

**Tenant experiences of critical junctures in social housing:
Policy change in a historical institutionalist framework**

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Abstract

Historically, research into housing policy and tenant experiences have largely been kept separate, in part due to the interdisciplinary nature of the field and subsequently fragmented housing literature. This separation, in conjunction with the often-disenfranchised position of tenants, has meant that tenant voices are mainly excluded from the policy process and analysis. By putting tenant voices at its centre, this thesis combines historical institutionalist approaches to policy analysis with tenant experiences.

This thesis first introduces the background and context of English housing policy, next explores historical institutionalist theory as a framework to establish commonly accepted critical junctures, and then considers approaches for listening to tenant experiences. It subsequently proposes a qualitative methodology. Twenty qualitative interviews were conducted and integrated within this framework, drawing together the existing literature and the empirical data.

There were three key findings, providing an original contribution to knowledge. Firstly, historical institutionalism can be successfully combined with tenant experiences in a multi-layered approach. This enriches policy analysis at all levels and can benefit both the tenants and the institutions. Secondly, social housing tenants have a complex relationship with housing stability. This research finding led to a proposed 'Elements of Housing Stability' model, which aims to provide a structure to improve and understand tenants' housing experiences. Thirdly, participation in housing processes emerged as an underlying, and unexpected, key theme. The impact of participation on those who have no viable alternative housing options yielded some complicated findings on the multifaceted impact of this for tenants, underlining a need for further research. This thesis concludes that tenant experiences can, and should, be effectively included as a crucial part of policy analysis.

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Author's Declaration

I declare that this thesis is a presentation of original work and I am the sole author. This work has not previously been presented for an award at this, or any other, University. All sources are acknowledged as references.

CHAPTER ONE: INTRODUCTION

1.1 Introduction

People have always required a form of shelter to meet their basic physiological needs (Maslow, 1943). Over time, the expected standards of housing in England have changed significantly, especially over the last century (Gauldie, 1974: 15). Decent housing is not just quality bricks and mortar, it is important for the autonomy of individuals and to the benefit of communities and societies (Anderson et al., 2020: 1). Suitable housing is a fundamental factor in quality of life and secure housing underpins health, education and employment (Malpass, 2005: 11, see also Tunstall *et al.*, 2013; Hughes and Lowe, 1995).

Some people, such as those who are experiencing poverty or disability, often have limited housing options and are more likely to need to rely on the state for support with housing (Croucher *et al.*, 2018: 3). In England there is a government established social housing ‘safety net’ with eligibility criteria that is intended for those who are the most socially deprived (Tunstall *et al.*, 2013: 18). Subsequently, those experiencing social disadvantage are more likely to live in social housing tenancies than those who are not. For others, social housing provides decent accommodation, autonomy, and improved quality of life. Others end up living in insecure, overcrowded and poorly maintained dwellings, where their quality of life is further affected (Woodhall-Melnik *et al.*, 2016: 255).

Some tenants in social housing, particularly those who are experiencing social deprivation, are in the precarious position of complete reliance on a social housing system they have very little choice or say in (Fitzpatrick and Pawson, 2014: 603). Their experiences and the complexities around their housing, poverty and inequality are important, yet are often not prioritised or are dismissed by those in a position of power (Carr *et al.*, 2022: 10).

As someone who worked in various roles within social housing for a decade, my professional experience reflected similar observations, and it was this experience that became the starting point of my thesis (see Section 5.10 for a full account). It is due

to my experiences with both social housing on a professional level as part of a housing institution and academically, that has given me a broader base to consider this topic and to raise tenant experiences as an important and valid part of housing policy. Due to the wider marginalisation of social housing tenants, hearing their experiences and including their voice in public policy processes is crucial.

This thesis has been written and conducted over ten years. This has the potential to limit the research due to theoretical and academic progress over that time that may have meant some very recent research has not been included. There has been significant work to try to ensure the most up to date research and any new advances in the theoretical basis are included where possible. However, there is also value in the findings being grounded in the research over a longer period. There are some strengths to this, such as seeing the changing academic direction in recognising the importance of lived experience in research, as this thesis was arguing in its conception a decade ago. It could be argued that this gives this thesis a unique perspective.

1.2 Background and Gaps in Knowledge

Policy analysis is used by institutions to both consider the formulation of new policy options and to evaluate how existing policies have worked in the field. Housing policy is formulated, operationalised and analysed by governments and housing institutions, using their own set standards. Moreover, the academic study of housing policy tends to focus on these institutional approaches, standards and processes to conduct analysis. Indeed, as Ravetz (2001: 18) argues, the ‘academic study of housing policy has been presented as the history of housing policy’, yet it has rarely included the historical experiences of those affected by it. Where tenant experiences are researched, either by the institution or academia, their experiences are mainly kept separate from housing policy. When they are included, tenant voices are often only included in the policy process in limited, controlled ways, which are established by governing and operating institutions. As McKee (2011: 2) notes, historically, institutions have been privileged over the governed. Tenant participation and protest, the ways tenants can exert some influence, are complex features of the social housing system (Hickman and Preece, 2019: 6).

Significant changes in housing policy, referred to as critical junctures in this thesis, are very likely to have a significant impact on social housing tenants, in part due to their higher levels of social deprivation. The historical institutionalist housing literature on how these critical junctures occur and are then enacted is comprehensive, but how these policy changes have directly affected tenants is less so and reflects a significant gap in knowledge, particularly when intentionally combined with traditional policy analysis.

The lack of choice that most social housing tenants have, combined with their lack of voice in both policy and practice, is increasingly being recognised in academia (see Tunstall *et al.*, 2013 and Rugg, 2016). Dorling (2014: 13) comments that ‘those who are most adversely affected by housing policy believe they have little power to alter politics. And usually they are right.’ Recognition of this has begun to highlight and explore the lack of power tenants have and the exclusion they face, alongside considering the value of the knowledge from their lived experiences (for examples see: McKee *et al.*, 2017; O’Sullivan *et al.*, 2020; Croucher *et al.*, 2017).

This thesis builds on the emerging body of literature that emphasises the voice of tenants and their experiences as an untapped source of information in housing policy analysis. By using the frame of historical institutionalism, the thesis explores how the integration of tenant experiences can be incorporated as the ‘micro’ layer of policy analysis (Hudson and Lowe, 2009: 288). Doing this can add lived experience to housing history and has the potential to add value to policy analysis, policymaking, and implementation.

As discussed above, there are gaps in knowledge regarding tenant experiences, as well as limited work combining these with policy. These have shown both problems in the field and gaps in knowledge. Firstly, housing history focuses predominantly on government-led or institutional policy analysis. Secondly, when they are studied, tenant experiences are kept separate from policy analysis and are not always valued by institutions. Thirdly, tenant experiences have mainly been excluded from meso and macro level policy processes and development. The history of housing policy describing the institutional approaches is well-documented, yet how those policies affect tenants is missing. Housing is a fundamental need and when coupled with issues

of social deprivation and inequality, listening to the voices of those experiencing the outcomes of housing policies is arguably necessary. These gaps constitute a power imbalance between institutions and those tenants who have no choice but to use social housing services, with no ability to move to a different provider (Carr et al., 2022: 18).

1.3 Research Aims and Questions

The aim of this thesis is to listen to, and examine how, tenants in social housing have experienced critical junctures in housing policy and how this has shaped their housing perspectives and expectations. Acknowledging these lived experiences of policy change provides a phenomenological aspect to policy analysis and builds on the historical institutionalist approach. The key research question asked by this thesis is:

What are tenants' experiences of social housing policy critical junctures?

This led to four sub-questions being devised to explore the research question fully:

1. Are the critical junctures identified through path dependent analysis the same ones identified by tenants themselves?
2. Have past policies affected tenant experiences and expectations of housing?
3. How have policy changes during a critical juncture impacted tenants?
4. How can tenant experiences be used to inform and improve policy formulation and implementation?

1.4 Theoretical Approach and Methodology

This thesis will first identify the most recent policy changes following critical junctures in the history of social housing policy, using a historical institutionalist framework. Alongside the assertion that 'history matters' it will show that past precedent shapes and contains policy formulation today in government decisions and institutions (Lowe, 2004: 21). Housing has had a clearer policy path than other social policies as it is constrained by, and developing in, the context of the housing market and housing stock (Cullingworth, 1979: 144). The physical nature of housing inherently means there are practical infrastructure limitations, alongside policy ones. It will make the case that, although historical institutionalist theory is not universally

applicable, it is a useful tool with which to understand policy development. It also has a 'macro, meso and micro' level structure that allows for a natural inclusion of tenant experiences and voices at the 'micro-level' (Hudson and Lowe, 2009: 288). This thesis argues that all these layers are necessary to fully understand the formulation, implementation and complete outcomes of housing policy for both the institution and the tenants.

This thesis uses historical institutionalism as a framework for establishing major policy change, however this is not a purely theoretical piece. Historical institutionalist theory is a well-tested approach and its emphasis on change over time allows the temporal aspect of some of these policies to be considered (Pierson, 2004: 55). It is already used for understanding policy formulation, implementation and outcomes, particularly in housing. It is being used as a tool and a base for combining policy and tenant experiences.

Tenants who live in social housing properties are not a homogeneous group, though as explored briefly, they all tend to experience some degree of social deprivation. They have had different backgrounds and history that influence their opinions, expectations and experiences. Their geographical location and the housing stock available will have further influence (McKee *et al.*, 2017). This means that tenant experiences are individualised and need to be examined in their local geographical housing context. Because of this diversity, qualitative work exploring tenant experiences is challenging, in part due to the individualistic nature of it.

To explore social housing tenant experiences and elevate tenant voices, a qualitative case study approach was necessary for this research. Semi-structured interviews were carried out with twenty social housing tenants, with varied demographics and lengths of tenancy. This research was also conducted in an under-researched geographical area, within the London commuter belt and in the relatively expensive South-East.

1.5 Contributions to Knowledge

There are three original contributions to knowledge from this thesis. Firstly, that tenant experiences can be successfully integrated into policy analysis using a historical

institutionalism framework. Secondly, that housing stability for social housing tenants is somewhat unusual, in part due to their lack of alternative options. This research proposes a model of housing stability specifically for social housing tenants that can be applied and generalised more widely. Thirdly, participation in the policy process is multifaceted for social housing tenants and requires significant further research. These findings highlight why tenant experiences and policy can, and should, be examined together and give a framework to do so. It has evidenced new findings and highlighted areas which would benefit from future focus.

1.6 Terminology, Boundaries and Nomenclature

With regards to some of the terminology used in this thesis, there are a few choices which are helpful to outline from the outset. The term ‘social housing’ will be used to encompass council tenancies and housing association tenancies, as in many cases a local housing association or arms-length management organisation (ALMO) is managing the council housing stock. The housing policy history will be for England only, unless noted as comparative. The ‘Bedroom Tax’ was introduced in the Welfare Reform Act 2012 and is also known as the ‘Spare Room Subsidy’, ‘Under-Occupancy Charge/Penalty’ or ‘Social Rented Sector Size Criteria’. For the purposes of this thesis, it will be referred to as the ‘Bedroom Tax’ as this is the terminology used by the interviewed tenants. Inclusivity language (*e.g.*, disabled) will be guided by the tenant and this thesis will use their preferred terminology.

1.7 Theoretical Framing and Literature Review Structure

Historical institutionalism was chosen as the framework for this thesis, as institutions set and implement the housing policies that affect social housing tenants. Alongside their personal histories, tenant experiences are considerably shaped by current housing policies, their understanding and experiences of previous policies and their interactions with their housing provider. This thesis argues that institutions and tenant experiences are connected and should be considered in context.

The focus of this work is on the tenant experiences, specifically regarding housing policy changes. To situate where these experiences and voices can be heard and

integrated with policy, one must first understand the theoretical framework chosen and the historical context the tenancies are based in. The literature review considers historical institutionalism first, to confirm that tenant experiences have the potential to be incorporated within that theoretical framework. Secondly it will use the historical institutionalist framework to review the history of English social housing to provide the wider background setting for social housing tenants and their experiences. Then, using this essential theory and historical basis, it will narrow into current research into tenant experiences in this area, highlighting the gaps evidenced across the whole literature review. To use this framework as a tool to elevate tenant voices and experiences, one must first be grounded in it.

1.8 Thesis Structure

This thesis has eleven chapters. The first four chapters establish the current knowledge and background to identify the research gaps. Chapter 2 explores the theoretical base of historical institutionalism, which will underpin the rest of the literature review. Chapter 3 outlines the history of English social housing, providing key context and an understanding of how and why social housing in England is currently structured. It also identifies the main, recent critical junctures in English housing policy. Chapter 4 reviews how tenant experiences have been explored in academia and in other research and outlines key gaps in knowledge. Chapter 5 proposes the methodological approach and research design.

Using the four operationalised research sub-questions as the structure, the interview data is examined over the next 5 chapters. Chapter 6 bridges the methodology and the data and introduces the analysis section. Chapter 7 assesses whether critical junctures identified through path dependent analysis are the same as those identified by the tenants themselves. Chapter 8 explores how past policies have affected tenant experiences and expectations of housing. Chapter 9 considers how policy changes during critical junctures have impacted tenants, and Chapter 10 looks at how tenant experiences can be used to inform and improve policy formulation and implementation. These chapters are not even in size or format, as the structure of the chapters is data driven. Finally, Chapter 11 is the discussion and conclusion. This chapter discusses how the analysis and data have answered the research questions and

outlines the original contribution to knowledge presented in this thesis. This includes illustrating how tenant experiences can be incorporated into the policy process and analysis, proposing a new model of housing stability for social housing tenants, and considering the complexities around inclusive participation that social housing tenants face.

CHAPTER TWO: HISTORICAL INSTITUTIONALISM

2.1 Introduction

Historical institutionalism has been a well-tested and established theoretical framework for policy analysis, particularly for the welfare state and housing (Bengtsson (2009) and Jacobs and Manzi (2017)). Historical institutionalist theory looks at how policy is shaped over time and the role of the related institutions in limiting and influencing change. Thelen and Steinmo (1998:2) describe it as an ‘attempt to illuminate how political struggles are mediated by the institutional setting in which they take place’.

The component that differentiates housing from other types of social policies is due to the nature of housing itself: it is a material asset. Bengtsson and Ruonavaara (2010: 193) comment that the time already taken on ‘building activity creates a powerful historical heritage that any government had to deal with when making housing policy decisions’. Coupling this with the emotional nature of ‘home’ and communities, there are likely to be social and ‘institutional implications that may serve as obstacles to policy change’ (Bengtsson and Ruonavaara 2010: 193).

Social housing tenants often have no viable alternative housing choices, which is fundamentally controlled by government policy and the social housing institutions in their local area. Their housing is entirely mediated by institutional settings they have minimal say over (predominantly through elections) and limited choice in. Social housing properties are often better than private rental options, due to the higher standards and manageable rent, but the lack of ability to choose for some is important to recognise. The social housing provider has an enormous impact on tenant experiences, which are shaped and formed in part by those interactions. These factors mean this theory as a base framework has coherence and bears investigation as a way to elevate and include tenant experiences.

This chapter will firstly consider how to define an institution within historical institutionalism. It will then consider the connections between history and policy,

followed by an overview of New Institutionalism, including historical institutionalism, path dependency, policy feedback and critical junctures. Finally, it will review how it has been applied to housing policy and consider a historical institutionalist approach including tenant experiences.

2.2 Defining Institutions

How to define an institution is not straightforward. Indeed, Steinmo and Thelen (1998: 2) note that ‘what counts as an institution is a matter of some controversy’. What is agreed is that institutions should have a role in defining and contributing to their sector. Steinmo and Thelen (1998: 2) believe that institutions are ones that ‘shape how political actors define their interests and that structure their relations of power to other groups’. There are some loose definitions encompassing: operational organisations, government agencies like the welfare state, political parties, and organisations with connections between government and agencies (Lowe, 2004: 19). Hudson and Lowe (2009: 175) formulated those institutions should have three notable characteristics:

- They will be a ‘meso-level’ structure – created by individuals but with ‘rules’ that restrict individual actions.
- They will have both formal and informal dimensions – both rules and laws and customs or norms.
- They show stability and legitimacy over time – they are valued in themselves.

Registered social housing providers are an example of a meso-level structure. Although social housing providers are an unusual organisation in being not governmental, but not entirely private or a charity (Mullins, 2010: 200), they fit the ‘meso’ criteria. The Government could also be classed as meso-level, as it is possible to identify these characteristics, and Hudson and Lowe (2009:176) believe that it is, with international structures forming the macro-level. However, others such as Steinmo and Thelen (1992: 11), class government as a macro-level structure due to the level of influence and power differential. This thesis is placing government as a macro-level institution due to the legislative level of influence and the power differential between government and the housing provider. This is an example of the

difficulty in a standard definition of institutions. It does mean that historical institutionalism is inherently flexible and has been shown to be effective across many fields as it allows for nuance and variations across topics and disciplines. This allows for some discretionary scope in the analysis of this thesis, but still provides a framework.

When considering how tenants could fit into historical institutionalism, there are two options. Firstly, Carr et al (2022:13) argue that tenants are an institution in their own right and have ‘institutional substance’ through legal rights and resident voice. This argument is limited as tenants do not have any current structures or ‘formal dimensions’ as suggested by Hudson and Lowe (2009) above and there is no evidence of a successful way of incorporating a formal resident voice alongside the social housing provider – which is a key gap found in this research. This thesis is not arguing that tenants form an institution. Therefore, it will take the second approach, which views tenants as part of the micro-level, as those who are impacted by institutions at the level where ‘consumers and agencies engage’ (Hudson and Lowe, 2009: 288). Although the word ‘consumer’ cannot be fully applied to social housing tenants due to their lack of choice, it is broad enough to be amended to ‘where tenants and the housing institutions engage’.

Therefore, for this thesis, institutions are the organisations who are defining and shaping the housing sector. As this is not an internationally comparative piece, the governmental legislative and policy-setting level will be described as the ‘macro’ level, to highlight the difference in power. Institutions and their interactions will be defined in Figure 1 below:

Level	Broad definition	Example
Macro	Legislative level institution	Government
Meso	Operational level institution	Council or Housing Association
Micro	Those impacted by the institution	Social housing tenants

Figure 1 – Institutional Levels

Hudson and Lowe (2009: 288) describe these three levels as ‘The Big Mac’ as to get the ‘full flavour’ of all the policy analysis all layers are necessary. Policy analysis often incorporates the dynamics between the macro and meso levels, which is more straightforward due to their defined roles and places. The micro-level is comprised of individuals with no consistent structure or rules. Yet not including this final level means the meal will not be as fulfilling (Hudson and Lowe, 2009: 288).

2.3 History and Policy

In policy making, although cause and effect is certainly present and past events have had influence, the interactions are not always straightforward (see Lipsky, 1979; Hudson and Lowe, 2011). In historical institutionalist theory, the argument is that the established institutions will constrain what changes can be made and to understand the outcomes, one needs to understand the inputs.

The policy process is complex. The focus of this thesis is regarding tenant experiences of, predominantly, the outcome of implemented policy. Therefore this work does not require a detailed examination of the policy process, which is a research area in its own right. For comprehensive research on policy process theory and practice see Vickers (1965), Hudson and Lowe (2011), Hill and Hupe (2002) and Lipsky (1979). What does need to be established is that this research acknowledges the complexities of top-down policy approach, the ways it is influenced during implementation by ‘street-level bureaucrats’ (Lipsky, 1979). As explored as part of historical institutionalism, policy outcomes are not predictable, often with unintended consequences, and can be influenced at several levels before tenants experience the outcome. This is where historical institutionalism theory dovetails with the policy process, providing the framework for integrating tenant experiences within that.

