community, but there is no care – they've just papped it off to housing." (Karen, HO Glasgow)

Of interest is the fact, that of the two officers who expressed the most discomfort at their workload, relating to anti-social behaviour and mental health issues, one worked

for the largest organisation studied and the other (quoted above) worked for the smallest. This suggests path dependent issues relating to organisational scale and capacity - with housing officers more isolated within larger organisations and with smaller organisations lacking the means to provide intensive support. Other, more medium sized, RSLs in the study had responded to this situation, implementing new teams dedicated to 'tenancy sustainment' or 'social justice' specifically to work with more vulnerable tenants. One RSL had taken some responsibilities away from officers, primarily administration, to allow them more time out of office working with tenants.

Officers were keenly aware of the wider factors at play – with nearly every officer interviewed highlighting cuts in spending for local authorities and resulting failures on the part of overworked social work departments and homeless teams. There was a sense that vulnerable individuals were falling through the net, and that the resulting issues were falling to RSLs to deal with;

> "I think housing associations are going to end up becoming the gap. I feel that already, and I told this to my boss - I think we are becoming the gap between social work, health, mental health services and the tenant. I'm plugging the gap between them. Because there's nobody else to do it, and if I wasn't there I have no idea what would happen to these people" (Linn, HO Glasgow)

This was perceived as being due to their position as a landlord, tenants may or may not access other services and support, but they were always in *their* properties;

> "I think sometimes people engage with services and then fall away from it and the service will maybe close that file off, shut that down, but they are still going to live in that house." (Maria, HO Glasgow)

> "we always get told that other agencies aren't behind the door, but we're behind the door - because we're behind the door we've got that responsibility because we're the only ones that's behind the door." (Jane, HO Glasgow)

This shift in role placed far greater emphasis on RSLs to be proactive in seeking to help their tenants. Driven by wider housing management priorities. Issues with mental health were often first identified due to neighbour complaints relating to anti-social behaviour, while a whole range of problems could be picked up when tenants started

to slip into arrears. The increasing emphasis on individual responsibility for claimants in the benefits system, with the implementation of universal credit, was seen as placing more responsibility, by proxy, on officers as they were responsible for ensuring rent was paid; "*we spoon feed people so often because we are protecting our own organisation*" (Fiona, HO Glasgow).

In this light, the view of the social housing as providing a 'safety net' (Fitzpatrick & Pawson 2007) would seem to ring truer than ever before, with RSLs taking on increasing responsibility for tenants and their welfare. This was acutely felt by officers on the front line, who were dealing with far more complex social and personal issues on a day to day basis. There was a clear impression that life was getting harder for social housing tenants, in terms of welfare reforms and cuts to other services. Some organisations had adapted to meet these changing circumstances, others however, had not – leading to increased workloads and strain for individual housing officers. RSLs were exposed, both financially – in terms of increasing risk of arrears, and also in terms of community cohesion; mediating between vulnerable tenants and other residents. In the face of continuing cuts to local authority budgets and the wider welfare state – the devolution of responsibility for social housing to RSLs appears now to represent a far greater burden than it once might have. While it is clear that RSLs are working to meet this challenge (Henderson & McWilliams 2017), the extent to which this is sustainable, for organisations and individual staff is less clear – the 'safety net' is becoming more comprehensive, but also more stretched.

Chapter 5: Conclusions

5.1: Summary

Drawing on 10 semi-structured interviews with housing professionals working for RSLs in Aberdeen, Edinburgh and Glasgow, this study has explored the practice and perceptions of front-line staff in their enactment of allocation policies, in particular the ways in which they negotiate the changing policy context, one of declining social services and neo-liberal welfare reform. In particular, this study focused on the role of information in needs-based allocation processes, the construction of choice and the housing professionals' understanding of their current role in the changing social and political context. I will reflect on each of these in turn.

The analysis has shown the way in which information regarding tenant's circumstances operates as the key factor in determining the allocation of housing. Officers considered accurate information essential to determining an individual's 'need' for housing, as measured against each organisation's allocations policy. There was however variation in the depth and nature of the information sought. This difference centred on the construction of the allocations systems themselves. Within CBL systems, rigid, depersonalising categories were used to define housing need, this method was appreciated in terms of fairness - treating everybody the same. Other allocations policies were far more person-centred in their approach, drawing face-to-face interaction between applicant and officer in order to build a detailed profile of the applicant. From the officer's perspective this more intensive approach was essential to identifying issues which could threaten the sustainment of the tenancy and expose their organisation to the risk of anti-social behaviour or arrears. Accurate information was viewed as essential in each system. Possibilities for exclusion were, however, inherent to both processes. In the former the rigid nature of the system provided cover for individuals to be excluded, stereotyped by category. In the latter the depth of information sought, while seen as vital to providing support to tenants, left some applicants exposed as too great a risk to the association – prejudged as being unable to 'sustain' a tenancy. This finding draws attention to the emerging residualisation/de-residualisation debate in that de-residualisation may occur at the point of allocation

through exclusion of the most vulnerable applicants. This is particularly worrying and frames this study's key recommendation for future research.

Housing officers' understanding and application of notions of 'choice' (and 'need') in allocation decisions reflected the increasing complexity of the process itself, making the officers role more intensive and specialist. As Walter's (2000) has argued 'need' creates a "manageable domain" for the relationship between the individual and the state, in this case state regulated RSLs. The analysis suggests that this 'domain' is becoming more complex and harder to manage. 'Choice' as constructed in CBL systems seemed to be an attempt to organise this complex scene by placing more responsibility on applicants, who *should* know what is best for them. Choice was seen as being inherently sensitive to applicants' wishes, with officers no longer determining which properties were offered. It was also seen as saving time for officers, simplifying the allocations process, as the applicant was making the judgement as to where wished to live. However, participants recognised that the shortage of suitable homes restricted the parameters of applicant choice, leaving individuals unable to effectively exercise this. Moreover, the parameters of choice were framed by 'need', making it difficult to distinguish the rational exercise of choice from desperation for suitable housing. Additional pressures on individuals in the welfare system and the wider society cast 'choice' as a misnomer. Participants talked at length about the need to 'educate' tenants, policing errors and suspending the right to choice accordingly. Attempts to consumerise applicants for housing, in this context, are inherently 'disciplining' (Peck and Tickell 2002), excluding those unable to comply. Interestingly, outside CBLs, participants still believed that tenants had a choice in terms of an arbitration 'option' process whose parameters were set by the allocations system and mediated and policed by officers. Housing professionals were inherently viewed as being able to make the best decisions for applicants and the wider community.

Organisational and individual capacity to support applicants – and tenants more broadly – in the context of austerity and cuts to local government spending, was a salient issue for all the officers interviewed. RSLs and their staff are taking an increasingly proactive role in support of tenants. There was a clearly perceived shift in this occupational role, putting more pressure on officers. Many of the officers interviewed believed that they were increasingly playing a role more akin to that of a social worker – becoming far more involved in individuals' lives, whether tenants or

Commented [A10]: Please shortly comment on the understanding of 'choice' in non-CBLs.

applicants. The allocations process was a key locus for identifying possible issues, with a view to providing support at the earliest possible stage. There was a clear desire to help tenants and applicants. However, this *social* role must be considered in respect to the business priorities of the RSL - ensuring rental payment remained one of the principle tasks for housing officers. Many of the officers interviewed clearly perceived this wider social role, often working with the most vulnerable in society, to be inherent to the purpose of their organisations. Yet, in some cases it was apparent that the resulting increased workload contributed towards the exclusionary practices in allocations identified, with some applicants viewed as too great a burden for the individual officers or their organisation.