Researchers often look to institutions as the focus for analysing the role of history in social policy, because those institutions are the ones formulating and implementing the policies (Steinmo and Thelen, 1998: 3). Policy formulation, development and

integration are complex, difficult to implement and constrained by many elements, including other institutions and past decisions. Historical institutionalist theory is part of ‘new institutionalism’ (Hall and Taylor, 1996: 938), which focusses on the dual effect of institutions and human actions on policy formation and delivery through history. As Steinmo and Thelen (1998: 4) point out it is not new in the sense that no-one had studied institutions and history – far from it – but more the way of looking at them, ‘getting beyond the formal structures’ and focusing on the ‘beliefs and behaviours’ of the institutions. This hinges on the idea that to understand why policies develop and change as they do, one must be aware of the origins and development of the institutions involved. At the epicentre of this is the theory that institutions also ‘foster stability’ and create a ‘stickiness’, making them challenging to completely change (Hudson and Lowe, 2009: 176). This means that historical decisions have far-reaching effects on subsequent policies that the original policy had never intended.

The level of impact historical policy decisions have had can be hard to establish given that institutions change, evolve and cease to be (Hudson and Lowe 2004:187). These points raise questions about what factors enable policy change, whether it is possible to predict the outcomes of a policy by analysing the institutions and their constraints, and what role political context plays. As such history and policy cannot be viewed as separate entities.

2.4 The New Institutionalism: Rational Choice

Out of the ‘new institutionalism’ (Hall and Taylor, 1996) came two different institutionalist approaches, one deemed ‘rational choice’ and one classed as ‘historical’. Although this thesis uses the historical approach, it is still important to consider rational choice to understand the variations and their impact on each other.

In rational choice theory, institutions impose ‘constraints on self-interested behaviour’ by political actors (Steinmo and Thelen, 1992: 7). The focus is on the self-interest, the assumption that all such actors will look for this as their primary concern when making decisions. The institutions are therefore more of a barrier to the rational choice scholar, than a context or a limiting factor. Rational choice theory,

at its simplest, is indeed just that – that the basic tenet of all players in politics will always choose the path that maximizes reward for themselves. However, historical institutionalists argue that this is not always the case and that in general ‘most of us, most of the time, follow societally defined rules, even when doing so may not be directly in our self-interest’ (Steinmo and Thelen, 1992: 8). Certainly some political players will have self-interest at the core of their decision making process, but historical institutionalists argue that to reduce the analysis to just this is limiting and does not take into account the institutional factors shaping those choices (*ibid*).

The main distinction between rational choice and historical institutionalism is that of ‘preference formation’ (Steinmo and Thelen, 1992: 9). Rational choice theorists therefore look at the choices made by a political actor and suggest that they are starting from a point of rationality, one that will prioritise their self-interest as the primary reason from the situation they are in. Historical institutionalists start not from a point of self-interest, but from the institutional context of the political actor. For instance, individual backgrounds are embedded into a personal worldview, directly and indirectly affecting both intentions and actions, some of which may not actually prioritise self-interest. A simple example would be of a politician from a less privileged background voting for policies that would not benefit them now but would have a positive impact on others. This would not come from a position of prioritizing self-interest or necessarily be a ‘rational’ decision.

Pierson (2004: 8), notes that a restriction within rational choice theory is that its premise is based in human behaviour, which means its application is limited. Not every individual, or even institution, is always working from a point of self-interest. However, he argues that the theory has merit and can have a place in current events when looking at those in power who make changes during critical junctures. As Pierson (2004: 9) says ‘the implication is thus not that rational choice theory should be rejected, but that its scope should be placed in proper perspective’.

Historical institutionalists argue that we are surrounded by a myriad of macro-level institutions that shape and fashion our priorities in conscious and unconscious ways. As Steinmo and Thelen (1992:9) assert, unless one knows the exact context of a political actor’s ‘goals, strategies and preferences’, you cannot make assumptions

about someone's behaviour as being 'self-interested'. It is not simply that institutions are a part of the view, but that they are moulding the expectations over time. A rational choice theoretical approach would require an in-depth understanding of individual actions, which would be particularly challenging, if not impossible. Pierson's (2004:9) assessment of rational choice's limited applicability alongside other critiques above lead to the conclusion that historical institutionalist theory rather than rational choice would be the most applicable to this study.

2.5 Historical Institutionalism

The second of these two strands of 'new institutionalism' is historical institutionalism, which lends itself to studying dynamics in long histories. As Rueschmeyer and Skocpol (1996:17) explain, in order to understand why policies have the outcomes they do, and why they evolve as they do, one needs to see the path they have taken and their longer history. This is a theme that has come up repeatedly within the main scholars in historical institutionalism – Pierson (2004), Steinmo (1998), Thelen (1998), Lowe (2004), Bengtsson (2009) and Hudson (2004) to name a few. Steinmo and Thelen (1998: 10), key proponents of this theory, explain why historical institutionalism can be effective for this type of analysis:

'Institutional analysis allows us to examine the relationship between political actors as objects and agents of history. The institutions that are at the centre of historical institutional analyses can shape and constrain political strategies in important ways, but they are also the outcome of political strategies.'

This is not a new approach, as a colleague joked to Steinmo and Thelen (1998: 3) that 'political science *is* the study of institutions'. What historical institutionalism offers is an 'analytic bridge' between the institutions regarding the state, how that relates to society and the 'institutional arrangements that structure relations between the two' (Steinmo and Thelen, 1998: 10). Historical institutionalism is particularly effective for understanding the traditionally meso-level organisations, as described previously, but it also puts them into context. The central elements of historical institutionalist theory can be broken down into three main and connected factors:

path dependency, policy feedback and critical junctures, which are explored further below.

2.5.1 Path Dependency

A key component of historical institutionalist theory is the concept of ‘path dependency’. On its foundation it is the notion that ‘history matters’ - where outcomes and policy changes are a direct or indirect result of historical events. Lowe (2004: 22) notes that the path dependent approach focuses not just on short-term historical events, but the ‘long view’ of history in a cultural context. Mahoney (2000: 507-508) expounds that it can be more than this too; that ‘path dependence characterizes specifically these historical sequences in which contingent events set into motion institutional patterns or event chains that have deterministic properties’. It is more than following just ‘fate’; path dependency shows the constraints of the actors in play and the choices available, based on prior events and actions. Pierson (2004: 11) adds to this, saying that path dependency creates processes ‘in which dynamics triggered by an event or process at one point in time, reproduce themselves, even in the absence of the recurrence of the original event or process’. This emphasizes why it is so important to look at the temporal element for analysis – the decisions or outcomes of a policy may seem out of context with the rest of the political climate until the history of how it was formed becomes apparent – its ‘path’.

Path dependency does not mean a lack of any change or policy stagnation, indeed there has been considerable change in social housing. Although retrenchment of existing policies can lead to constraints of policy change, a path dependent effect would mean those changes could only occur within certain parameters. This would apply both for the policymaker, the institution and the individuals involved in interpreting policy directives. It is influential leaders who carry out policies within an institution, and they are likely to follow, and be constrained by, the tenets of its past structure (Kay, 2005: 555). Gaudie (1974: 19), not writing from a historical institutionalist standpoint, considers the possibility that this is a self-fulfilling prophecy; that

“while social theory was developing towards a new view of the role of the state, the attitudes not only of the electorate and the administration but of the

social theorists themselves were limiting that role, setting boundaries of caution and self-interest to the regions in which it could act.”

This, though not explicitly, is an example of path dependency.

Levi (1997: 28) compares this inefficiency and ‘stickiness’ to climbing a tree – you tend to keep climbing up from the branch you started on, even if you can see later that it was not the best route, as the effort involved to climb back down seems to outweigh the benefits of continuing. The term ‘stickiness’ in path dependency is how Hudson and Lowe (2009: 177) describe the endurance of certain institutions and why they mean that policy can only change incrementally in stable circumstances.

Swank (2002: 3), who used historical institutionalism to look at global capital and policy change, highlighted the significance of path dependency when looking at systems of social protection. He reflected that it was in some ways surprising that the welfare state in the UK, created during the circumstances in the first half of the twentieth century, had not been dismantled considering the recent pressure on capitalist democracies during the 1990-1991 recession. Instead ‘advanced capitalist democracies’ had been greatly reducing their benefit provision, with mixed success. The ‘stickiness’ of these institutions has seemingly constrained some political and economic ideologies.

While the basic elements of path dependency appear straightforward, the theory is not without its critics. Kay (2005: 554), in his critique, expounds this further by trying to narrow down the definition of a path dependent process and gauging the empirical problems in categorizing exactly what defines such a process. He argues that it must “demonstrate constrained change” and that it is therefore “necessary to show that what did not happen could not have happened – that is, certain options were not feasible because of earlier sequences of decisions” (Kay, 2005: 554). There is an inherent element of subjectivity in determining what would class as a case of path dependent policies. Another critique made by Kay (2005: 554) and Ross (2007: 592), is that the effects of path dependency are obvious and have no analytical merit. King et al (2005: 1277) argue that there lacks a “dynamic concept of agency and a greater role for political conflict, as the approach cannot provide an adequate explanation for change”. Their argument is that they believe that policy makers will

usually place a priority on economic objectives, is one that has merit as funding and budgets certainly provide additional constraints (King et al (2005: 1296).

Bengtsson (2010: 4), a historical institutionalist scholar, raises another difficulty. How to determine what the starting event is – the beginning he calls Point A, questioning how far back should one go to determine the starting event. There is also the possibility that a path could have several starting factors, which he then sub-categorises as Point A1, Point A2 and so on. His critique asks whether the direction of the path from these critical ‘Points’ in time can be explained, and for example what aspects of Point A have an effect and can define future preferences.

Schwartz (2003: 3), however, supporting the importance of institutions in understanding policy, comments that it is path dependency that explains the longevity and ‘persistence of institutional structures’ despite these economic and political factors. Although critiques and difficulties make valid points, it is impossible to understand and gather all individual actions and motivations behind policy decisions or understand the potential ‘parallel universes’ of other policy directions. A more generalized approach must be taken which accepts the limitations of path dependency as a theory, whilst recognising its strengths in policy analysis.

2.5.2 Policy Feedback

Pierson (2000: 251) expands on a sub-area of path dependency that couples with the issues above, known as policy feedback, self-reinforcing systems or increasing returns. The self-reinforcing system occurs because the ‘cost’ (whether in monetary terms, political or cultural capital) of changing to another path is too high. It places a high premium on its temporal element, as it is not just *how* things happen, but *when* they happen within the path of the policy. Pierson (2000: 252) notes that existing policies tend to form part of the policy process itself. The policies that are already in place, especially the accepted and long-term policies in public consciousness, often must frame the discussion for policy change. This is known as a ‘feedback loop’. As noted by Swank (2002:14) this has been particularly evident in a comparative analysis of the welfare provisions in different countries, as the structure and ideology has been determined by the initial provision of welfare, for example, the Beveridge

Report's ideological standpoint and policy suggestions for the United Kingdom's welfare state are impacting subsequent policies even today. Skocpol and Amenta (1986: 149) explain that once a policy is implemented that it changes the 'public agenda', so that 'not only does politics create social policies, social policies also create politics'. The establishment of social welfare such as council and social housing and the NHS, for example, set a precedent and an expectation that 'fed back' into politics.

Within policy feedback is the concept of 'increasing returns'. This builds on the previous analogy from Levi (1997) of climbing a tree and realizing the route you are on is not an ideal one - but the cost of starting again is often too high, both in terms of energy expenditure and time. This is reiterated by Hudson and Lowe (2009: 177) who argue that 'once the decision to take policy down a particular route has been taken, the benefits and the ease of travelling further down the existing route tend to increase – as do the costs of switching to an alternative route'. Each decision makes a return more costly.

The creation of the UK's welfare state gave rise to several enduring institutions and structures. They changed the public's agenda and expectations of health services, housing, a living wage and overcrowding. No policy can be effectively analysed without a wider context. This is expanded by Hudson and Lowe (2009:179) who note that:

'welfare policies create communities of interest that will then seek to defend the institutions of the welfare state against attacks from government (or indeed from supranational organisations), making it difficult for policy makers to alter decisions made by their predecessors'.

Pierson (2004: 17) uses the analogy of the mathematical Polya Urn probability process to think about increasing returns. Two different coloured balls are placed in an urn; one ball is randomly chosen and its colour observed. It is then placed back in with an additional ball of the same colour. This process is repeated, with every ball removed replaced with an additional ball of the same colour. This random initial choice has an immediate and crucial impact on the outcome and the sequence of events. It is a clear illustration of the importance of sequence over time in how the

increasing returns and policy feedback is likely to develop. What the Polya Urn process demonstrates is how seemingly random and non-committal initial political decisions, especially those taken after a critical juncture when focus tends to be on short-term goals, can have such a long-term effect. Pierson uses Brian Arthur's list of characteristics of feedback (1994, quoted in Pierson 2004: 18) that clarifies policy feedback when analysing historical policy processes:

1. Unpredictability – Early events have large effects and can be random, so many outcomes are possible and cannot be predicted.
2. Inflexibility – The further along the path we are, the harder it is to change. The further down the path the more likely to be 'locked in' to one solution.
3. Nonergodicity – Accidental events, even ones which seem small, do not cancel out. They will feed back into future choices in some way.
4. Potential Path Inefficiency – Over long time periods the outcome that becomes established may generate lower payoffs than an alternative would have, highlighting the process can be inefficient.
5. Sequencing is Critical – (Pierson (2004: 18) adds this to Brian Arthur's list) There are points and processes where the sequence of events is critical.

Hudson and Lowe (2009: 179) connect policy feedback and self-reinforcing systems to policy networks. These networks of government, lobby groups, the organisations set up to deliver policy agendas are interconnected and this in turn is likely to create a higher level of self-reinforcement, given the size and scale of many networks. Many of these networks operate in ways similar to an ecosystem, showing their reliance on one another. It suggests that change cannot happen quickly in that climate, but that it must be incremental (*ibid*).

This policy feedback approach has often suggested institutions as being purely after their own self-interest or the status quo in maintaining current policies, and thereby their own survival, much like a rational choice approach. For this reason, Hall (1996:7) challenges the mainly negative connotations of policy feedback, noting that institutions can also be dynamic places that challenge policy feedback in a positive way that 'inspires creativity and encourages innovation'. As quoted in Steinmo and

Thelen (1992:25), Margaret Weir describes this positive policy reinforcement as ‘bounded innovation’, as although for both institutions and political actors’ innovation is possible, there will always be set boundaries of where they can go with entrenched institutions.

A final component to policy feedback is that of unintended consequences. As noted, by Steinmo and Thelen (1992:21), often institutions were established to ensure the power of the initiating political agent in controlling both the policy outcome and future policy objectives. This has rarely worked, in fact it has tended to lead to the opposite, where the institution has become powerful in its own right. This is one example of an unintended consequence of a policy directive – something that is seemingly common when analysis of self-reinforcing systems and path dependency has been completed (*ibid*). A policy outcome can rarely be guaranteed, which has significant impacts along the policy process. Hudson and Lowe (2009: 180) believe that unintended consequences should be an emphasis of historical institutionalists, and that looking at the long history would help in understanding how policies often end up with these unintended consequences.

2.5.3 Critical Junctures

As established through the last two sections, policy change can be difficult. Institutions bring degrees of stability and often become self-reinforcing systems. Big changes tend to occur after a major event. Critical junctures, as described by Bengtsson and Ruonavaara, (2010: 200) are significant events that open the possibility for, or out of necessity require, a fundamental change in a policy path. For example, the Industrial Revolution, the World Wars and the 2008 recession have all been described as critical junctures for housing policy as they opened the possibility for a dramatic shift in policy direction (see Burnett (1986) and Carr (2022)). These events often are the catalyst that changes or upsets political stability, allowing a new direction to the ‘path’ to be considered or pursued. In terms of housing, even a basic overview of housing history seems to show clear critical junctures in terms of the development of social housing, which will be explored later.

When looking at policy divergences, these critical junctures do provide the ‘window’ for change, whatever form that takes. Pierson (2004: 70) explains that because of this the ‘legacies’ of critical junctures can either be stable institutions or a ‘political dynamic’ that prevents stability. In addition, Pierson (2004: 70) also argues that how long a path dependent, self-reinforcing policy will be in place is contingent on the success of the political actors to utilize the ‘window’ of the critical juncture. Junctures open the opportunities, but what changes occur is impacted by the actions of the macro, meso and at times, micro level.

Although this provides good insight into the past, Kay (2005: 561) hypothesizes that historical institutionalism cannot be used to ‘predict’ future policy choices if there was a critical juncture. Firstly, it depends on the circumstances of the critical juncture itself. Secondly, there will still be some restrictions and constraints from previous decisions and the institutions left by them, so Kay (2005: 562) argues that it would be impossible to predict the exact choice and outcome of future policy changes, though without any critical junctures the range of likely policy choices would be more predictable. Hudson and Lowe (2009: 192) agree that we cannot predict if a critical juncture occurs what the policy outcome will be.

Recognising the material nature of housing, changes to housing policy and provision have tended to follow major events, or critical junctures. What has happened after those has often evidenced path dependent decisions, with sometimes very unexpected consequences, as explored below.

2.6 Housing and Historical Institutionalism

As this thesis is exploring tenant experiences and housing policy, but framed in historical institutionalism, it is necessary to explore how housing has been analysed in this framework previously. Gauldie (1974: 18), who was writing before the theories of historical institutionalism and path dependency were created, had already seen the value in analysing historical ‘paths’ within the context of housing. She comments, “it seems to me useful to understand the attitudes of the past in the hope that we may learn to understand the ways in which our own society is affected by built-in patterns of response to poverty and slum dwelling”. This is showing both the

importance of understanding the past and changing policy, but also highlighting that poverty and dignity matter for housing and society. Although her work is not based in historical institutionalism by name, her approach follows a similar vein.

As we have seen, there is precedent for using historical institutionalism to explore housing policy, notably by Lowe (2004), Malpass (2008), Bengtsson (2009) and Ruonavaara (2010). Kohl (2018: 232) recognizes the recent focus of historical institutionalism theory in housing research as bringing new social theory nuances to the discipline. Historical institutionalism is still being used to explore housing, both in England and internationally (see Outerio (2020) in Brazil, Al Mulhim (2022) in Saudi Arabia and Choi (2019) in South Korea for recent examples).

Kohl (2018) notes that as housing is consistently ‘borrowing’ from other theories, it lacks some over-arching original theories, which means that it is hard to build upon research in a structured way, as other social science disciplines have. Whether this is partly due to the localised nature of housing and the subsequent challenges with comparative work, housing analysis must adapt theoretical approaches in inventive ways to study a complex and multi-layered subject. This is where the flexibility of historical institutionalism can be an asset.

Jacobs and Manzi (2017) argue that housing policy analysis limitations can be improved by drawing on historical and comparative approaches. They use a case study from 1970s housing policy to demonstrate how path dependency in institutions is a long-term barrier to reform or change. The case study uses a widely recognized critical juncture in housing policy, stemming from the economic crisis and a change to ‘neoliberalism as a dominant ideology’ (2017: 18). They make a good argument that using historical approaches for further context where comparative ones are difficult could be beneficial. In addition, the geographical and institutional variations in housing, particularly social housing, means the wider and temporal contexts become even more essential.

2.7 Historical Institutional Approach to Tenant Experiences

Historical institutionalism is an established theoretical approach for understanding dynamics in policy and as seen above, it has been successfully applied to housing policy. The theory is currently mainly focussed on the meso-level; however, it is already structured for the inclusion of both the broader legislative ‘macro-level’ and the ‘micro-level’ where the institution and tenants meet.