Overall, the housing officer emerges as a key agent of policy, even within strict CBL systems designed to limit the agency of individual staff. Subjective decision making, based on proactive investigation was viewed by the majority of officers and their organisations as offering the best chance of balancing the risks inherent in providing social housing to an increasingly vulnerable population. In this aspect person-centred allocations processes appear inherently progressive, social even, focussed on identifying needs and supporting applicants. More generally RSLs are well placed to provide and coordinate this support – being 'behind the door'. While constrained by policy and audit, there was a clear belief that officers were well placed to make decisions in the best interests of applicants and the wider community, based on their expertise. This expertise is however being tested, by the wider economic and social factors discussed. More difficult conditions for social housing tenants, increasingly 'responsibilised' (Brown 2016) by the welfare system, and victimised by wider economic and social inequalities, are being shared with the staff that work with them. Despite the clear efforts of social landlords to mitigate these risks, the extent to which this is sustainable in the longer term, with the progression of welfare reform and further cuts to local government spending, in the context of threats to RSLs own long-term finance, is less clear. This highlights the paradox inherent within the devolution of responsibility for housing to the local level, which has in effect left social housing tenants, already poorer people, subsidising the most vulnerable in society.

Commented [A11]: With this overall you sign post an answer to your general research question (as so far you answered each of the three). It does not have to be too much.

Add a bit on limitation linked to future research as in the introduction. Add some policy suggestions if you can. It may just be more funding for HAs to address the desperation for suitable homes and for a better link between housing and the welfare system.

5.2: Future Research and Policy Suggestions

Given the acknowledged limitations of this study, it would clearly be beneficial to extend it to a larger geographic area and range of organisations. The use of a wider range of research methods, including discourse analysis of policy documents, and non-participant observation - would also provide useful insight into the allocations process. Furthermore, given the possibilities for exclusion highlighted in this dissertation, future research should examine these in more detail – particularly with RSLs being granted powers to give Short Secure Tenancies (of 12 months), to households (either prospective or existing tenants) implicated in anti-social behaviour, in the forthcoming Housing (Scotland) Act 2014 (Chartered Institute of Housing 2014).

Considering the above, the main policy recommendation drawn from this analysis is for increased central government funding for RSLs, targeted at tenancy sustainment and social justice. This additional support appears essential in the face of cuts to wider social services and increasing economic insecurity, also ensuring that increasing flexibility with regard to tenancy length does not result in the exclusion of vulnerable tenants. In turn, more effective monitoring of allocations, with respect to indicators of vulnerability and exclusion would also be recommended.

Bibliography

1. Bauman, Z., 2007. Collateral casualties of consumerism. *Journal of Consumer Culture*, 7(1), pp.25–56.

2. Bevir, M. & Rhodes, R., 2004. *Interpreting British Governance*, London: Routledge.

3. Blaikie, N., 2007. *Approaches to social enquiry: Advancing knowledge* 2nd ed., Cambridge: Polity.

4. Blane, D. & Watt, G., 2012. *GP experience of the impact of austerity on patients and general practices in very deprived areas*, Available at: http://eprints.gla.ac.uk/64404/.

5. Blokland, T., 2017. *Community as Urban Practice*, Cambridge: Polity.

6. Bourdieu, P., 1990a. *In Other Words: Towards a Reflexive Sociology*, Cambridge: Polity Press.

7. Bourdieu, P., 1990b. *Sociology in Question*, Cambridge: Polity Press.

8. Bourdieu, P., 1990c. *The Logic of Practice*, Cambridge: Polity Press.

9. Bretherton, J. & Pleace, N., 2011. *Reasonable Preference in Scottish Social Housing*, Available at: www.scotland.gov.uk/socialresearch.

10. Brown, W., 2016. Sacrificial Citizenship: Neoliberalism, Human Capital, and Austerity Politics. *Constellations*, 23(1), pp.3–14.

11. Buffat, A., 2015. Street-Level Bureaucracy and E-Government. *Public Management Review*, 17(1), pp.149–161.

12. Byrne, D.S., 1975. Allocation, the Council Ghetto, and the Political Economy of Housing. *Antipode*, 90.

13. Cairncross, L., Clapham, D. & Goodlad, R., 1997. *Housing Management, Consumers and Citizens*, London: Routledge.

14. Casey, R., 2008. On becoming a social housing manager: Work identities in an "invisible" occupation. *Housing Studies*, 23(5), pp.761–780.

15. Chartered Institute of Housing, 2014. *Housing (Scotland) Act 2014 Briefing Paper*, Available at: http://www.cih.org/resources/PDF/Scotland Policy Pdfs/Housing Bill/Housing Act 2014 Briefing FINAL.pdf.

16. Christie Commission, 2011. *Commission on the future delivery of public services*, Edinburgh. Available at: http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Commission+on+the+future+delivery+of+public+services#0.

17. Clapham, D., Franklin, B. & Saugères, L., 2000. Housing management: The social construction of an occupational role. *Housing, Theory and Society*, 17(2), pp.68–82.

18. Clark, A. & Monk, S., 2011. Residualisation of the social rented sector: some new evidence. *International Journal of Housing Markets and Analysis*, 4(4), pp.418–437.

19. Cole, I., 2007. What future for social housing in England? *People, Place and Policy Online*, pp.3–13.

20. Collier, P.M., 2005. Governance and the quasi-public organization: A case study of social housing. *Critical Perspectives on Accounting*, 16(7), pp.929–949.

21. Cowan, D., 1997. *Homelessness: The (In-) Appropriate Applicant*, Dartmouth: Aldershot.

22. Cowan, D., Gilroy, R. & Pantazis, C., 1999. Risking housing need. *Journal of Law and Society*, 26(4), pp.403–426.

23. Cowan, D. & Marsh, A., 2005. From need to choice, welfarism to advanced liberalism? Problematics of social housing allocation. *Legal Studies*, 25(1), pp.22–48.

24. Craigforth, 2007. *Tensions between allocations policy and practice*, Available at: www.scotland.gov.uk/socialresearch.

25. Crawford, J., 2015. "The (Unintended) Consequences of Governance?": Examining the Role of "Frames" in Creating Imaginary Housing Systems and their Importance for Understanding the Practices of Senior Housing Professionals. *Housing, Theory and Society*, 32(3), pp.302–319.

26. Crawford, J. & McKee, K., 2018. Privileging the "Objective": Understanding the State's Role in Shaping Housing Aspirations. *Housing, Theory and Society*, 35(1), pp.94–112.

27. Damer, S., 2000. "Engineers of the Human Machine": The Social Practice of Council Housing Management in Glasgow, 1895-1939. *Urban Studies*, 37(11), pp.2007–2026.

28. Dean, M., 2010. *Governmentality: Power and Rule in Modern Society*, London: Sage Publishing.

29. Dobson, R., 2009. "Insiderness", "involvement" and emotions: impacts for methods, "knowledge" and social research. *People, Place & Policy Online*, 3(3), pp.183–195.

30. Dobson, R., 2015. Power, Agency, Relationality and Welfare Practice. *Journal of Social Policy*, 44(4), pp.687–705.

31. Durose, C., 2011. Revisiting Lipsky: Front-Line Work in UK Local Governance. *Political Studies*, 59(4), pp.978–995.

32. Dwelly, T. & Cowans, J., 2006. Rethinking Social Housing. , p.91. Available at: http://www.smith-institute.org.uk/book/rethinking-social-housing/.

33. Fitzpatrick, S. & Pawson, H., 2007. Welfare safety net or tenure of choice? The dilemma facing social housing policy in England. *Housing Studies*, 22(2), pp.163–182.