This thesis has found that often the micro-level of tenant experiences in housing policy analysis is kept separate. There are several speculative reasons for why this is, perhaps because tenants are not a defined institution; because policy is delivered in a top-down approach from these macro and meso levels; because qualitative interviewing is time and cost intensive. Despite the obstacles of why they are often excluded, tenant experiences of major events in housing policy would be able to provide an increased, and arguably crucial, level of detail, for example on an unintended policy outcome. These experiences are valid in their own right, however the ability to integrate those experiences with more formal policy analysis gives, as Hudson and Lowe (2009: 288) describe, the ‘full flavour’ of ‘The Big Mac’. The broad, nuanced nature of historical institutionalist theory means it is a particularly good base for integrating tenant experiences within existing policy analysis to get that ‘full flavour’ (*ibid*). This suggests that historical institutionalism has merit and is worth researching further to see if it can combine with tenant experiences.

To do that, this thesis will begin by applying a contextualised historical institutionalist analysis on the history of housing in England from the formation of housing provision as we know it today. In order to explore how tenants have experienced policy changes during critical junctures, those policy change junctures first need to be identified. This will be done using this theoretical framework to identify key critical junctures and see the subsequent policy changes. These identified policies can then be used as the base for combining with tenant experiences. To conclude, historical institutionalism is a well-established theory that works well for housing and is structured in a way that allows for the natural inclusion of tenant experiences. It is therefore likely to be an effective framework for integrating tenants’ experiences of major housing policy changes and the policy process.

CHAPTER THREE: A HISTORY OF ENGLISH SOCIAL HOUSING

3.1 Introduction

As established in the previous chapter, historical institutionalism is a particularly well-structured theory for integrating tenant experiences of policy change. To establish the context for these experiences, first one needs a history of housing in a historical institutionalist framework. From this, the key critical junctures identified through historical institutionalism can be made. This can then be used to see if the historical institutionalist approach first lines up with the tenant experiences, and then as a prompt to hear about the tenant's experiences of those critical junctures if they do not identify them. Therefore, this chapter will look at the history of English social housing with a historical institutionalist lens to identify the main critical junctures.

Any history of housing would invariably have to have an ambiguous start date, as humankind has always needed a form of shelter. Housing is considered as part of Maslow's Hierarchy of Needs (1943), as both a physiological and a safety need, under shelter and personal security. It is not necessary for this history to go back to cave dwellings, but it is worth having an understanding that basic, unstable, often unpleasant and generally inadequate living circumstances have been the conditions that the vast majority people have lived in for a very long time (Gauldie, 1974). This links to people's expectations of their housing situations, as because these circumstances were considered the norm, they were overall accepted. Over time people's expectations of housing standards have drastically changed, and so too has the notion of whose responsibility it is to provide good conditions and reasonable housing (Burnett 1978:3). The problem of whose responsibility it is to adequately house a population and at a decent standard, is an inherently complicated social question to answer. It challenges an understanding of the difference between a shelter, a house and a home (Burnett 1978:3). Unlike other universal services in England like health and education, social housing provision has, over time, become seen as a 'welfare service' which is based on need (Pawson and Jacobs, 2010:77).

Although this is not a comparative study, it is important to acknowledge the starting

point of English housing policy choices and how the current housing situation could be if a different policy path had been selected initially. What a comparative perspective in housing policy has shown is that the current strong private rental markets of Germany had come out of their government's decision to provide subsidies and private regulation, over the option taken by England at the origin of its 'housing story' (Bullock, 1990). The theory is that what Germany crucially had was time – the industrial revolution had progressed much faster and with greater social effects in Britain, so the need for a solution to the housing crisis was both urgent and unprecedented (Pooley, 1992). In Germany there was also a strong history of subsidies to private landlords, which had never been the case in England, and is commonly regarded as the dominant factor in why private subsidies was not considered as a viable policy option for England during the housing crisis at the turn of the century (Hughes and Lowe, 1995: 3). This illustrates a key part of path dependency – the origin or 'headwater' is particularly crucial. Had the decision been to focus on the private rental market and subsidies through the housing crisis during the industrial revolution, the housing system as we know it today would be remarkably different. It started a course that policy makers in England are still navigating.

This is not intended to be an in-depth, full history of housing, as this has been done in detail (see Burnett (1978), Gauldie (1974), Holmans (1987) and Merrett (1979)). Instead, it intends to highlight major historical events and key points in relatively recent English housing history that provide context, have set expectations, changed expectations and been a likely critical juncture. This identifies the critical junctures that tenants will have experienced. It does briefly consider the longer history of housing in England, recognising that a background of how housing has developed is potentially beneficial when thinking about tenant expectations and experiences. Although some of the longer history may seem far removed from present tenant experiences, this thesis is considering the longer story of societal expectations of social housing and how that impacts tenant experiences. Therefore, a brief understanding of the longer history of social housing seemed appropriate before hearing from tenants.

3.2 Industrialisation and Housing (to 1914)

The main picture that comes to mind from when communities were predominantly rural, is that housing for the poor was made up of pretty thatched cottages, but they were the dwellings of the wealthy, not the poor. The standard for the labourers was quite different. As Burnett (1978: 34) notes, mud cottages were common and even the tiny stone and brick cottages were ‘dark, damp and insanitary, difficult to warm in winter and ventilate in summer’, but most of all were ‘grossly overcrowded for the often-large families who had to eat, cook, sleep and sometimes work at domestic industries in them’. Given this, industrialisation and urbanization’s impact on housing was not a sudden change from idyllic to slum, but instead it was from one type of slum to another, albeit with different issues of overcrowding and hygiene (Burnett, 1978:31). Expectations of housing standards played a key part in why people were prepared to live in accommodation like this. This was an accepted norm and workers were not in a position to band together to protest – this was the standard of the time and although it was unpleasant and unsanitary, there had been nothing else to compare it to. Burnett (1978: 3) describes the new and better housing standards as a ‘modern housing problem’ as ‘new social trends gradually raised housing expectations’. This raising of expectations from tenants led to the ‘origins of policies aimed at its solution’ (*ibid*). This is a path dependent example on a broad timescale, as each change in housing standards set the precedent for the next one. Expectations play a significant role in tenant experiences, which is one of the reasons that historical institutionalism dovetails neatly with housing history.

A change in housing policy occurred after the critical juncture of the industrial revolution. This was for two reasons; first, population growth had exponentially increased and second, agriculture was rapidly giving way to industrial employment (Merrett 1979: 3).

When the mass migration of people from rural areas to towns and cities began, their housing options were extremely limited; there simply were not enough dwellings and certainly not enough within the price most could afford (Harriot and Matthews, 1998: 4). What was new was the population density, as people were living in much closer quarters. However, the crucial difference was that this was the first point where the state intervened (Conway, 2000: 18). The path of state intervention

occurred, not to provide ‘decent’ housing out of a new standard demanded by tenants, or decreed by Parliament, or because of inequality in wages, but because of public health concerns. Rapid growth had meant fundamental structures of sanitation had not been established, making the towns and cities increasingly unpleasant, unhealthy places, where most people lived in slums (Merrett, 1979: 5). The housing was not only overcrowded, but the ‘standard’ tenement blocks or ‘back-to-back’ houses rarely had running water, heating, sufficient sanitary facilities and in some cases enough cooking facilities. This was the cause of a great deal of widespread illness, increased infant mortality and more publicised cases of cholera and typhoid epidemics that affected the upper classes (Harriot and Matthews, 1998: 5).

Given the appalling conditions, it is perhaps surprising that the conditions stayed as dire as they were for so long, but as noted above by Merrett (1979: 5) and discussed earlier in this chapter, housing expectations are contextual and so acceptance of the conditions from the lower classes becomes more understandable. Cholera outbreaks, which led to riots, had affected everyone – most influentially this time including the middle and upper classes (Gauldie, 1974: 101 and Conway, 2000: 18). An argument presented by Edwin Chadwick was also put forth at the time “against disease in the narrowest terms of cost and benefit to the middle class taxpayer” as “ill-health and poor housing reduced the productivity of labour and thereby profits” (Merrett, 1979: 7). Called ‘King Cholera’, this outbreak across social strata was another critical juncture and led to a political response to improve living conditions. It is worth highlighting that it was because of the impact on those with a ‘voice’ that led to the needed changes. If it had continued to only impact the disenfranchised with no voice, one must consider if this would have been a critical juncture.

The realisation that sub-standard housing had an economic cost to the general populous meant that allocating taxes for better quality housing became far more palatable in the political sphere. The funds for the local authorities came, as they do now, from local taxes, so support for changes by the residents of that area was crucial. By looking wider within this period in history, this is an important moment in the ‘path’ of housing policy – there suddenly was an economic prerogative. Harriot and Matthews (1998:5) note that the governmental regulations were focused on enabling local authorities rather than setting obligations or targets, to keep this

support – which is not surprising considering the higher taxpayers and voters were also likely to be the landlords of the sub-standard properties. It was also because local authorities were very new as an institution, they were only set up in 1835 and originally known as elected local councils (Conway, 2000: 18). The arrival of an organised local government institution changed the narrative for housing standards and provision. It could be argued that these new institutions became the foundation of a new expectation in standards of living (Lowe 2004: 19).

The 1840's came with Public Health Acts designed to start to combat the unsanitary conditions. Several of these Acts over the course of the decade were the start of direct government interest and action in housing as a fundamental issue, which coincided with the gradual establishment of structured local government (Conway, 2000: 18). The Acts were specifically designed to deal with the health issues through housing. By 1849 it was understood that clean water was a huge benefit to public health for all classes – mainly after the spread of cholera was determined to be waterborne and this was covered in the 1875 Public Health Act in improving construction standards (Conway, 2000: 18). The Torrens Act in 1868 “permitted local authorities to demolish properties which were unfit for human habitation” (Harriot and Matthews, 1998: 5) and had no mandatory rehousing provision for the tenants of these properties (Merrett 1979: 13). This led to the Cross Act (The Artisans and Labourers' Dwellings Improvement Act) in 1875, and an amendment in 1879, specifically aimed at giving local authorities the more overarching “powers of clearance – demolition – to entire slum areas” (Harriot and Matthews, 1998: 5). The Cross Act also gave some powers to build, but this was only to be done if the properties were going to be sold within a ten-year period – not for the long-term social benefit of local residents.

Merrett (1979:13) notes that there was no recorded tenant opposition to the Acts, but this does not necessarily mean that there was none as ‘working class struggles on a local scale historically have been recorded only infrequently’, highlighting again the lack of voice from the lower classes. Cross was concerned with setting a precedent – a path where society would become dependent upon the state for provision of essentials. Yet it is partly this decision that has set in motion the provision of housing that we see today, both the positive and negative aspects.

In 1888 was the arrival of the Local Government Act that formalised local government and created the County Council (Gauldie, 1974: 295). Importantly, around the same time, the ‘upper levels of the working class’ began to mobilise into political organisations and unions, such as The Workmen’s National Housing Council and tenants’ defence organisations, which became an institutional voice to demand housing reform – either subsidies, lower rents or the idea of council housing (Malpass, 2005: 38). These institutions mobilising had a unified voice. Due to the regulations allowing unfit housing to be demolished, without sufficient housing being built to replace it, there was a shortage of dwellings (Conway 2000:20). The poorest of the working classes and those considered ‘not respectable’ suffered the most during this period as they were priced out of a squeezed private rental market, with no safety net (Conway, 2000: 20). The local authorities still had limited capabilities and no outlined duty of care. The focus, from both the well-organised lower classes and the upper echelons was to put a regulated private rental market in place, not through subsidies or rent control but through private enterprise, with limited council housing provision (Malpass, 2005: 38). It seemed, at the turn of the century, as if this was the likely path of housing policy in the coming decades.

In understanding the context of how the government came to set standards and the creation of ‘decent’ housing stock, we can see the beginnings of how housing policy has been ‘able’ to evolve. This initial foray into government involvement in housing standards was a product of a combination of factors, none of which could have been easily predicted, coming out of critical junctures. However, it set a precedent. As Lowe (2011: 44) remarked, “a door opened that was to lead in the end to the mass provision of state subsidised ‘council housing’, at its peak in the 1970’s accommodating very nearly one third of the whole population”. This decision made decades earlier, and with the specific intention that it would not lead to state housing provision, in fact led to local municipal institutions and authorities becoming increasingly ‘self-reinforcing’ over and over after the two World Wars in setting standards and providing a great deal of housing.

3.3 War, Rent Control and the Emergence of Council Housing (1914 – 1939)

From the path of housing policy that has emerged so far, it seems only fitting that it took a World War and a fear of 'industrial unrest' in 1915 to be the critical juncture that, albeit briefly, allowed rent controls to be introduced (Orbach, 1977: 8). Before the First World War, housing was already in short supply. There were philanthropists highlighting these problems, such as Octavia Hill, and tenants were already taking action (Merrett, 1979: 15 and 33). By 1915, the government had no choice but to act in some way to cope with the demand and conditions, as the War had caused rents to rapidly rise and there had been little maintenance over that time (Merrett, 1979: 31). 'Rent Control' was introduced that year, which placed conditions on private rents ensuring they remained at August 1914 levels prior to the War (Malpass 2005:39). This effectively caused private landlords to "subsidise the housing costs of their tenants", which decreased their profits and it is argued that this was a turning point in the then decreasing provision of housing in the private rented sector (Harriot and Matthews, 1998: 6). Rising incomes also meant that those on the higher end of low incomes were able to access, expect and demand improvements in accommodation standards, which were increasing landlord costs as well (Malpass, 2005:34). Again, it is the impact on the middle to upper classes that affected the direction of the policy change from the critical juncture. The Housing Act of 1919 introduced state subsidies for public house building, and although it was intended to be a temporary measure and considered part of the cost of war, it changed housing provision for the next century (Merrett, 1979: 31,33). Government intervention, however, was only considered to be a temporary workable solution and not a long-term responsibility, given that housing had become a 'major domestic political issue' and there were concerns of social unrest (Malpass 2005:39).

Local authorities ended up building over a million properties between 1919 and 1939 (Malpass, 2005:40), which were considered 'high quality housing' (Tunstall, 2020: 11). This was coupled with more 'slum clearances', like the ones during the industrial revolution, as the shortage of housing had created poor conditions once more (Burnett, 1978: 239). That in turn led to more state subsidies for properties (Conway, 2000: 21) and setting an unforeseen precedent, an example of an unintended consequence. Later housing acts in 1923 and 1924 maintained subsidies for housing (Merrett, 1979: 310). The temporary response to a crisis was intended to be limited as it was expected the housing market would recover and fulfil housing

need (Malpass, 2005:40); the intention was not the ‘establishment’ of housing as part of a welfare state. This is a large-scale example of unintended consequences and policy feedback, establishing over time something that was never originally intended. It also continued and increased debates regarding who deserved the subsidies and the idea of the deserving and undeserving (Malpass, 2005:40). Interestingly, as noted by Malpass (2005:41) ‘nothing was done in the early post war years to try to make council housing affordable by the poorest. Politically it was more important to ensure that the housing demands of the better off workers were met’, showing again the marginalisation of the poorest tenants. Council housing was not designed, as it is now viewed today, as a safety net for those in need.

The late 1920s and into the 1930s saw a drastic increase in private housebuilding, but only 15% of this was aimed at those who were renting (Merrett, 1979:53). Despite this, the Government’s housing policy changed in the Housing Act of 1933 restricting local authority building, as private enterprise was now considered to be filling housing needs, so any subsidies should be ‘channelled to the poorest fraction of the council tenant population’ (Merrett, 1979:55). By 1934 Labour claimed that private enterprise had failed and the only way for decent housing to be provided to the masses was through local government as ‘only the public authorities can do the job in the way it must be done – comprehensively, speedily and efficiently’ (Labour Party, 1934, quoted in Malpass, 2005:63).

It was the critical juncture of a World War that opened this housing policy shift. Previous housing policy choices had also set a precedent for the options available to meet housing needs, as seen in a comparative glance at other countries in Europe with a stronger base in private rental regulation. It is particularly interesting to consider the pragmatic, temporary beginnings of social housing, showing the longevity of unintended consequences and policy feedback.

3.4 Social Housing Expansion and Reduction (1939 – 1969)

As has been established, the post-war welfare debate was fundamentally shaped by what was, or was not, already in place. The shortages after the destruction of the end of the Second World War (WW2) in 1945 led to a “strong public and political

consensus for an active council house building programme” (Conway, 2000: 22). Indeed, over the next 25 years until the 1960s, state subsidised house building progressed at an incredible rate, both in new builds and in replacing ‘problem areas’ (Malpass, 2005: 39). By the end of WW2, the estimate was a shortfall of two million properties (Holmans 1987: 93). Due to the precedent set after WW1, Attlee and the Labour Government in 1945 ‘needed no persuading that it would have to play a major part in promoting new homes at a time of urgent national need’. Aneurin Bevan, the Minister for Health, which covered housing until 1951, was particularly keen on local authority house building and for the ‘high-space standards in new council houses’ (Malpass, 2005: 65). By 1961 ‘social housing housed 24 percent of all households’ (Tunstall, 2020: 15). Housing was particularly fragmented however, as although Health had ultimate responsibility for housing, different aspects were also spread across the Ministries of Supply, Production, Labour and National Service, Town and Country Planning and Reconstruction. Not establishing a Ministry of Housing was considered Attlee’s greatest error (Malpass, 2005:67). Perhaps because a Ministry of Housing was not created after WW1, there was no path dependent precedent to do so this time.

The rise in prosperity from 1945 to 1970 led to huge improvements in living standards across all demographics. Expectations were also changing after WW2, not only were families living differently, but they were using housing differently. During the post-war period standards shifted dramatically, and an indoor bathroom and toilet were now considered basic essentials. There were also changes in the way people lived, for example, the kitchen used to be a small, scullery type space and the demand changed to a large, well-planned kitchen-dining space – the growing appeal of convenience appliances and family time (Burnett, 1986:281).

The Housing Repairs and Rents Act of 1954 showed that the government believed that the post-war housing shortage was ending and that there needed to be a return to slum clearances and a reduction in general needs subsidies (Merrett,1979: 248). The Housing Corporation was set up in 1964, encouraging housing associations to grow and fill the gap the state was unprepared to fill (Burnett, 1986: 287). Labour came back into power in 1965 and over the next five years built approximately 900,000 new social housing properties (Burnett, 1986: 288). Yet their White Paper in 1965

laid out that owner-occupation was the aim and private rent at reasonable cost was preferential, so that ‘the programme of subsidised council housing should decrease’ (Merrett: 1979: 255). Social housing was therefore now aiming to be intended for those in need only, not for low-income workers.

The government needed to fill an immediate need at the end of WW2. Malpass (2005: 74) notes that it is perhaps unusual that after a critical juncture as large as this, that there was a lack of drastic reform in housing, despite the sheer volume of houses built. The repeat of the approach to housing from WW1 showed that there had been a precedent set that had restricted some later choices. This period shows that even with a critical juncture, change can still be constrained in unexpected ways.

3.5 The Reshaping of Housing Associations (1970 – 1979)

When the Conservatives returned to power under Edward Heath in 1970, their stance on social housing policy was made abundantly clear: the ideological ambition was to make radical changes by reducing the state’s role in housing and promote owner-occupation. This was partly due to the economic situation but also because the existing council housing now needed maintenance that was costly (Harriott and Matthews, 1998: 8). By 1971 council and housing association homes had overtaken private renting (Tunstall, 2020: 15). Hodkinson and Robbins (2013:7) note that in hindsight this period showed the ‘unsuccessful efforts of Heath’s Conservative Government to marketise council housing rents, which prefigured an ideal-type private market system devoid of government subsidy, intervention or planning controls, with most people owning their own home and the state guaranteeing an ambulance service for the genuinely weak’. This was attempted through privatising housing stock and trying to change the societal narrative that private market housing was preferable. Fitzpatrick and Lawson (2014: 599) argue the emergence of the needs-based letting system in the 1970s then moved social housing to something provided mainly for disadvantaged households, rather than open to working families.

The economic oil crisis in 1974 and increase in inflation had a huge impact on the British economy, and the subsequent rescue loan from the International Monetary Fund was contingent on public expenditure cuts (Malpass 2005:102). This was the

critical juncture at the start of the reduction of the established welfare state. The overarching government ideology worked on the premise that capitalist markets were by nature efficient, but local authorities were inefficient and a waste of public finance (Malpass, 2005: 101). The Housing Finance Act 1972 began by removing some subsidies – aiming to move poorer households to “fairer rents”, where council rents were similar to private rents, and richer council households into home ownership (Whitham, 1982: 29). The 1974 Housing Act increased the role of housing associations and offered government grants to assist in providing low cost (but not government) housing (Harriott and Matthews, 1998: 8). These new subsidies and the Housing Corporation meant a boost for housing association powers and introduced the Housing Association Grant, funding that meant building for housing associations that was ‘virtually risk free’ (Malpass 2005:115). This allowed housing associations to build and gain substantial property portfolios over the next decade (Malpass, 2005:115). Manzi and Morrison (2018:1925) note that that this was a ‘turbulent context’ as housing associations had to balance their social purpose in a non-profit sector with the ‘demands of commercialism’. Mullins (1997, 302) describes this as ‘placing housing associations in a hybrid position between the state and the market’, into a private structure that also stopped them being able to develop social housing further. This marked the move of housing associations as fringe, small providers of housing into the centre of housing provision (Malpass, 2005: 117), but in an unusual way.

As moving to an entirely privatised housing system was not a viable political option, the government created institutions like the Housing Corporation as a counterpart to local government (Cullingworth, 1979: 144). The Housing Corporation was responsible for distributing the Housing Association grant, alongside regulation and registering housing associations, giving them a great deal of power over existing institutions (Malpass, 2005: 115). By 1975, Labour had returned to power and the Housing Rents and Subsidies Act 1975 cancelled the ‘fair’ rents plan, with the intention of a housing review. The extremely quick turnaround in housing policy over these three years, with both economic and political elements, to try to reduce the state’s role had clear fallout from its history: as has been clear throughout the review so far, housing is difficult to amend quickly. Malpass (2005:104) notes that ‘in the end radical reform was rejected’. In 1977, the Housing Policy green paper had

extraordinarily similar plans to the Conservatives, with a provision that council housing should have a small, but important, place (Whitman, 1982: 30). However, their policy was again neither radical nor implemented properly as it turned out to be extremely difficult to bring in their proposed policy changes, showing the difficulties in policy feedback. Manzi and Morrison (2018: 1927) note that this dichotomy is a growing field of study within housing, how the ‘theory of institutional logics can be applied to interpret the relationship between social and commercial goals in the not-for-profit housing sector’.

Housing associations became the championed providers of social housing over this time, and as Malpass (2005: 117) observes, the ‘seeds of a way to bypass the local authorities had been sown’. They were groomed to be the ‘third arm’ of housing policy, to work in the institutional space between private market and state provision (Manzi and Morrison, 2018:1927).

3.6 Welfare Changes and the Right to Buy (1979 – 1997)

The biggest path divergence since the council housing expansion after the World Wars occurred during the Conservative government’s rise to power in 1979. The post-war economic boom was over, and the following economic crisis had led to a significant and partisan re-evaluation of welfare state provision. The critical juncture opening this path was oil prices skyrocketing and significant changes to employment, particularly in the north of England with the end of mining communities, creating an atmosphere of unrest (Malpass, 2005:101). Through an approach of ‘new’ faith in the market economy, they instigated a new ideological narrative in both politics and the media, describing public bureaucracy as ‘inefficient’ and that commercial approaches would improve public services (Pawson and Jacobs, 2010:79). This was justified through discussions of ‘value for money’, ‘public choice’ and the portrayal of welfare agencies as self-interested. The aim was to use the approach of ‘choice’ as a way of introducing competition for public services, and for social housing this meant ‘compulsory competitive tendering of local authority housing management services’ (Pawson and Jacobs 2010:79). As explored later, the notion of choice in social housing is a complicated concept, particularly for the most vulnerable tenants, who despite the name, were still left with no actual alternatives. It needs to be noted

however, that social housing is often the best option for those tenants in terms of stability, rent and property standards, and is often a positive experience.

Continuing Edward Heath's promotion of owner-occupation path, this critical juncture allowed home ownership to become one of the Thatcher administration's main policy aims, with the 1980's Housing Act introducing the 'Right-to-Buy' (RTB) policy. This allowed council tenants to purchase their home at a substantial discount (Harriot and Matthews, 1998: 9) and was a major change for social housing. There were three factors that may explain why this policy was, in some regards, very successful. Firstly, it had a positive impact for better-off tenants, as nearly 1 million purchased their home in the first few years; secondly, it did not immediately adversely impact the poorer tenants and thirdly, it reduced local authorities' maintenance bills (Malpass, 2005: 110). The Conservative emphasis on home ownership did have some positive outcomes for those who were able to buy. However, coupled with a lack of building by councils, the RTB led to a loss of council properties for others in need in the longer term. It also had wider impacts, including a sense of unfairness from those in private rental who were not able to purchase at a discount and who were paying higher rents due to the removal of the Exchequer subsidy (Malpass 2005:110). The long-term effects of the RTB on those who had to remain social housing tenants are still being seen and explored today, over forty years later.

The removal of the Exchequer housing subsidy had a huge impact as the cost of housing rose. The Social Security and Housing Benefits Act of 1982 was intended to make housing benefit less complicated as the number of claimants subsequently rose as a consequence. It made the local authority responsible for its administration, to separate it from being a housing subsidy (Malpass 2005: 108) moving the institutional control from the macro to the meso. The long-term effects of this policy are also still occurring, as housing costs rise, and the housing benefit bill increases.

A White Paper on housing in 1987 tasked local authorities to 'see themselves as enablers to ensure that everyone in the area is adequately housed; but not necessarily by them' (quoted in Harriott and Matthews, 1998: 10). From a historical institutionalist perspective, it could be argued that the housing 'institution' was not

being abolished, but that their proposed role was more in line with the original aim in the Cross Act. The White Paper came alongside already decimated budgets with further huge budget cuts to housing, forcing some authorities to do a 'large scale voluntary transfer (LSVT)' of housing stock to local housing associations (Harriot and Matthews, 1998: 10). Two crucial things came out of these changes, evidencing that even in critical junctures, an element of the path dependency still plays a role in the outcome. The first was that the private market rents were simply too high, and the Housing Benefit bill rose dramatically (Conway, 2000: 25). The lack of any previous private rent regulation meant there was no precedent to try to control it - and indeed counter the growing housing benefit bill. The second was that the local authorities were being treated with some hostility, as for the first time they were being viewed as part of the problem (Malpass, 2005: 110). This led to the Housing Act of 1988 and the Local Government and Housing Act 1989, which aimed to expand housing supply through markets and reduce local authority housing (Malpass 2005:133). Hodkinson and Robbins (2013:8) described this as the second wave of privatisation 'aimed at ending the municipal monopoly over social housing by enabling (read: cajoling) local authorities to dispose of single estates and entire stocks to mainly voluntary housing sector housing associations'. Over the late 1980s this, combined with the reduction of tenancy protections, saw gradual but significant changes to social housing provision.

The early 1990s saw the Conservatives remain in power, with John Major taking over from Margaret Thatcher, and the push for privatisation, owner-occupation and reduced public spending remained priorities. By 1992, there was a recession in the housing market, subsidies were being further reduced and the provision of social housing was aimed at being funded privately (Malpass 2005:137). The housing market collapse caused a huge increase in homelessness and those living in temporary accommodation. Hodkinson and Robbins (2013:9) note that the 'number of households officially accepted as homeless tripling from 53,000 per year in 1978 to nearly 149,000 by 1991 in England alone', in part due to the significant reduction of housing stock from the Right to Buy and a lack of housing development. The 1996 Housing Act changed the legal rights for homeless people, taking away the right to permanent accommodation and only offering two years in temporary accommodation – which was already in short supply – in hostels or private provision (Hodkinson and

Robbins, 2013:9).

There were radical changes under the Conservatives during these critical junctures. The introduction of the Right to Buy, the move to housing associations, removal of homeless protections and the removal of private sector rent controls were critical changes in housing policy that have had a long-term impact on tenants and policy (Malpass 2005:110). It was the first move to greatly reduce the state's involvement in housing provision since the start of WW1. This had an effect on the path and trajectory of New Labour's subsequent housing plans and their precedent has continued to the present day. It demonstrated that even though dramatic changes can occur, there are still constraints left by previous decisions. Even where political values and ideals would prefer there was only privatised housing, the institutions established to provide and regulate social housing are 'sticky' and hard to remove completely (Hudson and Lowe, 2004: 177). Cole *et al.* (1994: 156-157) discuss the problems of implementation of completely new policies, noting that it is difficult to remove or restructure an institution (partly because of unions, another institution) and it can be hard to meet new policy demands through 'inappropriate organisational structures' that cannot be changed easily.

3.7 New Labour and the Global Financial Crisis 2008 (1997 – 2010)

Welfare services and housing were a key part of Labour's manifesto in 1997, introducing the concept of public choice and a change in welfare state dialogue. Kemp (1999) and Ford (2003) commented that in many ways New Labour's housing policy resulted in much of a continuation, showing path dependent constrictions. There were some incremental changes to homelessness policy, housing standards and the removal of competitive tendering for housing management (Malpass 2005: 140). Yet the overarching narrative of 'value for money' and the presentation of local authorities as inefficient, led to their introduction of 'Best Value', which had a similar degree of inspection and expectation for local authority service provision.

New Labour housing policy was formed during a time of increased housing demand and an increased housing benefit bill, leading to both policy continuation and 'substantial spending' (Tunstall, 2015: 2). Dorling, (2015; 9) highlighted the rise in

the housing benefit bill – rapidly rising from £5 billion in 1989 to £35 billion by 2012 and he speculated that with the lack of new affordable housing and mortgages this figure is set to keep rising. To counter a lack of previous investment, in 1999 the Decent Homes programme was announced to make significant improvements to social housing properties and neighbourhoods, intended to go up to 2010 (Tunstall, 2015:2), reflecting the rising expectations and standards. The setting of satisfactory housing standards targets through the Decent Homes Standard was a further step in improving living conditions, but the regulation of the housing associations and councils to deliver it was complicated (Pawson and Jacobs 2010: 81). This ‘top down performance management’ of targets came with high costs and Pawson and Jacobs (2010:82) argue that it also came with a skewed approach towards ‘process focused targets at the expense of improving end-user outcomes’ alongside some demoralisation amongst staff who felt targets were a ‘distraction from fundamental service delivery objectives’. Housing organisations that were classed as ‘excellent’ were also able to apply for additional funding. Many set up ALMO’s (Arms Length Management Organisations) as a result, to try to improve service delivery and increase their chances of gaining the extra funding. This move had some considered successes and Pawson and Jacobs (2010:88) note that their performance indicators showed an improvement in services for tenants, such as faster re-letting for empty properties. Malpass (2005, 192) adds that this money came with ‘strings attached: it was contingent on further reform and organisational change, including increased involvement of the private sector in the delivery of essential public services’. Given how difficult these entrenched organisations are to change in a major way, financial incentives allowed for incremental changes.

The Tenant Services Authority was formed in 2008, designed to be a regulatory body for social housing to help tenants. The formation of this followed ideological lines and came out of an independent review by Cave (2007) showing that the housing system was more focused upon the providers’ than tenants or tenants needs (Pawson and Jacobs, 2010: 82), which had been the case historically. It recommended that social housing tenants had an increased voice in their housing choices. The Cabinet Office report (2006: 10) stated that there should be engagement with the tenants’ voice, ‘defined as the opportunity for public service users to express opinions and have them heard and acted upon’. Although this was its aim, the reality was that the

most social housing tenants did not have legitimate alternative choices, coupled with issues of participation and social capital limiting their scope to express opinions (Pawson and Jacobs 2010:82). There were deliberate steps to improve tenant engagement and voice through the Tenant Services Authority and to take a more inclusive approach, though the success of these appears to be mixed. Pawson and Jacobs (2010:90) describe this period as one of ‘refinement’ of policies, or ‘fine-tuning reform mechanisms’. Part of their analysis was the understanding that part of the role of the provider was to ‘manage expectations’ and to recognise that ‘social housing ‘customers’ are nowadays drawn from a relatively narrow social base’, making the discussion of choice a limited one.

The 2008 global financial crisis had a significant impact on housing in all sectors. This critical juncture had a huge economic fallout and it allowed subsequent housing policy agendas to be justified and enacted with a degree of public support unlikely prior to this (Jacobs and Manzi, 2013: 214). Jacobs and Manzi (2013: 221) argue that the consequent austerity programmes were primarily an ideological construct, particularly in regard to housing. Bradley (2011: 3) noted the only housing that could ‘withstand the collapse of the housing market’ was social renting, and over the next year ‘100,000 extra people joined their local authorities’ housing waiting lists’. The impact of this is still being seen.

Although not obviously following a critical juncture, it is worth noting the establishment of the National Tenant Voice organisation set up by Labour in February 2010. Its aim was to give tenants an organised voice in the areas of advocacy, research, communication and support. It was the first official attempt at providing tenants with an institutional setting. This was shut six months after launching, after the election of the Coalition government in July 2010. Although it was not functioning for long enough to have influence, it may set a future precedent for something similar.

3.8 The Coalition and Housing (2010 – 2014)

The Coalition government came into power in an unusual way in May 2010, with the full scale of the issues from the 2008 global financial crisis becoming apparent. This

financial crisis was a critical juncture in global and national politics and enabled some drastic policy changes under an ‘unprecedented’ austerity drive, some out of apparent necessity and others based more on party ideology (Hodkinson and Robbins 2013:2). Gibb (2015:155) describes this period as a ‘backdrop of recession followed by a slow and variable economic recovery’. The Institute for Fiscal Studies in 2010, as highlighted by Hodkinson and Robbins (2013:3), described these austerity measures as disproportionate as ‘they hit the poorest households more than those in the upper-middle of the income distribution in cash, let alone percentage terms’.

The financial crisis critical juncture led to austerity measures that disproportionately affected social housing tenants. Prior to the election David Cameron spoke to Inside Housing in early 2010 claiming the Conservatives position was that they ‘support social housing, we will protect it and we respect tenants’ rights’. However, not long after the election, proposals to end lifetime tenancies were soon underway (Hodkinson and Robbins, 2013:3), a major change in policy. The Decent Homes programme was significantly scaled down but it was allowed to continue, though after this local authorities were expected to manage this within their budgets (Tunstall 2015:3). Tenant organisations were also reduced in the wake of the 2010 Localism Bill. The Tenant Services Authority and the National Tenants Voice were disbanded, in the ‘bonfire of the quangos’ that David Cameron and the Coalition Government decided were surplus to requirements (Bradley 2011:7). Tunstall (2015:2) argued that this policy direction clearly showed that the Government wanted to reduce ‘state involvement in directing and implementing housing policy, particularly at national level’. These changes led Fitzpatrick and Pawson (2014: 597) to question whether these policies were intended to cross a ‘critical threshold’, moving social housing from ‘providing a (permanent) ‘safety net’ to a (temporary) ‘ambulance service’ - an interesting parallel to the original intentions of the Cross Act.

The previous attempts to include tenants and provide choice were quickly abandoned by the Coalition Government when they came to power. The Localism Bill 2010 set out significant social housing reforms to security of tenure and rent setting. Social housing providers could now set shorter, two year flexible tenancies instead of lifetime ones and homeless households were allowed to be offered private rental

accommodation (Tunstall 2015:3). Bradley (2011:3) reasons that the removal of tenure security and oversight made it clear that ‘social housing tenants are no longer to be considered as bearers of rights and are to be returned instead to their identity as irresponsible, workshy and undeserving’.

The Localism Act 2011 established that government subsidies for social landlords for new homes were only given if the rents were higher than ones for social housing had been usually (Tunstall, 2015:3). Due to the increasing privatisation of funding for housing associations, subsidies were decreasing (Mullins, 1997: 303). It encouraged housing associations to set rents nearer private rental market levels, classed as ‘Affordable Rents’, decreasing the gap between the sectors (Bradley, 2011:5). Housing associations had to start charging up to 80% of local market rates, to meet their private funding loan repayments, further driving up costs to tenants (Manzi and Morrison, 2018:1928). In addition, it placed restrictions on housing benefit payments and the setting of these benefit caps in effect reduced the number of affordable properties (Tunstall, 2015:4). The criticism of the housing benefit system by the Coalition was described as ‘unsustainable’ and ‘out of control’, as housing benefit expenditure had had a ‘50% real terms increase’ in the previous ten years (Hodkinson and Robbins 2013:15). The benefits cap had a huge impact, with London and the Southeast hit hardest due to the higher private rental costs. The lack of regulation in the private rental sector meant it was likely that those forced to move by the benefits cap would find themselves in sub-standard conditions, forced to share or live-in overcrowded conditions, all of which would have impacts on health, education and basic living standards.

Commonly known as the ‘Bedroom Tax’, the Welfare Reform Act 2012 introduced the ‘social rented sector size criterion’. This was another loss of tenure security for social housing tenants (Tunstall, 2015:4). This was intended to be an incentive for tenants to move to a property of the minimum size and increase the number of larger properties on waiting lists. If tenants were considered to be under-occupying, there would be a financial penalty. The penalty was a reduction in housing benefit of 14% for under-occupancy of one room and 25% for more than one (Gibb, 2015: 148). Lord Best, as the bill was going through the House of Lords, emphasized that ‘most couldn’t, in practice, downsize or move to escape the charge because of a lack of

alternative and other inhibitors to moving, it is a de facto compulsory levy' (Gibb 2015:148). There is certainly an issue with how to manage an efficient use of housing stock to house those in need, and this is accepted and noted by Tunstall and Gibb as well as others. Gibb (2015: 149) notes however, that this approach is more to do with 'ideological discourse', than efficiency. Hodkinson and Robbins (2013:18) second this, describing the shift in focus on the supposed failings in the social housing system as being the cause of the problems in demand and an unfair system of allocation, rather than a lack of funding and privatisation. The bedroom tax has been widely condemned, both politically and socially, and there is evidence to suggest that it has certainly caused suffering for those in need, particularly where appropriate alternatives were not available (*ibid*). There were 'Discretionary Housing Payment' budgets for those who could prove a short-term need but these were complicated to manage and allocate (Tunstall, 2015:4). Exemptions for those with disabilities were complicated and Gibb (2015:157) evidenced that 'disabled [people] are massively over-represented in those affected by the bedroom tax'. The bedroom tax is a product of the financial crisis critical juncture, with a significant impact on older tenants. The impact of this for tenants is a continuing one.

Although not solely a housing issue, Universal Credit has affected many social housing tenants and it was considered likely to play a role in tenant experiences. Universal Credit was first proposed in 2010 to simplify a complicated benefits system, including housing benefit, and had a limited roll out in April 2013, to many problems and criticisms. The aim was to reduce complexities amongst various benefits and make the transition from benefits to work easier, with the idea of 'making work pay' (Policy Paper 2010-2015). This reform had winners and losers, with some experiencing income gain and some income loss. Payments were moved from weekly to monthly and this had particularly poor implications for women and single parents (Monaghan and Ingold, 2018:4).

The Coalition government did, as they intended, reduce the central government's housing responsibilities. However, Tunstall (2015:8) argues that it had another outcome, that 'a possibly unintended consequence was to place limits on government's ability either to achieve its immediate housing policy goals or to address structural housing issues, including insufficient supply and systemic risks'.