34. Fitzpatrick, S. & Watts, B., 2017. Competing visions: security of tenure and the

welfarisation of English social housing. *Housing Studies*, 32(8), pp.1021–1038.

35. Flint, J., 2003. Housing and ethopolitics: Constructing identities of active consumption and responsible community. *Economy and Society*, 32(4), pp.611–629.

36. Flint, J., 2017. The responsible tenant : housing governance and the politics of behaviour. *Housing Studies*, 19(6), pp.893–909.

37. Fopp, R., 2008. Social constructionism and housing studies: A critical reflection. *Urban Policy and Research*, 26(2), pp.159–175.

38. Franklin, B. & Clapham, D., 1997. The social construction of housing management. *Housing Studies*, 12(1), pp.7–26.

39. Gibb, K, McNulty, D and McLaughlin, T., 2015. *Reform, Risk and Resilience: Social Housing in Scotland*, Available at: http://policyscotland.gla.ac.uk/wp-content/uploads/2015/01/RRRFullReportfinal.pdf.

40. Gibb, K., 2013. De-residualisation. Available at: https://kengibb.wordpress.com/2013/07/15/de-residualisation/.

41. Gibb, K., 2015. Housing policy in Scotland since devolution : divergence , crisis , integration and opportunity. *Journal of Poverty and Social Justice*, 23(1), pp.19–42.

42. Gibb, K., 2005. *The Social Housing Quasi-Market*, Available at: https://www.gla.ac.uk/media/media_4283_en.pdf.

43. Gibb, K., McNulty, D. & McLaughlin, T., 2016. Risk and resilience in the Scottish social housing sector: 'We're all risk managers.' *International Journal of Housing Policy*, 16(4), pp.435–457.

44. Hastings, A., 2000. Discourse analysis: What does it offer housing studies? *Housing, Theory and Society*, 17(3), pp.131–139.

45. Hastings, A. et al., 2015. *The Cost of the Cuts: The Impact on Local Government and Poorer Comunities*, Available at: https://www.jrf.org.uk/report/cost-cuts-impact-local-government-and-poorer-communities.

46. Henderson, J. & McWilliams, C., 2017. The UK community anchor model and its challenges for community sector theory and practice. *Urban Studies*, 54(16), pp.3826–3842.

47. Heyl, B.S., 2001. Ethnographic Interviewing. In P. Atkinson et al., eds. *Handbook of Ethnography*. London: SAGE Publications, pp. 369–383.

48. Howell, C., 2007. Registered Social Landlords: Private Enterprise [F]or Public Good? *Journal of Corporate Law Studies*, 7(1), pp.85–107.

49. Hunter, C. & Nixon, J., 1999. The discourse of housing debt: The social construction of landlords, lenders, borrowers and tenants. *Housing, Theory and Society*, 16(4), pp.165–178.

50. Jacobs, K., Kemeny, J. & Manzi, T., 2003. Power, discursive space and institutional

practices in the construction of housing problems. *Housing Studies*, 18(4), pp.429–446.

51. Jacobs, K., Kemeny, J. & Manzi, T. eds., 2004. *Social Constructionism in Housing Research*, Oxford: Routledge.

52. Jacobs, K., Kemeny, J. & Manzi, T., 1999. The struggle to define homelessness: a constructivist approach. In *Homelessness: Public policies and private troubles*. pp. 11–28.

53. Jacobs, K. & Manzi, T., 2000a. Evaluating the social constructionist paradigm in housing research. *Housing, Theory and Society*.

54. Jacobs, K. & Manzi, T., 2000b. Performance indicators and social constructivism: Conflict and control in housing management. *Critical Social Policy*, 20(1), pp.85–103.

55. Jeffers, S. & Hoggett, P., 1995. Like Counting Deckchairs on the Titanic: A Study of Institutional Racism and Housing Allocations in Haringey and Lambeth. *Housing Studies*, 10(3), pp.325–344.