The cap on benefits without any other regulation, the bedroom tax and the framing of benefit claimants and the benefits system in its narratives have had a huge impact on the stability of social housing for tenants. Stability suddenly was no longer guaranteed for tenants, though it was still considerably better than the private rental market. The austerity measures following the global financial crisis allowed some drastic policy changes, which have disproportionately affected those with limited resources.

3.9 Policy Amendments, Grenfell and Unprecedented Times (2014- onwards)

This part of the literature review was stopped at the beginning of the interview process in 2019. As seen throughout this chapter, critical junctures open the window for significant changes in policy. The resulting change in policy is rarely immediately enacted, as the new policy direction often takes time to be implemented. This section will identify potential critical junctures, however the policy out-workings of them are still not clear at the time of writing.

In 2015, the General Election brought an unexpected Conservative majority government, and Manzi and Morrison describe this as a critical juncture for housing policy, as the significant policy changes of the coalition were sustained (2018: 1928). Austerity policies were pursued and Universal Credit continued with its on-going challenges, such as the increased conditionality, which was causing some public concern (Monaghan and Ingold, 2018:5). Williams *et al.* (2022: 3) found that Universal Credit had a ‘significant effect on housing security’ during this time.

In June 2017 there was a fire in a high-rise, council owned, social housing block of flats called Grenfell Tower in Kensington, London. Cladding, which had been applied to the building to make it look more attractive, exacerbated the fire and at least 72 residents died. There was significant public outcry, particularly when it was found that the residents had previously raised concerns about safety with their social housing provider, Kensington and Chelsea Tenant Management Organisation (KCTMO) that had been ignored or dismissed (Leaney, 2022: 1114). Leaney (2022, 1114) asserts that this showed there was a ‘systematic devaluing of the lives of

residents inherent in the failure of the KCTMO to respond to safety concerns and carry out basic maintenance’.

Carr *et al.*, were still considering what the policy implications of the Grenfell tragedy might be in 2022, five years after it had happened, asking ‘whether (and if so, how) the fire provoked a critical juncture that opened a policy window in relation to social housing residents’ (2022: 10). They do this using a historical institutionalist framework to see whether Grenfell is, or will become, a critical juncture for social housing policy and perhaps one that promotes and elevates tenant voices. Leaney (2022: 1115) commented that the policy response showed the ‘invisibility of the lives of the residents of Grenfell Tower’. Carr *et al.* (2022: 10) observed that since the Grenfell Tower tragedy, the ‘failure to listen to those who live in social housing became political as it had never been before’. Though, as Carr *et al.* (2022: 10) asserts, ‘abrupt change’ in policy is possible following a critical juncture and Grenfell highlighted the exclusion and lack of power tenant voices have in social housing, yet it did not result in significant policy changes to elevate tenant voices, indeed, the response has been ‘more limited’ than perhaps expected.

The biggest response to Grenfell so far has been the ‘The Cladding Scandal’ (Brill, 2022: 226), where the same flammable cladding materials had been applied to other multi-storied buildings causing safety concerns and outcry. This has impacted across all tenures, but notably for owners, where the cost of rectifying this, and the question of who is accountable for these regulatory failures, is being determined. This is reminiscent of the public health crisis (see Section 3.2), where it is the impact on the middle classes that prompts a policy change, rather than the effects on those in poverty who have little voice.

Although Grenfell occurred in 2017, it was not put on the Timeline of Critical Junctures (Figure 2) in the Conclusion below. This is because, firstly, resulting social housing policies had not been established as either it had occurred too recently or it was not going to be a juncture for social housing. Secondly, none of the properties in the area where the interviews were being held had any high-rise buildings or issues with cladding, so there was less geographical relevance and different housing stock.

The last few years, spanning 2016-2023, have been often referred to in the media as ‘unprecedented times’. Between Brexit, the Covid-19 pandemic, the war in Ukraine and the cost-of-living crisis, amongst other events, there is a huge amount of uncertainty across every sector, including housing. Manzi and Morrison (2018: 1939) recognise that the increased risk to the housing market due to Brexit is likely to have an impact on every aspect of housing. At the very minimum, a loss of jobs is likely to raise demand for social housing or benefit provision. Brexit and more recently the war in Ukraine, have also brought rising tensions regarding immigration. Housing allocation policies are at the forefront of that, exacerbating unpleasant and highly politicised debates, such as the idea that immigrants are ‘taking’ properties that should go to ‘more deserving’ applicants such as Armed Forces personnel (Hodkinson and Robbins, 2013: 18). The effect of the Covid-19 pandemic on housing and on tenant experiences, which had not started during the interview process for this thesis, is now beginning to be studied, but is beyond the remit and timeframe of this thesis.

3.10 Conclusions and Gaps

As seen throughout this chapter, the creation of government controlled social housing was not formulated to be that at all; it was intended to be a temporary solution to the post-war housing crisis. Yet in public opinion and public policy, social housing is now seen as an essential part of government provision for those who are vulnerable or in need. Regardless of the way it was originally intended, social housing provision is now firmly embedded in English society. Through policy feedback and path dependency, it is very likely to remain so in some form.

This history of housing explored above has identified 7 key critical junctures in modern social housing up to 2017, that is within the scope of this research in Figure 2 below:

Timeline of Critical Juncture Policies in Social Housing since 1970

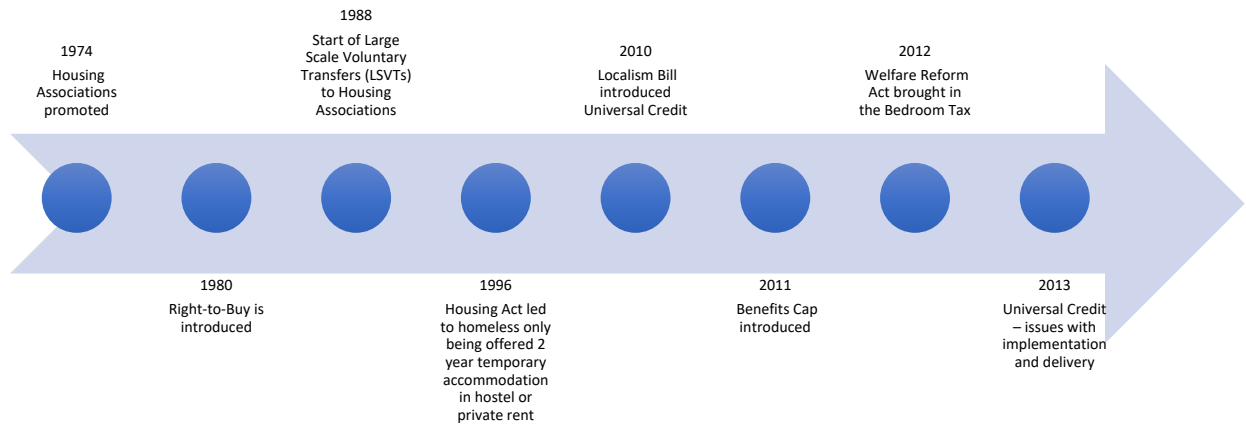


Figure 2 – Timeline of Critical Junctures in Social Housing since 1970

Alt text: An arrow showing the critical junctures in chronological order.

The history of social housing from a historical institutionalist perspective aims to show the impact of past policy decisions on institutional and future policy direction. What we cannot learn from this is how it has affected tenants who are the direct recipients of these decisions, with no say or alternatives. How these policy changes affected tenant expectations, experiences and responses to policy is either unknown or not integrated with the historical events.

As governments try to amend and shape public policy to fit their ideology, these established institutions come under scrutiny. Jacobs and Manzi (2013:222) claim that the ‘government have manufactured a particular conceptualisation of the housing crisis and overlooked the “real”, lived experience of social groupings’. As policy changes are most likely during a critical juncture, gaining an understanding of the effect of this from a tenant perspective should help to inform both policy decisions and the likelihood of whether they will be successful. Jacobs and Manzi (2013: 222) reason that ‘housing issues are symptomatic of fissures and class conflicts being

played out and more work will be needed on the nature of these conflicts and their wider significance’.

Pawson and Jacobs (2010:78), whilst critiquing New Labour’s public service reform, also raise an interesting point when looking at testing the efficacy of governmental claims of ‘reform success’. Who determines whether reform has been successful? If those who are directly affected have no say in whether things have been successful for them, one must question how accurate this policy analysis can be. In turn, what is the impact for future policy intervention once policy feedback comes into play.

As explored above, understanding the long history and context of English housing policy from a historical institutionalist perspective has many benefits. The key critical junctures in English social housing policy have been identified and put into context, which allows us to grasp some of the reasons for their formulation. What is missing is the impact of these junctures, and the changing expectations, on those living in these dwellings.

CHAPTER FOUR: TENANT EXPERIENCES

4.1 Introduction

The last chapters have considered historical institutionalist theory and housing policy. What has been missing is the tenant perspective, which raises the broader issue of how tenant experiences have been systemically sidelined throughout housing history and policy, and the complicated nature of tenant participation. Housing, as explored above, needs to be situated in the context of wider politics. Social housing has actually been ‘a net contributor to the public purse for many years’, rather than costing the taxpayer (Hodkinson and Robbins, 2013: 19). Yet the social narrative derived by the government and the media often implies the opposite, disempowering those living in the tenure who have limited ability to respond. They argue this deliberate misrepresentation is a ‘discursive device of causally linking social housing tenure to social disadvantage’, reducing the likelihood of tenants getting their say in their housing (*ibid*, 19). This argues for housing history analysis to be intentionally built upon many levels of understanding, including tenant voices.

This chapter will investigate how tenant experiences have been studied so far and ways their stories have been listened to. There are a range of approaches to tenant experiences, but there is very little where they are joined together with policy analysis.

4.2 Why Tenant Experiences Matter: Missing Voices in the History of Social Housing

Dorling (2014) argues that state housing has been ‘residualised and is now reserved only for those perceived as failures’ (2014: 288). However, it is unclear whether social housing residents have a similar perspective, or whether this is an institutional (academic, governmental or provider) view, given the lack of tenant voice in both policy and research. Indeed, this critique applies to most housing research: Burnett (1978), Merrett (1979), Holmans (1987), Conway (2000), Lowe (2004) and Malpass (2005), to name a few. The work of these key authors in housing policy and housing history is illuminating, but the texts have little to no direct conversation with tenants

themselves on their own history. This can be partly attributed to the lack of demand for this aspect of research during the 1970's and 1980's where Cole and Furbey (1994: 149) found there was an 'ascendancy of structuralist perspectives' alongside the 'domination' of housing providers' interests. It has been assumed that social housing tenants' needs, wants and situation were either self-evident or that their perspectives were not worth hearing (Jacobs et al, 2003: 441).

The chances for tenants to affect the policy agenda is small, with the imbalance of power restricting opportunities to participate in the housing policy process. Jacobs *et al* (2003:442) highlight this 'lack of power of vulnerable groups' which in turn 'undermines attempts to influence decision makers and to affect the policy agenda'. This weakens the opportunities tenants have to voice their experience and can trivialise it when they do. The dominant 'voice' heard in social housing research is therefore controlled by various levels of institutions who choose what to ask, when to ask it and how to analyse it. Cole and Furbey (1994:149) comment that the 'imbalance of perspective is scarcely surprising', that tenants views are 'rarely sought' and when they are asked about their experiences, such as through housing association surveys, it is rarely without an agenda. Their observation that the 'biographical gulf between council tenants and most academics has been a spectacular misreading of tenants' experience', must be at the forefront of analysis of the literature below, where this may well have occurred.

4.3 Tenant Experiences Throughout History

Historically, there is a very limited literature base that explores tenant experiences in detail. Gaudie's *Cruel Habitations* (1974) is one of the few older historical housing texts that have an emphasis on the reality of living conditions for tenants, particularly those in slums. Although tenant perspectives through interviews are, understandably, not included, Gaudie endeavours to reflect some of their experiences through the limited historical information available. There are first-hand accounts of the living conditions, but a great deal of the reports and discussion was dominated by landlords and councillors; in essence by the institutions of the day (1974: 6). There were numerous reports documenting the squalid conditions, including one by The Royal Commission on the Housing of the Working Classes in 1885, and in Scotland there

was a report in *The Old Statistical Account* at a similar time describing housing for the poor as ‘small, dark, dirty hovels’ (1974: 24-25).

Given the significant improvements from the standard of living from the slums, coupled with fairly relaxed private rental controls and standards, some council tenants consider themselves lucky to be in comparatively secure housing (Dorling 2014: 232). The size of waiting lists for council housing reflect that the greater security of tenure and higher standards of maintenance are desirable factors in housing. Recent changes to tenancy agreements, such as introductory tenancies and the end of lifetime tenancies have meant that it is less secure than it was, but comparatively it is still better (Dorling 2014: 233). Factors like this mean the importance of the missing tenant voices is as much to do with the positive as it is the negative. As Cole and Furbey (1994: 174) found, social housing tenants have many positive things to say about their accommodation and the security of their tenure meant that it could truly feel like home. They note from the limited work, that ‘these qualities have been too often overlooked’ amongst the criticism.

There have been two notable recent research projects, completed in 2016 and 2017, looking more broadly at housing experiences from tenant perspectives. The first, *Real London Lives* (Rugg, 2016), was a mixed methods study following a large group of Housing Association tenants over a three-year period. It was commissioned by the G15 group, comprised of the largest housing associations in London. The study investigated ‘the impact of family dynamics on housing decisions’, ‘experiences of employment and unemployment’ and ‘household economics’ (Rugg, 2016, 1). Though the scope was much wider than just experiences of tenure, the study was entirely conducted with housing association tenants and these wider questions established and consolidated their experience as a tenant. Rugg (2016: 2) found that for the participants being in social housing was not a ‘disincentive to work’ and that those affected by the bedroom tax were remaining in their property and making cuts elsewhere in order to stay in their home.

Croucher *et al.* (2017) authored ‘Housing and Life Experiences: First interviews with a qualitative longitudinal panel of low-income households’. Funded by the Joseph Rowntree Foundation, the project sought ‘to understand how housing circumstances

affect households' experiences of poverty' (Croucher *et al.*, 2017:1). The study investigated those struggling with poverty and how it impacted their housing, this included homeowners alongside those in private rental and social housing tenants. As part of their interviews with social housing tenants, Croucher *et al.* (2017:2) found that the secure social housing tenancies gave those in poverty the most security during times of change. This made social housing tenancies appealing, particularly to those in the private rental market, though this had led to long waiting times for social housing. Croucher *et al.* (2017:2) noted that 'the path to social housing, however, was torturous, preceded for some by long periods in temporary accommodation, or in overcrowding private rental properties, and it was inaccessible to many, notably single people'. They found that tenant experiences of waiting lists, insecurity in tenure and the discrimination towards single people illustrated the human cost of housing policy problems.

4.4 Combining with the Historical Institutional Literature

Tenant experiences within a loosely historical institutionalist framework have been conducted, though these studies and reports are few and not usually based in England. Bengtsson and Ruonavaara (2010: 200), working mainly in Sweden, highlight 'the importance of historically grounded community studies in understanding the nature of housing estates.' One report that has successfully combined a path dependent approach with an interweaving of tenant experiences in Scotland is by Robertson *et al.* (2008). They completed an historical inquiry of neighbourhood identities in Stirling, looking at critical junctures and the social experiences of the residents. They aimed to look at neighbourhood identity over time, from the perspectives of those who live there, to consider the policy implications for future changes. They found that the early part of neighbourhood history had far reaching implications over time (2008: *vii*) and that housing was found to be 'core in defining a neighbourhood's social identity' (2008: *viii*). An example of this was that a particular neighbourhood in Stirling where the right to buy was not widely taken up had become 'more entrenched through housing allocations policies that reinforced its poorer image' (2008: *viii*), an example of local path dependency. The authors state that the research has illustrated the importance of a 'sociologically informed understanding of neighbourhood dynamics' (2008: *x*), one that certainly would not be possible to gauge purely from a policy or institution-based

study. This lack of understanding of local and individual dynamics impacts both policy success and the tenants' experience of it (2008: x).

The authors emphasise the importance of a historical basis to the study, as without contextualising the conditions of the neighbourhood when it emerged, it is hard to grasp how these policies have impacted over time (2008: x). While recognising its value in certain studies, for most policy-based work the lack of tenant input led to some degree of policy failure. It is through these policy failures that there has been resurgence in the 'reassessment and value of community studies' (2008: 4). Robertson *et al.* (2008), used this as the foundation for their study and the rationale equally applies to this thesis. The institution's role must not be overlooked, but neither must the tenant's role, as they are the ones the housing policies are directly affecting. Robertson *et al.*'s work on Neighbourhood Identity (2008) successfully combines path dependency and the importance of hearing from the tenants themselves.

This Scottish study links with the historical institutionalist literature in another way, acknowledging the policy divergence that has occurred through devolved administrations in England, Scotland, Wales and Northern Ireland (McKee, 2009: 2). Devolution is a critical juncture, and the subsequent separate policy divergences show their own path dependency and policy feedback. In Scotland, as they had historically higher numbers of council housing properties, after devolution were able to use that critical juncture for a change in their housing policy path and the 'Scottish Executive endeavoured to modernise the nation's stock of council housing by re-inventing a housing policy that has enjoyed much localised success and widespread appeal: that of 'community ownership'' (McKee, 2019:3). As McKee (2009:1) describes, 'the policy has developed quite distinctly compared with the rest of the UK'. This highlights the value in a path dependent, historical institutionalist framework.

4.5 Oral History and Tenant Experiences

Purdy and Kwak (2007), Abrams and Fleming (2011) and Aboy (2007) are all academics who have completed research with historical approaches to housing and tenant experiences, but with their primary focus on oral history. Purdy and Kwak (2002, 2007) have worked on using oral history for retrieving tenant experiences of

housing policy in Canada and South American countries, predominantly Brazil and Argentina. They argue that oral history is ‘the principal means of recovering the memories of the people, such as public housing tenants, who did not figure in the great political debates of modern times, but who nevertheless occupied important social and political spaces in their own right’ (Purdy, 2002: 83). Purdy’s assertion that many of those who were directly impacted by housing policies often had no voice in the analysis is worth applying to the study of housing policy in the UK. These types of study are slowly happening, but still minimal within the scope of the literature. Purdy and Kwak’s 2007 article on public housing history in the Americas deliberately sets out to ‘highlight the crucial role played by historical actors such as public housing tenants themselves’ (2007: 357). By placing tenants as ‘actors in the policy process’, their aim was to expand on the ‘complex historical processes’ (2007: 369) and to view social housing as ‘rich sites of oral, social and political history’ (2007: 368). They reference the work of Dinzey-Flores (2007) who studied public housing in Puerto Rico, mainly through interviews with tenants, and found strong permanent communities were developing where the government were intending on public housing being temporary (2007: 369). This example shows how public policy intentions do not always operate as planned, and the use of tenant experiences and perspectives allow research into how the policy has changed and moulded, both in a temporal way and in a geographical one. It highlights the gaps in knowledge in policy analysis where this level of research is not being conducted, claiming it denies the whole picture.

Aboy (2007) employs the combination of oral history and the analysis of a critical juncture in Argentinian housing policy to show the importance of hearing tenant experiences. Although she does not use an explicitly historical institutionalist framework, her approach in analysing housing and Peronism on a macro and meso level is in keeping with the theoretical approach. The inclusion of oral testimonies opens and allows a greater understanding of the complexities in the micro dimension. Aboy (2007: 496) argues that the inclusion of oral testimonies gives the analysis a lived experience, that her article ‘aims to highlight the intimate connection between public policy and individual experience at a microhistorical level by exploring the oral testimony of ordinary Argentinians who benefited from state housing policies’.

Oral testimonies have value as they allow us to hear about experiences that can identify changes in attitudes, culture and expectations (Aboy, 2007: 506).