56. Jones, C. & Murie, A., 2008. *The Right to Buy: Analysis & Evaluation of a Housing Policy*,

57. Jorna, F. & Wagenaar, P., 2007. The 'Iron Cage' Strengthened. *Public Administration*, 85(1), pp.189–214.

58. Kemeny, J., 1981. *The Myth of Home Ownership: Private versus Public Choices in Housing Tenure*, London: Routledge.

59. Kemeny, J., 2005. "The really big trade-off" between home ownership and welfare: Castles' evaluation of the 1980 thesis, and a reformulation 25 years on. *Housing, Theory and Society*.

60. Kemeny, J., Kersloot, J. & Thalmann, P., 2005. Non-profit housing influencing, leading and dominating the unitary rental market: Three case studies. *Housing Studies*.

61. King, P., 2004. Relativism, subjectivity and the self. A critique of social constructionism. In K. Jacobs, J. Kemeny, & T. Manzi, eds. *Social Constructivism in Housing Research*. pp. 32–48.

62. Kintrea, K., 2006. Having it All? Housing Reform Under Devolution. *Housing Studies*, 21(2), pp.187–207.

63. Kivisto, P., Henderson, J. & Karn, V., 1988. Race, Class and State Housing: Inequality and the Allocation of Public Housing in Britain. *Contemporary Sociology*, 17(1), p.16.

64. Kullberg, J., 2002. Consumers' responses to choice-based letting mechanisms. *Housing Studies*, 17(4), pp.549–579.

65. Lawson, L. & Kearns, A., 2010. 'Community Empowerment' in the Context of the Glasgow Housing Stock Transfer. *Urban Studies*, 47(7), pp.1459–1478.

66. Lipsky, M., 1980. *Street Level Bureaucracy: Dilemmas of the Individual in Public Services*, New York: The Russel Sage Foundation.

67. Malpass, P., 2008. Housing and the New Welfare State : Wobbly Pillar or Cornerstone ? Housing and the New Welfare State : Wobbly Pillar or Cornerstone ? *Housing Studies*, 23(1).

68. Malpass, P. & Mullins, D., 2002. Local Authority Housing Stock Transfer in the UK : From Local Initiative to National Policy. *Housing Studies*, 17(4), pp.673–686.

69. Malpass, P. & Victory, C., 2010. The modernisation of social housing in England. *International Journal of Housing Policy*, 10(1), pp.3–18.

70. Manzi, T., 2002. Constructionism, Realism and Housing Theory. *Housing, Theory and Society*, 19(3–4), pp.44–45.

71. Manzi, T., 2010. Promoting responsibility, shaping behaviour: Housing management, mixed communities and the construction of citizenship. *Housing Studies*, 25(1), pp.5–19.

72. Manzi, T., 2015. The Big Society and the Conjunction of Crises : Justifying Welfare Reform and Undermining Social Housing The Big Society and the Conjunction of Crises : Justifying Welfare Reform and Undermining Social Housing. *Housing, Theory and Society*, 32(1), pp.9–24.

73. Marsh, A., 2013. *Can we, should we, de-residualise social housing? A perspective on developments in England*, Available at: https://www.scribd.com/document/153788670/Can-we-should-we-de-residualise-social-housing-A-perspective-on-developments-in-England.

74. Marsh, A., 2004. The inexorable rise of the rational consumer? The Blair government and the reshaping of social housing. *European Journal of Housing Policy*, 4(2), pp.185–207.

75. Mcdermont, M. & Cowan, D., 2006. *Regulating Social Housing; Governing Decline*, London: Routledge.

76. Mcdermont, M., Cowan, D. & Prendergrast, J., 2009. Structuring governance : A case study of the new organizational provision of public service delivery. *Critical Social Policy*, 29(4), pp.677–702.

77. Mckee, K., 2009. Regulating Scotland ' s Social Landlords : localised resistance to technologies of performance management. *Housing Studies*, 24(2), pp.155–171.