Aboy found due to the Peronist state's hurried housing policy implementation, tenants experienced in only a few years a transition that 'should' have taken decades (Aboy, 2007: 513). The rapid expansion and building of more houses by the state for the most impoverished sectors of Argentinian society had a profound impact on the ways the tenants lived: the family model shifted from the traditional family to a nuclear model, contained in its own home, but 'maintaining the traditional gender roles of the male provider and the female dedicated to motherhood and home still in place', which had wide impacts societally (Aboy, 2007: 493). Aboy's study shows how oral testimony can highlight the connections 'between politics and individual experience', and her findings showed significant individual and social changes directly caused by housing policy that had been overlooked previously.

One of the few studies in the United Kingdom was conducted by Lynn Abrams and Linda Fleming in 2011, was 'Long Term Experiences of Tenants in Social Housing in East Kilbride: an oral history study', which provided local historical housing analysis alongside lived experiences. This was, again, not explicitly a historical institutionalist study, however their analysis and breakdown of, essentially, critical junctures in East Kilbride local policy showed how oral testimonies could enrich policy research. Abrams and Fleming reasoned that these responses allowed participants to reflect on their experiences and gave insights on 'perceived successes and failures' in tenure (2011: 8). Resident thoughts on the Right to Buy were perhaps unexpected, notably due to the ways tenants were seeing the long-term effects of that policy on their communities. One tenant, Joe, had purchased his house through the right to buy, but had regretted the impact that the policy had had on his neighbourhood in the long-term (2011: 38). There were similar comments from other residents, particularly about how the mixed tenure has caused some divides when people sell the property on quickly, leading to the feeling of a loss of community. Abrams and Fleming's qualitative study was aiming to analyse how successful the town planners had been at meeting their objectives, alongside recognising housing policy as something personal - that these were people's homes, and the objective outcomes had a human dimension that mattered.

The importance of recording day-to-day histories is recognised outside of academic work too. A community research project called ‘Home for Good: A history of social housing in Northeast Derbyshire’ was commissioned in 2016 using Heritage Lottery Funding and hosted by the Derbyshire Law Centre (Home for Good: 2016). The project used oral histories from local residents to provide a personal voice to legal housing changes in the area over time. They collected oral histories, photographs and written accounts of resident experiences, collating them for the community. Although this is not an academic research project and is not expressly social policy, the project recognises the value in these oral testimonies relating to historical changes in housing policy and law.

Cole and Furbey (1994: 149), whilst considering the potential for researching tenants’ movements, note that it ‘may be the subject of a very rich (albeit very unresearched) oral history, and has left very few written records’. They examine some examples of tenant mobilisation and protests, but as found in other research by Lowe (1986) and Pickvance (1977), working class communities often resist more formal organisation, leading to a largely undocumented history (Cole and Furbey 1994: 175). Oral history may therefore be a particularly useful tool for both gathering and formally recording tenant experiences. This will be explored in more detail in the Methodology, but in part explains the lack of literature and the subsequent gap in knowledge and understanding.

4.6 Tenant Participation

4.6.1 The ‘Service User’: Experiences and Participation through the Institution

Interlinked with tenant experiences is tenant participation, usually as part of consultancy with social housing providers. Although participation and experience have different goals in terms of information gathered, participation is often the only opportunity tenants have to share their experiences with institutions. This can be done in a structured and planned way, such as through consultations, or through protest. Information and decisions flow from the ‘upper’ macro and meso levels down to the micro level in a hierarchical way. Participation is the movement of information ‘up’,

from the micro to the macro and meso. Much like swimming upstream, this often requires effort, intentionality and help.

Simmons and Birchall (2007) applied a theoretical approach to the issue of tenant participation and their findings are also applicable to tenant experiences more widely. The temporal element is highlighted – that the context of time, place and institution matters to the outcome. They quote Hawkin and Lowe (1998; 36) who argue that it is ‘important to have knowledge of local social histories and structures to understand how and under what circumstances proactive tenants’ action can develop’. The political context and the locality influence what is considered to be successful participation. Their article consistently finds that effective tenant participation improves tenant circumstances, improves outcomes for housing providers and can give ‘best value’ when utilised properly. However, not all housing providers do give sufficient weight, time or finance to facilitating this, which in turn can decrease tenant confidence and satisfaction – affecting their overall experience.

Bengtsson (1998:99) looks at collective tenant participation in Sweden from a rational choice perspective, where he found that collective action will only occur if it found ‘profitable’ in some way by every individual included. Tenant participation is seen as a positive thing by most institutions, who recognise that if effectively conducted it can improve circumstances for both the residents and the institution. However, Bengtsson notes that the reality does not meet these goals and that ‘activities of real-life tenants are seldom up to expectations and the blame is often thrown on ignorant officials’ (1998:99). Different tenants have different motivations for action, the dynamics between tenants will affect engagement, and there are ‘conditions of cooperation’ that will change depending on the need (198:100). Two additional factors affecting tenant participation are the ‘physical and social conditions of a specific housing area’, where estate design can affect interactions between tenants as well as size of groups, and crucially, the institution the tenants are being called to action for or against. Bengtsson found that, in Sweden, tenant participation was higher and ‘more easily initiated’ in smaller groups of tenants than larger ones (1998:115). From this Bengtsson considers the ‘Institutional Framework of Tenant Participation’, and asserts that:

‘I have discussed the importance of the tenure forms as institutional links on the macro level between the organisational, market, and political arenas in housing,

but of course, tenures are also important on the micro level in defining the rules of local housing games of collective action' (1998:117).

In applying a historical institutionalist approach to tenant participation research, Bengtsson shows that tenant experiences and involvement is crucial in understanding the macro, meso and micro institutional levels of housing. Tenant participation varies in its effectiveness and ability to engage and is dependent upon the institution.

A particular point that Bengtsson makes is worth considering – that the approach to tenant participation, as organised by the institution itself is 'an (explicitly or implicitly) paternalistic perspective' (1998:119). There is therefore a need for researchers to perform independent research outside of institutional constraints and to allow tenants to define the conversation, rather than to attempt to get participation on the terms of the institution.

4.6.2 Through Protest

Cole and Furbey (1994:152) examine the formation and effect of tenant protests as a form of sharing experiences. Tenant campaigning and mobilisation notably increased after the Housing Finance Act of 1972 against rent increases, and again after the Housing Act of 1988 regarding the stock transfer to housing associations. Yet these protests were fairly limited and 'defensive' in nature. They note that the predominantly working-class tenants in social housing were not conducive to political mobilisation, partly due to a lack of alternative housing options and the perceived power the state agencies had (1994:153). There was an assumption that tenants on housing estates form a homogenous 'social base', but this is rapidly changing and there are now more likely to be several smaller sub-communities within each estate, changing the social structure and organisational ability to begin any action (1994: 155). Lowe (1986:113-114) examined tenant mobilisation in Sheffield and found there was working class cultural opposition to establishing more formal tenant organisations and a detachment from institutions in general.

The issue of resources is an important factor in considering tenant participation, interaction and protest. Cole and Furbey (1994: 157) identify that tenant protests 'draw

upon reserves of mutual trust, time, confidence and political knowledge and contacts'. Where protests have been successful, tenants have mobilised and their skills been recognised. Sennett and Cobb (1976) describe the 'hidden injuries of class', such as lack of confidence for those in social housing tenancies which is necessary to mobilise. In addition, the challenges of funding present a huge barrier to tenants looking to mobilise. Institutional funding for general tenant participation is low and external funding for tenant protests is not widely available, if at all (Cole and Furbey 1994: 159).

The imbalance of power is particularly stark when considering tenant protests. Lowe (1986: 112) argues that 'rent strikes are vulnerable because ultimately they depend on individuals in their own homes breaking tenancy agreements. The threat of eviction is a card that local authorities are quick to play'. The lack of social and financial capital in addition presents huge challenges for tenants. In cases where the dominant narrative is altered, in a critical juncture for example, there are moments where tenants can protest most effectively. A lack of engagement with social housing residents may not cause widespread protest quickly, but it does have the potential to add to social unrest if people feel they are not being heard. When this is combined with a critical juncture, protest becomes more feasible. For example, after the Grenfell Tower fire the surviving social housing residents were finally, somewhat, heard in their protest about the conditions they had been living with (Grenfell Action Group, 2018). The residents had raised safety concerns previously that had not been responded to by their landlord, the local council owned Kensington and Chelsea Tenant Management Organisation (KCTMO). Due to these and other significant concerns raised by tenants about their home, the tower had set up the 'Grenfell Action Group' (GAG) in 2010 and mobilised tenants to protest to KCTMO. Their website and blog highlighted tenants' health and safety related concerns, alongside some personal accusations made about those in charge at the Council. The Council's response in 2013 was to issue a legal warning to the leader of GAG alleging he had been defamatory in his accusations (Grenfell Action Group, 2018). Their protest was met with legal action by the institution responsible for their home's safety. The Group is not externally funded but run solely by tenants on limited incomes. The Grenfell Tower fire was covered sympathetically in the media, which could be argued was important in shifting the media's dominant negative narrative to one of support for social housing tenants. This, as discussed in Section 3.9,

has the potential to be a critical juncture for tenant experiences and tenant protests to be heard on a national platform.

4.7 The Media and Tenant Perspectives: A Failure Narrative?

Shaun Bailey, the Conservative candidate for the London Mayor election of 2020, came under fire in October 2018 for commenting that the practice of ‘getting knocked up to get housing’ had become an issue in pockets of the country (Savage, *The Guardian*, 2018). The impact of national dialogue on council housing and pre-conceived assumptions should not go unrecognised. It has implications on tenant expectations, experiences, confidence and ability to lobby for better conditions. Media commentary and public discourse analysis is not the focus of this thesis, but its effect on the national dialogue cannot be overlooked or underestimated.

Kemp (2000: 268) investigated how a review of housing benefit policy was increasingly likely as stories about benefit fraud and housing benefit abuse in national media made it part of the national conversation – and those who were in receipt of the benefit legitimately were not mobilized or likely to speak up. Indeed, Jacobs *et al* (2010: 442) discuss the impact of the media in the context of power and the ‘discursive space’ in how social housing ‘problems’ are constructed and play out in a national narrative. Tenants are now able to share their experiences, should they wish to, of living in social housing on social media, blogs and on forums. Many housing associations offer a Residents Forum, however these can be controlled and monitored by the institution themselves.

Purdy and Kwak (2007: 361) comment on the impact of the media in housing debates in Latin America, showing it is not a localised issue. They comment that ‘much current historical work on public housing has been sparked by its apparent failure in the contemporary world’ and that it has been ‘widely condemned by academics, the media and the politicians’ far from the ‘ordered communities envisioned by housing reformers’. This negative discourse and narrative continues to occur and is pervasive in different cultures.

These are brief examples of social housing dialogue in the media. What impact this has more widely cannot be generalised, but arguably it will have an underlying influence or role both in policy formation and tenant experiences. Jacobs *et al* (2003: 437) frames this as the media narrative of the ‘deserving and undeserving poor’ which they describe as being ‘implicit in much British social policy’ and that this ‘dichotomy became increasingly pronounced in the 1980’s’. They quote Golding and Middleton (1982) who studied the media debates around welfare ‘scrounging’ where the dominant voice was one of an ‘individualistic culture of blame and responsibility’ (Jacobs et al, 2003: 437). This is explained as coming from a combination of ‘fiscal, cultural and institutional pressures’, showing that the institution, history and the personal need to be considered as a whole (2003: 437). Given the lack of research into tenant perspectives from other sources, the media may be a dominant voice in setting the cultural tone.

4.8 Gaps in Knowledge: The Impact of a Lack of Research into Tenant Experiences

Cole and Furbey (1994: 149) found that the ‘biographical gulf between council tenants and most academics has been a spectacular misreading of tenants’ experience of their homes and their likely response to changing circumstances’. Assumptions of what is best, made by people from a fundamentally different backgrounds and worldviews, can have poor policy outcomes for the tenants, for the community and for value for money. In part this is because the majority of the tenant participation that is occurring is being filtered through meso level institutions with an agenda and a budget, and who are constrained by macro-level higher policy decisions.

Purdy and Kwak (2007: 364) note the ‘rich studies’ in advancing policy knowledge in public housing, but that up until recently there were few historical studies looking at the perspectives of poorer people. There is increasing attention being paid to the ‘much neglected lived experiences of tenants themselves’ (2007: 370), often through the approach of oral history, as the lack of research in this area has been identified. There is also a particular lack of this work in England, which shows the importance of undertaking it in this location.

Jacobs et al (2003: 430) believes the focus of research into housing problems should not look solely at historical processes, but include the role of institutions, media and social movements. They argue that these all provide discourses ‘which policy makers use to justify legislation’ and ‘reinforce policy programmes’ (Jacobs et al 2003:434). This is essential in understanding the formation and development of a variety of housing problems, but what is missing is how those who are living these housing problems define, experience and hope to change it. Many of the housing problems are wider social issues that are exacerbated in their communities, particularly in social housing where poverty and poor housing design can increase the problem. By enlisting tenants who are living in these situations, it would begin to fill in the gap in knowledge of why these issues are occurring, from those who experiencing it. Jacobs *et al.* (2003: 443) call for the ‘extension of the evidence base’ to update the ‘analysis of problem framing’ in housing and ‘illuminate the interest and power dynamics that underlie housing problem formulation and give voice to alternative solutions’. Because the current focus for housing problem solutions is organisational and structural, Jacobs *et al* (2003), join Purdy and Kwak (2007), and Cole and Furbey (1994) in recognising that a change in research focus to include tenant experiences may fill the a gap to help broaden our understanding of housing policy and its bearing on tenants.

The literature identified in this chapter shows a range of approaches to the study of tenant experiences in social housing. The value and the function of these studies is the broadening of social understanding of complex housing situations in new, helpful ways. Yet, history, policy analysis and tenant experiences are often studied separately. Part of the gap in knowledge is the intentional combining of these to show the complexity of housing for individuals, communities and nationally in context.

By keeping the micro-level tenant experiences separate from the policies written for them by the macro-level, it could be argued that this is another way they are disenfranchised – their experiences are not considered deserving of hearing in a policy context. Policy decisions and outcomes are formulated and analysed by institutions and elite actors, who determine their failure or success. These studies are considering the macro and meso levels, but they are not considering the micro-level – those to whom these policies are having profound effects on the day to day (Hudson and Lowe, 2004: 8). This is echoed by Jacobs and Manzi (2013: 220) who state that as ‘housing

involves an integration of ‘material, interpersonal and individual elements’, there is subsequently a ‘need for theories to: combine the micro and macro levels; take account of both structure and agency and explain the significance of multi-level actors and institutions’. Those in power are setting up what they consider ‘best’ without truly engaging with those for whom the service is needed. The importance of including tenant experiences in the historical institutionalist dialogue is to include the ‘micro’ level, to open up institutional analysis to a more complex, more nuanced multi-level place; to engage with those the institution serves, rather than just those in power. The lack of engagement with this previously is shown in the lack of research into the experiences of social housing tenants.

This thesis argues that this is an oversight that has implications on quality of life, policy effectiveness, value for money and community cohesion. This gap in bringing all three levels, the macro, meso and micro together, has left policy analysis as discrete sections, rather than allowing each element to be consolidated and considered as a whole narrative. Historical institutionalism theory and analysis focuses on the actions of the institutions and how the government policies are accepted, filtered and applied by the institution. What is missing is the analysis of how those the institution serves find their experience, the impact they have and in doing that helps to improve the imbalance of power and to reclaim some of the discourse for tenants. Allowing tenants to have increased influence on policies and institutions that directly affect them is likely improve the efficacy of policy formation and implementation in addition to an important national housing story.

4.9 Conclusion: The Research Question

As evidenced above, there are gaps in knowledge, framing and understanding regarding tenant experiences, notably:

- Housing history focuses predominantly on government-led policy analysis and is kept separate from tenant experiences;
- Housing policy is inherently linked to previous decisions and party ideology, but there are limited options to change outside of a critical juncture – yet these critical junctures are analysed from the perspective of institutions;

- Tenant experiences sought by the institutions are often filtered and are not always valued. There is a gap in seeking these as part of the larger narrative.

These gaps are significant as they represent an imbalance of analysis and understanding of housing policy impact between the institutions and tenants.

There is precedent and validity in using an historical institutionalist framework to define and determine critical junctures in housing policy. Tenant experiences of social housing policies are under-researched and usually sought through the gatekeeper institutions, which has both bias and limited application. This thesis aimed to explore tenant experiences of critical junctures, and the literature reviews above have helped determine different facets for the formulation of four sub-questions:

1. Are the critical junctures identified through path dependent analysis the same as ones identified by tenants themselves?
2. Have past policies affected tenant experiences and expectations of housing?
3. How have policy changes during a critical juncture impacted tenants?
4. How can tenant experiences be used to inform and improve policy formulation and implementation?

These gaps have been identified across the field of housing policy analysis and the need to expand the depth of the narrative is increasingly crucial. By placing tenant experiences temporally in context with the longer history, the question of how tenants have experienced critical junctures in social housing aims to provide a new, deeper layer to the historical institutionalist analysis of housing policy. From the analysis of the literature and establishing the theoretical base, these chapters have shown the multi-layered nature of housing policy analysis, as well as its limitations. It has also shown that to answer the research question fully, further research is needed to go alongside the contextualised historical work. The methodological chapter next identifies the information needed and the best approach to address the questions empirically.

CHAPTER FIVE: METHODOLOGY

5.1 Introduction

The literature review has outlined the need for further empirical research into tenant experiences within a housing and institutional context. It concluded by identifying four gaps in knowledge within the existing literature. The gaps that exist are practical, theoretical, empirical and methodological. Housing history has been mainly presented through an academic study of housing policy, leaving often-disenfranchised tenants with no voice in the discourse. There has been a limited academic, or indeed social policy, focus on tenant experiences in social housing, and tenant experiences sought by the provider institutions are unlikely to be impartial. In addition, critical junctures identified in housing policy analysis are predominantly analysed only from the *institutional* perspective of policy ‘success’ or impact.

These gaps in knowledge led to the following overall research question and operationalised sub-questions. The main research question asks:

What are tenants’ experiences of social housing policy critical junctures?

The ‘operationalised’ sub-questions from this were then identified:

1. Are the critical junctures identified through path dependent analysis the same as ones identified by tenants themselves?
2. Have past policies affected tenant expectations of housing?
3. How have policy changes during a critical juncture impacted tenants?

In addition, a fourth question, focusing on the implications of the research findings was developed:

4. How can tenant experiences be used to inform and improve policy formulation and implementation?

This study adopts an epistemologically *constructivist* position; a theoretically *interpretivist* standpoint and is *qualitative* in design, using semi structured interviews to allow residents to have a voice. The rationale behind this approach, along with

specific methodological decisions made, is discussed in this chapter. It is also considered good practice to devise primary research in a similar format to existing research projects, as this gives an appropriate foundation with comparable studies (Schoonenboom and Johnson, 2017). For this type of research, as found in the previous chapter, the approach is predominantly qualitative, for example the work of Cole and Furbey's (1994) and Rugg (2016).

This chapter will first discuss the ontological basis of the study. It will evaluate various research methods and their suitability in answering the research questions that have emerged from the existing literature. It will do this with the aim of achieving a way of integrating tenant housing experiences within the framework of historical institutionalist theory for policy analysis. The third section will explore methods of analysis and how elements of this will help to ensure theoretical generalisation. Next is the proposed research design, including sampling and participation, followed by the ethical implications of the study. Then this chapter will outline the interview approach, schedule and how the data will be analysed. Finally, it will consider the researcher's place in the research, consider potential biases and where they are situated in relation to the work through 'reflexivity'.

5.2 Research Paradigm and Methods

All research has assumptions about how the social world works and the methodology literature makes it clear that researchers should state these, and how they affect the research findings. There are three main approaches to research: quantitative, qualitative and mixed methods. They each frame knowledge, inquiry and methods differently, both theoretically and practically. These different approaches and underlying assumptions are characterised as research paradigms. Lincoln and Guba (2000: 177) define these as a 'basic belief system or worldview that guides the investigator, not only in the choice of method, but in ontologically and epistemologically fundamental ways'.

This research takes an interpretivist approach, taking the view that reality is socially constructed, opposed to a controlled, structured positivist one with a single reality. Lincoln and Guba (1985), and Hudson and Ozanne (1988), theorise that reality is

multiple and relative, and socially constructed by people's experiences. By concentrating on understanding people's reality, and interpreting that in a relevant framework, one can gain an insight into the context of their realities at that given time. Fundamentally, an interpretivist position is where the emphasis is on the understanding of the social world through an examination of the interpretation of the world by its participants.

Additionally, the study takes a constructivist stance – implying that social properties are outcomes of interactions. Creswell (2003: 19) details constructivist 'knowledge claims' as an approach that collects participant meanings, studies participant contexts, is collaborative and uses those to analyse and interpret larger patterns. This, following naturally on from the interpretivist position, allows researchers in, using Creswell's words, 'identifying a culture sharing group and studying how it developed and shared patterns of behaviour over time' (*ibid*). Lincoln's (2013: 10) observation takes a helpful perspective for a housing study, posing that:

'constructivists recognize that it is rarely the raw physical reality that shapes our behaviour and our response to the physical environment. It is, rather, the meanings we associate with any given tangible reality or social interaction which determines how we respond'.

Given that housing is fundamentally a physical thing, this is a relevant constructivist point. How individuals relate to their housing could be crucially down to the meaning one assigns, or constructs, to it. For example, one person's refuge could be considered by another as sub-standard, but what matters is the constructed meaning applied to one's situation.

5.3 A Qualitative, Case Study Approach

Qualitative research, in particular qualitative interviewing, allows for in-depth and personal experiences to be examined in a way that a purely quantitative study cannot. Byrne (in Seale, 2012:209) argues that 'qualitative interviewing is particularly useful as a research method for accessing individuals' attitudes and values – things that cannot necessarily be observed or accommodated in a formal questionnaire'. This more open and nuanced approach allows for 'better access to interviewees' views,

interpretations of events, understandings, experiences and opinions' (*ibid*). Qualitative studies emphasise rich detail and context to try to understand social processes. Byrne (*ibid*) argues that a qualitative approach is one taken by those who come from 'an ontological position which respects people's knowledge, values and experiences as meaningful and worthy of exploration', and this thesis works from that basis. The key objective of this research is to bring the knowledge and experiences of residents into the framework of historical institutionalist analysis, to examine the relationship between these institutions and the tenants in a meaningful way. A qualitative approach also offers the scope to understand experiences in a more nuanced way. Lincoln and Guba (1985) discuss a naturalistic approach in qualitative research. By studying people and institutions in their 'natural' environment, it helps in interpreting the meaning people assign to aspects of their lives. This could be particularly effective when considering housing, given that it deals with people's immediate environments. A qualitative approach is the best way to explore the research gap and questions, as it explicitly allows for 'giving voice' to those believed to be disenfranchised in some way (Byrne, in Seale, 2012: 210).

Due to the need to focus on a specific area to allow for context, a case study approach was utilised (Yin, 2003: 14). Due to time and resource limitations, a single case study was chosen, which would allow for this focussed, contextualised analysis (Yin, 2003: 16). The research question and sub-questions required a detailed level of information through qualitative interviewing, so it was necessary to narrow other factors, which could be achieved through a case study approach. As discussed below, this would still allow theoretical generalisation (Bryman, 1996:90). This is common practice within housing policy research, see for example Hamel (1993), Collier (2005), Gagliano *et al.* (2013) and Bright *et al.* (2019).

In undertaking semi-structured interviews with tenants within the case study, this thesis investigated the effect of historical housing policy changes on residents in an in-depth and meaningful way. This allowed for those personal experiences, in the tenant's own words, to come to the forefront. The data was then coded and analysed in conjunction with the background historical institutionalist theory, to create a multi-layered, contextualised answer to the research questions. By using some elements of an oral history approach, as seen in Section 4.3, this study allowed the semi-structured

interviews to let tenants talk about their own experiences within a framework but without a rigid agenda. Oral history and tenant experiences is discussed further below.

It is the aim of this research to make theoretical generalisations rather than representative generalisations. As highlighted by Seale (Seale, 2012, 144) this refers to ‘theoretical propositions...chosen not because they represent some wider population, but because the exhibit features which help develop insights into social processes’, which fits with the case study approach. In other words, it refers to the process of analyzing the data in the context of the research questions in order to develop theoretical ideas, comparing and contrasting findings with other research on the topic.

5.4 Oral History Approaches: Lived Experiences

Work using oral history approaches for exploring housing experiences was outlined in the literature review (see section 4.3). The key scholars identified here were Purdy and Kwak (2007), Aboy (2007) and Abrams and Fleming (2011), who combined oral history approaches alongside housing studies to give a layered and detailed analysis focused on the tenants, something which reflects the aims of this thesis. The combination of a loosely oral history approach with housing research therefore has precedence and elevates the importance of placing tenants’ voices at the forefront of research and analysis. The inclusion of oral history within this methodology is inspired by the research outlined in the literature review, further contributes to this body of work.

This thesis does not employ a pure oral history method, however there are elements of it which enable an emphasis on the ‘lived experience’, particularly within a historical institutionalist framework. Indeed, there are significant similarities between a qualitative interviewing approach and oral history, allowing the participant to explain their experiences in their own words. Leary (2011:3) describes oral history as a ‘method of qualitative interview that emphasizes *participants’ perspectives* and generally involves open-ended interview sessions’ (emphasis added). Whilst the nature of the research questions in this thesis does not lend themselves to a fully open-ended approach (as it may not have provided enough specific data), prioritising

participant perspectives in their own words was paramount in understanding tenant experiences.

Leary (2011: 3) also discusses the anthropological roots of oral history and describes it as a way to ‘access the experiential knowledge’ of those living in the situation. This understanding is echoed by Addis and Schlimme (2016:1) who describe oral history as ‘history from below’ and a way of including the ‘testimonies of witnesses to historic events to gain insights that are not found elsewhere’. Oral history as an approach fundamentally champions and captures stories from minority, sidelined groups who have less power and less of a voice and who are not represented in ‘standard’ histories, in their own words.

The inclusion of an oral history approach was operationalised in keeping questions as open-ended as possible and the analysis then deliberately included lengthy quotations from the interviews, to allow their voices to be preserved. It also informed the analysis process by thinking of their interviews as ‘witnessing’ historic events.

5.5 Sampling

5.5.1 Choosing a Single Case Study

There were a variety of sampling options for this research, as social housing is present across England. Critical junctures and housing policies impact across all communities with social housing but given the variety of housing and local pressures, it is not a homogeneous group. Working from the standpoint that the research aims to achieve theoretical generalisation rather than representative generalisation, a theoretical purposive sampling strategy was applied. This approach to sampling is typically focused on the study’s research questions and as Emmel argues is ‘firmly anchored in observable, empirical data’ (2013: 21). One immediate issue that was raised in the literature review and initial sampling work was one related to the substantial geographical differences associated with housing, meaning that both the issues experienced and impacts of policy vary substantially. Therefore, given the aim to provide theoretical generalisation based on the principle of theoretical saturation, and the limitations of resources associated with PhD study, the decision was made to focus

on a single case study area in order to limit some of the diversity of the sample and allow for context (Goldstone, in Mahoney and Rueschemeyer, 2009: 43). There are two clear reasons for this. The first, discussed above, is that due to the localised nature of housing (type, availability, cost, demand, support offered and so on), comparing tenant experiences without the appropriate background will not provide the rich, contextualised study that is intended. Indeed, given the potential diversity of data it may preclude achieving theoretical saturation (and generalisation) within the practical limits of this study. The second is that it will enable a greater understanding of the tenants' housing challenges and will ensure that participant experiences can be more directly compared and contrasted with each other, offering a greater likelihood of theoretical saturation.

5.5.2 Choosing Haywards Heath

It became clear through the literature that where housing experiences were researched, they were not spread evenly across the country. Most studies were focused in places where there were specific centres of housing study, such as London, York, Sheffield and Stirling. The rural Southeast in particular, which is affected by commuter demand to both London and Brighton, is under-researched, outside of internal research by the local housing associations. This gap became apparent through the literature review and subsequent research.

Mid-Sussex as an area is in a relatively unusual housing situation. It has high numbers of commuters to the cities of London and Brighton, leading to high house prices both for buying and private renting, but without the higher local wages for those not commuting. This subsequently affects social housing availability and demand. To put this into wider context, a government report (Local Authority Housing Statistics, March 2018: 5) noted the 'average local authority social rent in England (excluding London) in 2017 was £86.58 per week'. Shelter (Mid Sussex, 2019) has the Mid Sussex average weekly housing association rent for 2018 as £117.08, down from £117.85 in 2017, which is closer to the average social rent for London (Shelter Housing Databank, Mid Sussex). Alternative tenures are also nationally comparatively expensive. The average house price in 2019 was £378,728, mean private rents was £1030 per calendar month (pcm) and median full-time wages for Mid Sussex was

£36,042 in 2018 (*ibid*). In comparison, the national average private rent was £794 pcm, and the average house price, excluding London, was £230,292 (UK House Price Index, 2019). These figures show an element of the pressures facing Mid Sussex residents, a higher rent without a necessarily higher income and social housing need compounded by higher alternative tenure prices.

Haywards Heath is known as the ‘heart of Mid-Sussex’ (Haywards Heath Town Council), with a population of 33,845 from the 2011 census, which has risen significantly over the last 8 years of rapid building of housing developments and town expansion, marketed towards commuters. By the 2021 census, the population had risen to 40,184. Haywards Heath is at the centre of the London to Brighton trainline, trains into London Victoria and London Bridge take 45 minutes and trains to Brighton are 11 minutes, making it a prime commuter town.

‘Action in Rural Sussex’, a local housing charity, highlights the issue of high housing costs in the area on those on standard incomes. They note that in two local authority areas in Sussex, including Haywards Heath, ‘average house prices now exceed £400,000 and on standard mortgage terms (10% deposit and 3.5x income multiplier) it would require a £40,000 deposit and an annual income in excess of £100,000. These costs mean that access to affordable housing is a particular issue for Mid-Sussex.

In addition to this, Haywards Heath was chosen as partly because of practical factors, including cost, time, and knowledge. The researcher’s previous working knowledge and understanding of the local housing area gave access to potential participants, as well as background information on locality issues. Having this combination opened an opportunity that was also a gap in knowledge geographically and an interesting housing dynamic.

For these reasons, Haywards Heath in West Sussex makes an interesting and effective case study area to focus on participant recruitment. It has many of the key factors in choosing a site, as outlined by Lincoln and Guba (1985, in Seale, 2012: 147). It is under-researched, allowing for an additional original contribution to knowledge. The high house prices and rental rates, due to being in the commuter belt, present particular housing challenges for those on lower incomes. The South East more generally has a

large affordable housing shortage compared to demand, which is impacting all tenures. Focusing on tenant experiences of critical junctures in this geographical area has the potential to yield some interesting data. Using a set case study geographical area does mean that this will lead to a specific set of findings that may be different in other contexts, even though the findings may be able to provide some generalisation.

5.5.3 Choosing Participants

The aim was to recruit participants with a variety of lengths of tenure, to explore whether experiencing some of the historical changes firsthand have had an impact on how residents view social housing changes. Where possible the participant selection aimed for a mix of those on short-term tenancies (classed as less than two years), mid-term and long-term tenancies (over ten years). The short-term tenants give a different perspective on both expectations and experiences of other tenures over critical junctures, that provide a greater depth to the research questions, showing how they have been shaped by past experiences. This gave a broad spectrum of potential participants, but also allowed for significant variation in their housing experiences and tenure. This also replicates Rugg's (2016) approach in their Real London Lives study.

In order to give the fieldwork an effective pool of data to be coded and analysed, the sample of residents interviewed needed to be enough to reach theoretical saturation. Theoretical saturation (Glaser and Strauss, 1967: 61) was originally discussed within the context of grounded theory and means that there is no new or additional data coming out of the research to build or develop further. Similar experiences that are repeated, particularly across a diverse sample, allows the researcher to determine that there is the point of theoretical saturation with the data (Seale, 2012: 396). The final number of participants was determined in part by theoretical saturation as well as within the researcher's limits of time and budget. After each interview was completed, the data was analysed and coded into an attribute database (which can be found in Appendix 6). This allowed the identification of themes and trends where similar experiences were being repeated across the sample. When experiences were repeated multiple times it was considered to be significant and classed as 'saturation' within the expectations of the sample size.

There were twenty initial interviews. These were staggered with periods of data analysis between them to ensure an inductive generation of useful data. As Seale (2012: 146) notes, this allows for ‘decisions to be made early on to maximize the possibility of developing an emerging theory’. After twenty interviews the data was further reviewed for areas of theoretical saturation to determine how to proceed with further interviews, if necessary. As described above, the use of emergent theory (Emmel, 2013: 12) meant that the aim was not to seek a perfectly representative sample, but to develop the theory through the process. The sample ended up with a reasonable scope of representation across gender, age and length of tenancy (see Appendix 6). The variety of responses showed groups and themes across the interviews that started forming the base for the analysis. At the end of twenty interviews, there was a reasonable level of theoretical saturation with the data, given the lack of new themes emerging and groupings within existing answers.

Crucially, there was also the impact of Covid-19. The initial twenty interviews concluded in February 2020, just before lockdown was imposed on 26th March 2020. Although a good degree of saturation in the results had been reached anyway, lockdown meant that further opportunities for participant recruitment and interviews were very limited. This was partly due to the researcher’s own commitments and responsibilities during that time (as described in Section 5.10), but also the ability of the participants to be able to interview then. In an ideal environment a few more participants, particularly males, with longer tenures may have provided a wider range of data, however it was already within a reasonable range for the scope of this thesis.

5.5.4 Recruitment

Initially housing associations were approached to help with the recruitment process. Whilst this gatekeeper-based approach can enable access to participants that might otherwise be difficult, there can be problems with using this method as the housing association can act, both consciously and unconsciously, as a filter. Given that the research questions emphasise the tenant voices, it was decided that using housing associations presented too much of a conflict of interest. It would also have created methodological problems, such as the possibility of a biased sample, intentionally or unintentionally, and the participants potentially feeling unable to speak freely.

Therefore, to remove this potential conflict of interest, it was decided that housing associations should not be involved in any participant recruitment. This was in keeping with the Social Policy Association recommendations on conflicts of interest, ensuring that researchers are aware of conflicts ‘between individuals and social institutions’ and should ‘endeavour to ensure that research findings are not misrepresented’ (Social Policy Association Guidelines on Research Ethics, January 2009). This limits bias from the housing association in recruiting tenants and prevents the use of an institutional ‘gatekeeper’.

This meant a new approach needed to be considered. Due to the researcher’s local connections and understanding of the social housing geography, a network-based approach was taken. Participants were recruited using fliers in the local area and through the researcher’s local network of professional contacts and acquaintances. As a thank you for participants’ time, they were offered a £5 voucher. This was used to try to widen variety within the sample area within the current research results and context (Seale, 2012: 145). Volunteer and snowball sampling assisted in increasing the number of respondents naturally, and a reasonable variety was reached within the network. Alternative volunteer routes could have been prioritised if needed (Seale, 2012: 145).

Recruitment was, perhaps surprisingly, straightforward. There were no issues in finding twenty participants and although the gender and tenancy length split could have been balanced more evenly, there was variety. Volunteer and snowball sampling was effective for this study. The full participant characteristics breakdown for this research is included in the analysis coding frame, which is found in the Appendix 6, though this condensed version below in Figure 3 provides a brief overview:

INTERVIEW PARTICIPANT DATA				
Interview No.	Gender	Age bracket	Length of tenancy	Employment
1	F	40-45	22	Retail
2	F	40-45	25	Carer
3	F	25-30	10	Cleaner
4	F	20-25	4	SAHP
5	M	60-65	35	Retired
6	F	20-25	6	SAHP
7	M	50-55	20	Disability

8	F	50-55	29	Disability
9	F	25-30	8	Cleaner
10	M	20-25	2	Retail
11	F	35-40	12	SAHP
12	F	30-35	8	Carer
13	F	30-35	7	Carer
14	F	20-25	2	SAHP
15	F	25-30	5	SAHP
16	M	25-30	5	Chef
17	F	60-65	35	Retired
18	F	60-65	32	Retired
19	F	20-25	1	SAHP
20	F	30-35	6	SAHP

Figure 3 - Interview Participant Data

5.6. Fieldwork

Given the theoretical basis of the study, the most effective way to answer the research questions were in-depth, semi-structured interviews, using some elements of an oral history approach. These were conducted over the telephone, or in person, depending on the participant's preference.

5.6.1 Topic Guide

To conduct the interviews a topic guide was prepared, to give a semi-structured approach. The topic guide was constructed around both the identified academic critical junctures and the research questions developed during the literature review. It was formulated around three sections, mirroring the micro, meso and macro levels, to cover both the personal, the institutional and the bigger governmental picture of housing policy. Within these sections the questions were designed to draw out personal experiences over the longer history of housing and critical junctures:

1. First, gathering personal background and context to understand where their housing experiences and expectations have come from;
2. Second, listening to tenants' lived experiences and how policy has intersected with their lives;
3. Third, how their housing expectations have been formulated with the broader concepts of social housing policy.

The topic guide questions were intended to guide the conversation and ensure that key points were covered, whilst allowing for the residents to have some autonomy and a chance to expand in their own words. This can be found in Appendix 5. To ensure the research questions were fully operationalised, a table linking the research questions to the topic guide was developed to check adequate and varied coverage of each question, shown below in Figure 4. This was also used later on to enable an assessment of whether theoretical saturation had been reached:

Research Question	Topic Guide Question No.
How have policy changes during a critical juncture impacted tenants?	8, 9, 10, 13, 15, 16, 17, 22
Have past policies affected tenant expectations of housing?	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 18, 19, 20, 22
Are critical junctures identified through path dependency the same ones identified by tenants?	7, 8, 10, 12, 14, 15, 16, 17, 22
How can tenant experiences be used to inform and improve policy formulation and implementation?	11, 14, 15, 16, 17, 18, 19, 20, 21, 23

Figure 4 - Topic guide questions and how they relate to the research questions

Each topic guide question approached a different aspect of the research questions. For example, a historical institutionalist frame emphasises that the past matters and through path dependency certain ways become embedded. The topic guide design was intended to draw out whether, and how, this had happened or affected tenants through their housing experiences.

Finally, the previously created timeline of theoretically determined critical junctures (see Figure 2 in Chapter 3) in housing policy could be used as a prompt. This was intended to help participants at the end of the interview if required, rather than to influence them at the start, to see if there were any housing policy critical junctures that had affected them that they had not thought of previously. This timeline was also used as the basis of the personal/critical juncture timelines for each research participant.

5.7 Coding Frames and Analysis

5.7.1 Approach to Analysis

Grounded theory is, simply put, a theory created from, rather than proved or disproved by, qualitatively gathered data (Seale, 2012: 393). It is systematically gathered and analysed through a staged research process, where it is ‘grounded in the views of participants in a study’ (Creswell, 2003:14). Creswell (2003:14) explains that the main characteristics of grounded theory are ‘the constant comparison of data with emerging categories and theoretical sampling of different groups to maximize the similarities and the differences of information’. Originally conceived by Glaser and Strauss (1967), grounded theory was considered a tool for an ‘open’ researcher, one who wanted a method that was inductive, had a rigour to allow distance, but also allowed for the researcher to analyse a large amount of qualitative data. Where ethnographies and narrative research give great detail, which is also beneficial for this type of study, grounded theory draws together great detail with, crucially, a comparative eye and categorization of the data to allow for more general conclusions to be identified. A fundamental part of grounded theory is a break between data collection to allow the research to be focused and developed in generating theories from initial study.