78. Mckee, K., 2010. The future of community housing in Scotland : some thoughts and reflections. , pp.103–110.

79. McKee, K., 2009. Empowering Glasgow ' s Tenants through Community

48

Ownership ? *Local Economy*, 24(4), pp.1–14.

80. McKee, K., 2011a. *Housing Associations and the Big Society: Lessons from Scotland's Community Housing Sector*,

81. McKee, K., 2011b. Sceptical, disorderly and paradoxical subjects: Problematizing the "will to empower" in social housing governance. *Housing, Theory and Society*, 28(1), pp.1–18.

82. McKee, K., Muir, J. & Moore, T., 2017. Housing policy in the UK: the importance of spatial nuance. *Housing Studies*, 32(1), pp.60–72.

83. Morse, J.M. et al., 2002. Verification Strategies for Establishing Reliability and Validity in Qualitative Research. *International Journal of Qualitative Methods*.

84. Mullins, D. & Pawson, H., 2005. ' The land that time forgot ': reforming access to social housing in England. , 33(2), pp.205–230.

85. Pawson, H., 1988. Race and the Allocation of Public Housing : Changing Perspectives, Recurrent Themes. *Housing Studies*, 3(2), pp.134–139.

86. Pawson, H. & Hulse, K., 2011. Policy transfer of choice-based lettings to Britain and Australia: How extensive? how faithful? how appropriate? *International Journal of Housing Policy*, 11(2), pp.113–132.

87. Pawson, H. & Kintrea, K., 2002. Part of the problem or part of the solution? Social housing allocation policies and social exclusion in Britain. *Journal of Social Policy*, 31(4), pp.643–667.

88. Pawson, H. & Mullins, D., 2003. *Changing places: Housing association policy and practices on nominations and lettings*, Bristol: Policy Press.

89. Pawson, H. & Sosenko, F., 2012. The Supply-Side Modernisation of Social Housing in England: Analysing Mechanics, Trends and Consequences. *Housing Studies*, 27(6), pp.783–804.

90. Pearce, J. & Vine, J., 2012. Quantifying residualisation : the changing nature of social housing in the UK. *Journal of Housing and the Built Environment*, 29(4), pp.657–675.

91. Peck, J. & Tickell, A., 2002. Neoliberalizing Space. *Antipode*, 34(3), pp.380–404.

92. Powell, R. et al., 2015. *Affordable Housing Need in Scotland Summary Report*, Available at: http://scotland.shelter.org.uk/__data/assets/pdf_file/0010/1190872/7909_Summary_Housing_Needs_Research.pdf.

93. Power, A. et al., 2014. The impact of welfare reform on social landlords and tenants. *Joseph Rowntree Foundation*, (june 2014), pp.1–93. Available at: http://www.jrf.org.uk/publications/impact-welfare-reform-social-landlords-and-tenants.

94. Power, A. & Provan, B., 2018. *Overcoming the Stigma of Social Housing: Can Social Housing rebuild its reputation ?*, London. Available at: http://sticerd.lse.ac.uk/case/_new/publications/series.asp?prog=CR.

95. Raco, M., 2007. *Building sustainable communities: spatial policy and labour mobility in post-war Britain*, Bristol: Policy Press.

96. Reay, D., 2004. "It's all becoming a habitus": Beyond the habitual use of habitus in educational research. *British Journal of Sociology of Education*, 25(4), pp.431–444.

97. Rubery, J. & Grimshaw, D., 2012. Reinforcing neoliberalism: crisis and austerity in the UK. In S. Lehndorff, ed. *A Triumph of Failed Ideas: European Models of Capitalism in the Crisis*. Brussels: European Trade Union Institute, pp. 41–58.

98. Saugeres, L., 1999. The social construction of housing management discourse: Objectivity, rationality and everyday practice. *Housing, Theory and Society*, 16(3), pp.93–105.

99. Scottish Executive Social Research, 2003. *Living in Scotland: An Urban-Rural Analysis of the Scottish Household Survey*, Available at: https://www.gov.scot/Publications/2003/08/17898/24432.

100.   Scottish Government, 2016a. Housing subsidies increased. Available at: http://news.gov.scot/news/housing-subsidies-increased [Accessed January 20, 2017].

101.   Scottish Government, 2016b. *More Homes For Scotland*, Available at: http://www.gov.scot/Topics/Built-Environment/Housing/reform/more-homes-scotland.

102.   Scottish Government, 2011. *Social Housing Allocations : a Practice Guide*, Available at: www.scotland.gov.uk/allocations.

103.   Scottish Government, 2014. *The Legal Framework for Social Housing Allocations, Statutory Guidance for Social Landlords: Housing (Scotland) Act 2014*, Available at: https://beta.gov.scot/policies/social-housing/.

104.   Scottish Government, 2017. *The Scottish Social Housing Charter*, Available at: https://www.gov.scot/Publications/2017/03/8379.

105.   Scottish Housing Regulator, 2018. *Housing people who are homeless in Glasgow*, Available at: https://www.scottishhousingregulator.gov.uk/sites/default/files/publications/Housing people who are homeless in Glasgow - 29 March 2018 - FINAL_0.pdf.

106.   Scottish Housing Regulator, 2012. *Regulation of Social Housing in Scotland: Our Framework*, Available at: http://www.scottishhousingregulator.gov.uk/sites/default/files/publications/Our Regulatory Framework.pdf.

107.   Shelter, 2010. *The human cost - How the lack of affordable housing impact*

on all aspects of life, Available at:
http://england.shelter.org.uk/professional_resources/policy_and_research/policy_libra
ry/policy_library_folder/the_human_cost_-
_how_the_lack_of_affordable_housing_impacts_on_all_aspects_of_life.

108.   Smith, S.J. & Mallinson, S., 1996. The Problem With Social Housing:
discretion, accountability and the welfare ideal. *Policy and Politics*, 24(4), pp.339–
357.

109.   Smyth, S., 2012. Contesting public accountability: A dialogical exploration of
accountability and social housing. *Critical Perspectives on Accounting*, 23(3),
pp.230–243.

110.   Snellen, I., 2002. Electronic governance: Implications for citizens, politicians
and public servants. *International Review of Administrative Sciences*, 68(2), pp.183–
198.

111.   Soaita, A.M. & Searle, B.A., 2015. Debt amnesia: Homeowners' discourses
on the financial costs and gains of homebuying. *Environment and Planning A:
Economy and Space*, 48(6), pp.1087–1106.

112.   Somerville, P., 2002. But why social constructionism? *Housing, Theory and
Society*, 19(2), pp.78–79.

113.   Somerville, P. & Bengtsson, B., 2002. Constructionism, realism and housing
theory. *Housing, Theory and Society*, 19(3–4), pp.121–136.

114.   Somerville, P. & Steel, A. eds., 2002. *Race', Housing and Social Exclusion*,
London: Jessica Kingsley.

115.   Sprigings, N., 2002. Delivering Public Services Under the New Public
Management : The Case of Public Housing. *Public Money and Managment*, 22(4),
pp.11–17.

116.   The Scottish Government, 2016. *Housing Options Guidance*, Available at:
https://www.gov.scot/Resource/0049/00494940.pdf.

117.   The Scottish Government, 2015. *Social Tenants in Scotland 2015*, Available
at: https://www.gov.scot/Resource/0051/00514007.pdf.

118.   Walker, R.M., 2000. The changing management of social housing: The
impact of externalisation and managerialisation. *Housing Studies*, 15(2), pp.281–299.

119.   Walters, W., 2000. *Unemployment and Governance: Geneologies of the
Social*, Cambridge: Cambridge University Press.