This thesis drew, in part, on the principles and processes advocated by grounded theory. The basic tenets of grounded theory fit well with this research, as there are some element of cycles between data collection and analysis (Seale, 2012: 393). Although the topic guide remained the same, additional questions could have been added if interesting and unexpected themes arose, though this was not necessary. As Glaser and Strauss (1990, cited in Seale 2012: 395) suggested, with careful and intentional sampling, this type of qualitative research builds on a potential theme or emerging theory. This research drew upon the constant comparison (Seale, 2012: 397) approach to coding the data, which is outlined further below.

5.7.2 Interview Scheduling

There was scheduled transcription and analysis time after each interview, so researcher observations were fresh. The theoretical saturation approach meant continual data analysis and allowed for additional questions to be added onto the topic guide if the data showed saturation or something interesting and unexpected. This analysis was done through both interviewer observation and coding frame analysis. The topic guide

required very little adjustment in practice, partly because of the open-ended nature of the questions.

5.7.3 Coding Frames

The data was transcribed by the researcher to give a comprehensive understanding of the content and context. To code and categorise the data, the transcriptions were highlighted where key concepts or themes arose across the interviews, broken down by responses. Open coding, as established by Glaser and Strauss (1967: 34), was used on a sentence basis. This considered both the language used, the context, the frequency, emphasis, refusals and further information. Open codes were then grouped into analytic categories, through constant comparison (Rivas, in Seale, 2012: 375). The early analysis coding frames were generated through this approach. Rivas (in Seale, 2012: 369) explains that this is for ‘early analysis to inform further data gathering so that gaps in the data are filled or new and unexpected themes unpacked’. This stops when the research data has reached ‘saturation of themes’, or theoretical saturation, as explored above. The coding frame designed for this can be found in the Appendices.

By analysing the data through this coding frame, it helped to see where policies, critical junctures and institutions were active and noticed by the resident, and in what way: positive, negative or perceived in a neutral or ineffective capacity. These codes and categories allowed the final themes to be generated. Some of these showed categories that were particularly prominent from initial coding, but others were more abstract. As the constant comparison approach was used for continual data analysis (Emmel, 2013, 14), it allowed the research to focus on the emerging themes. See Appendix 6 for the final coded table.

5.8 Ethical Considerations

This study has been through the University of York’s ethical review committee and was approved on the 17th of June 2019. It complies with the University of York’s Code of Practice on Ethics and the Social Policy Association’s Code of Ethical Conduct.

Appropriate consideration was given to the potential ethical risks of the study. This is particularly important with qualitative research where in-depth interviews with potentially vulnerable participants will be taking place, and the risks to both the participant and the researcher should be carefully considered. The preservation of the participants' rights is paramount, and it is the researcher's responsibility to comply with professional standards. This includes, but is not limited to, protection from harm, protection of participants' rights, an understanding of vulnerable persons, having written informed consent and ensuring confidentiality where required (SPA Guidelines on Research Ethics, 2009: 3-4).

5.8.1 Vulnerable Participants

Due to the thesis topic interviews were with potentially vulnerable people, and it was imperative that this was given due consideration. The definition of a vulnerable adult is a challenging one, as it can be personal and subjective, so to state that all housing association residents are classed as vulnerable would be incorrect. However, it was highly likely that some of the residents who wish to take part will be classed, in some way, as vulnerable. For the purposes of this study, I used the definitions laid out in the Safeguarding Vulnerable Groups Act 2006, as this formed part of the basis of who will have eligibility and priority when applying for social housing. It has a broad definition of how-to class someone as 'vulnerable', going beyond where someone is unable to manage their own affairs, and includes receiving welfare services, having domiciliary care and having any state payments made in a health and social capacity.

Social housing residents are often some of the poorest in society, so they are particularly vulnerable to changes in the welfare system and especially in housing where many will have few to no alternative options. By ensuring confidentiality with their responses, being deliberately conscious of and sensitive to their circumstances, and with tailored questions in a non-judgmental way, the intention was to support vulnerable residents to give their feedback on their terms. The research complied with this plan and allowed potentially vulnerable tenants a voice in a safe space.

5.8.2 Protection of Participants' Rights, Confidentiality and Informed Consent

The protection of participants' rights, maintaining confidentiality and ensuring informed consent are intrinsically linked, particularly when participants may be disadvantaged. What the research involves was clearly communicated, both in writing and verbally, and assurances were given on how the research findings were stored and used.

Participation was requested on a specifically opt-in only basis. Participants were asked to read the Research Information Sheets to complete an Informed Consent Form (see Appendices 1-3). They were informed, and reminded, that they could decline to answer any questions and were able to drop out at any time. To guarantee confidentiality, all data was anonymised and stored securely following GDPR guidelines. Once the interview had been transcribed, the recording was deleted and the anonymised transcript with the code would be stored separately from the key identifier codes.

Confidentiality of participants' details and their responses were treated with care and in line with Departmental guidelines (Department of Social Policy and Social Work Ethics Guidelines, University of York). However, there are some exceptions that may have needed to override the confidentiality agreement, such as disclosure of harm, and these are explored in detail below. This was not an issue during the interviews undertaken, but there was a plan in place should that have occurred.

5.8.3 Protection of Research Participants From Harm

As the Social Policy Association (2009: 3) states, 'researchers have a responsibility to take all steps possible to ensure that the social, psychological or physical well-being of research participants is not adversely affected by participation in their research study'. This has two impacts, firstly to the participant themselves, but also to wider society in certain circumstances. It is important that the participant was not harmed by the questions and remains in control of their choices during the interview process.

Although these are unlikely scenarios, given the more vulnerable groups that are often in social housing, there are two particularly difficult situations regarding harm that needed to be addressed before the interviews. If the participant divulges any illegal activity, it may be that this needs to be passed to a relevant authority and confidentiality

in this may not be paramount. Indeed, if the participant tells of any harm being done to them or to others, the researcher will need to discuss further steps with them and may need to pass to an authority at the interviewer's discretion. In this situation it would be discussed with a supervisor before proceeding with any further actions, to preserve the trust between the participant and the interviewer where possible, alongside a potential need to pass information forward. None of these situations occurred during the interviews. However, having a plan in place protected the participants and the researcher should there have been an incident. The accepted Ethical Approval of Research can be found in the Appendices.

5.9. Study Limitations

5.9.1 The Limitations of Qualitative Research

Qualitative work has its challenges and limitations, and Seale (2012: 533) outlines some of these critiques of qualitative work. Unless a qualitative study has substantial timescale and budget, these studies are usually comparatively small, as the interviewing process is slow and labour intensive. This also means that it is harder to apply a generalised theory to the whole population, given the size of the case study sample, although generalisation is not necessarily the goal. Bias is hard to control and counteract, as some inherent bias is always likely through the participant, the researcher, the interview, and the analysis. This can be acknowledged and incorporated into the research design, as it has here, by being transparent about underlying worldviews and any limitations.

A criticism from Morley (1980, quoted in Seale 2012:233), is that 'individually based interview research is flawed by a focus on individuals as atoms divorced from their social context'. Whilst this issue is recognised, the elements of grounded theory within the process of analysis, i.e., an inductive form of analysis, combined with the historical institutionalist approach for the social context, provide a way of counteracting the separation between social context and personal experience. It is explicitly part of what this research study was aiming to do, to combine the personal experience within both social and policy contexts.

Even with the weaknesses of qualitative research, justifying its use for this study can be effectively argued. No other method could be employed which would provide the level of personal detail to appropriately answer the research questions. Qualitative study and historical institutionalist theory provide a well-tested and rigorous base to analyse complex causality. Policy feedback, critical junctures and path dependency cannot be attributed to simple cause and effect. It is more to do with restrictions, and this type of analysis would not be achievable in a quantitative study. By recognising where there is bias and qualitative weakness as much as possible, it allows the focus to be on the positive and analytical potential of a qualitative approach, alongside embracing subjectivity. This should improve the reliability and application of the data, whilst acknowledging its limitations. Qualitative studies have been well tested within the social policy field and are considered robust when carried out properly.

5.9.2 Sampling and Fieldwork Limitations

There were additional limitations associated with the practical decisions made during the fieldwork stage. As described above, the research was limited to a single case study area. With more resources, a larger study would have been able to look at regional differences in social housing experiences through a historical institutionalist framework. However, the positive is that focussing on a single area allowed for the depth necessary to elevate tenant voices within the context of a complex policy area.

Some tenants, for practical reasons, unfortunately needed to be excluded from this study. For example, both non-English speakers and those with high levels of special needs would not be able to give sufficient informed consent. Their inclusion would have been particularly welcome in this type of study. However, due to lack of funding to provide care support or translation services, this was not possible within an ethical framework to give fully informed consent (SPA Guidelines on Research Ethics, 2009: 3). It would be particularly interesting to see a qualitative study with these demographics included, as they are likely to have the most limited of housing options and the least say in their housing choices.

There are some practical issues with telephone interviewing that could potentially affect the efficacy of qualitative interviewing that needed to be considered (Irvine et

al, 2013: 89). Because the researcher is not face to face, that they are unable to pick up on body language and non-verbal cues, which could potentially lead to more interesting feedback as part of the interview. It may feel less personal, so participants might not be as forthcoming, although the opposite can also be true and the perceived distance can let participants speak more freely (Irvine et al, 2013, 90). In addition, as often occurs with qualitative research, there were budgetary and time constraints on this research, so telephone interviews were considered a reasonable option for this study. Following the preferences and availability of the participants for this thesis, nine interviews were conducted face to face and eleven were done over the telephone. The interviews for this were conducted before the Covid-19 pandemic and on reflection, this potentially limited the available interviewing options. Now that Zoom and internet based face-to-face programmes are more common, this may have been a preferable option for the interviews in reducing the potential limitations of telephone interviews. However, the telephone interviews that were conducted did go well and at the time it did not appear to have significant limitations for the tenant or the researcher.

5.9.3 Analysis Limitations

As with any approach, using elements of grounded theory is not without its flaws. Brown (1973) suggests that grounded theory does not work well with the study of historical processes. However, Seale (2012: 400) disputes this, saying that comparative historical analysis has used elements of grounded theory long before it was formed, even if its researchers did not understand it in that way. For this project, although there have been many qualitative studies, a loose adaptation of grounded theory gives the theoretical framework to explicitly listen to residents to see what policies have affected them in the past, without approaching it with the assumption that it has. With that, it seems that drawing on elements of grounded theory does give a helpful framework for historical research, given its inductive nature.

Denzin (1988: 432, quoted in Seale) claims that trying to make generalisations is detrimental and takes away from looking at individual cases. This links to Coffrey *et al.* (1996), where they argue there is too much focus on coding the qualitative data, so it loses something personal. These are both legitimate concerns of qualitative analysis. The options of ‘hypertext’ as proposed by Coffey (1996) or simply ‘case-by-case’

analysis by Denzin are certainly approaches to consider and this could form part of the data analysis depending on what the interviews show. However, this is dependent on the purpose of the research. These ‘post-modern conceptions’ (Seale, 2012: 402) have validity, but this study is looking to gather data that can be partly theoretically generalized, as the research question is aiming to see the wider, general effects of critical junctures in addition to the local context. As the transcribed interviews are anonymised, they could be made available for further analysis in a more traditional oral history approach.

5.10 Reflexivity

5.10.1 The Importance of Reflexivity

Understanding the researcher’s own history and experiences is particularly pertinent given the research question in this thesis. Here the notion of reflexivity is valuable as it provides a degree of transparency about how the researcher is situated in relation to the topic, recognising both biases and operational knowledge. It considers how research is contextualised and approached by the researcher. All research is shaped by choices and subsequent processes, much like critical junctures and path dependency in historical institutionalist theory. This section will consider how my historical, biographical, and societal perspectives have been shaped and, in turn, shaped this research. Gewirtz (2007, 8) considers ethical reflexivity as a key part of policy analysis, describing it as ‘making explicit the ethical values and principles that inform our analyses’. It is about clear recognition of our own assumptions, thoughts and understanding. Given that social housing tenants are often the most vulnerable in society, it is important, as Gewirtz (2007, 9) argues, to engage with reflexivity ‘to try and ensure that our research does not contribute to further injustices by colonising the injustices of others’. Gewirtz argues that ‘researchers can unintentionally and with the best intentions, become colonisers, creating public images about groups and contexts of inequality’ (2007, 9).

The starting point of this research is that tenants’ voices matter and should be heard. This approach has meant that not only should participant voices be central within this thesis, but also that it is necessary to reflect on how my identity as researcher has

shaped my understanding of those voices. Therefore, considering reflexivity and my own part in tenant experiences is one way to identify my own biases that may unintentionally lead to further embedding dominant narratives about social housing tenants. McKenzie (2017, 1) describes it as understanding the influences behind how we represent our research. Interestingly, McKenzie says this will also be ‘influenced by the temporal and spatial distance from the research field’ (2017, 2). Just as time and space matters to tenants and housing policy, my experiences are also shaped temporally and spatially. From my personal perspective, because I am not a social housing tenant, I am spatially separate from the participants. My experience with social housing is also a long-term one, so temporally I am also removed from the participants’ experiences.

My personal experience with council housing is overwhelmingly positive. My father was raised in a council house, with an immigrant parent who married an Englishwoman, and they lived in it until they both passed away. It was solid, well-maintained, well-loved and gave them a good, stable home throughout difficult times. This allowed for the prioritisation of physical and mental health, education and community in their family, which has had long-term and generational benefits. I am in a position of personal and housing privilege, and I firmly believe that good and safe housing is fundamental and should be a human right for all. I have had a positive experience of the longer-term benefits of social housing that is not often reflected or discussed, particularly in the media.

After university I worked for the council housing department and housing associations, quite by chance, but found the field rewarding and interesting. I worked in a variety of roles, including a rents administrator, policy officer and then partnership work with specialist agencies to assist vulnerable tenants. My knowledge of working for housing associations cemented my understanding that the institution has a significant impact on tenants’ experiences of social housing. This is likely to be why I found historical institutionalism theory worked effectively as a framework for contextualising and combining with tenant voices. In my case this background also gave me an understanding of the frustrations of the institutions, their staff and empathy with their position. In addition, and crucially, it showed me the numerous ways that tenants were, consciously and unconsciously, excluded from the policy process by institutions.

Some of the reasons for this were budgetary, some ideological, some practical. However, the reality for many tenants is that they are often dealt a hand that they have no real choices in, whereas institutions may have constraints, but they do have some choices. This was one of the reasons I decided to pursue this research project, to give tenants a voice and contribute a way to show it can be combined within an existing academic and policy analysis framework. My experience has been that social housing tenants are particularly disenfranchised, and this is to the detriment of themselves, the institution, the policy makers and society. A key part of trying to ameliorate this was to do my best to not unconsciously ‘misrepresent the views of the research participants’ (McKenzie 2017, 2) by using their own words and including their voice and views as an essential part of the policy process.

5.10.2 The Reflexivity Context

Alongside this personal background of why and how this research was chosen, is the context of when and how this thesis was written. It has taken slightly over a decade to complete. During that time, I have had three children including one who has special needs, there has been a global pandemic, Brexit, and several financial crises, and I have had various other personal challenges including unexpectedly developing a chronic illness and needing surgery. My skills, time, understanding and knowledge has changed and evolved significantly over that time, as has the academic field, policy, politics, and society more generally. This evolution is perhaps evident across this thesis, showing my growth and journey as a researcher as it progresses. Taking ten years to complete has also allowed me the time and space to consider the analysis and indeed the research questions in new and different ways.

Because of the positive history in my life regarding social housing, both personally and professionally, my bias is likely to lean more towards finding the positives in both the policies and in hearing others’ experiences. The vast majority of staff I worked with in social housing cared that social housing tenants were being treated fairly and wanted to provide a good service for them. Therefore, my bias is likely to lean towards institutions and staff having the best interests for tenants in their policies and performance. Perhaps other researchers without the background of working for a housing institution would have taken a fully oral history approach, or one which is not

trying to combine tenant experiences within a theoretical framework, on the basis that tenant experiences are valid on their own merits. This can certainly be argued and is an approach that would be effective in hearing tenant experiences. But my background of working within the institution made me consider ways to integrate the two and potentially make it easier for both tenants to be heard, but crucially also in a way which is intrinsically connected to the institution to make it more useful in policy formulation and analysis. It is my belief that this could be a practical and effective way for tenants to be able to use their voices to influence their housing situations.

5.11 Conclusions

This thesis is an empirical one, arguing that a theoretical approach can be enriched by combining it with experience, in this case from those who are living in social housing. By emphasizing and analysing the importance of resident experiences, expectations and understanding of housing policy changes, it will allow wider themes to emerge within housing policy analysis.

These rich narratives provide the missing human element to the historical institutionalist approach of analysing previous policy decisions, giving a perspective to their real-life applications. The research design, using a case study approach encompassing semi-structured interviews and loosely using oral history methods, was formulated to encourage this, providing detailed accounts of resident experiences living with the consequences of housing policies. This will allow an original contribution to be made, which dovetails with the current research.

CHAPTER SIX: ANALYSIS – FROM METHOD TO DATA

6.1 Introduction

As we move into the data, there are certain considerations and background context that are helpful to have an overview of when beginning the analysis. These include a summary of participant demographics and background to understand the data in context, and further considerations over the potential power imbalance specifically within the research analysis.

Historical institutionalism, as explored in detail over the first chapters, has an applicable framework for the inclusion of tenant experiences as the micro level (Hudson and Lowe, 2009: 288). This is therefore worthy of attempting and exploring throughout the analysis. Just as historical institutionalism prioritises the longer duration and temporal elements in policy, these factors will be applied to the tenants' stories. Throughout the analysis this framework will be used to place and understand the data in context.

6.2 Further Analysis Considerations

When dealing with potentially disenfranchised people, especially with those who have extremely limited means and choices, thinking about how to frame the analysis is important. Many social housing tenants have choice and agency, but some do not. This research recognises that, alongside the intention of amplifying the voices of those who do not. When looking at housing, and social housing more specifically, the issues around research funding and the institutional gatekeepers (both the Government formulating the policy and the housing providers operationalising the policy) present housing research in a difficult spot. No research is ever without bias, but because social housing research is often carried out by the housing provider, or funded in part by the housing provider, it is likely that even if the research is conducted as neutrally as possible, the analysis will always have some element of serving the institutions at the meso and macro levels. This leaves a power imbalance for the tenant at the micro level (see McKee (2011)).

6.2.1 ‘Saviour Complex’ and Power Imbalances

There are questions that arise around a ‘saviour complex’ within housing policy and institutional analysis. By not doing extensive qualitative and consulting work with tenants (even though this is costly, time consuming and would need to be done locally), policy is set by individuals who are unlikely to have lived experience of these situations, no matter how well-meaning their intentions may be. This purveys the idea that ‘more successful’ people know how to help and improve tenants lives more than they do. In some circumstances, this may well be true – as sometimes it is helpful to have an outsider view – yet, for other situations it feels arbitrary that those in positions of power are making decisions that impact those with extremely limited choices without consulting them. It seems appropriate to consider then, whose interests do those policies serve, especially if they are not including those directly affected in their formation. This also needs to be considered in the analysis of how successful the policy is judged to be; who decides if a policy has been successful and how is that gauged and judged? With social housing initiatives the institution is usually the gatekeeper of analysing policy success, often in a quantitative way. Whose interests are served through the analysis is another consideration. Political ideology plays a huge part in the direction of housing policy and can reinforce structural inequality through the research commissioned. The ideological paradigm that affects and frames macro-level policy decisions needs to be considered, which is partly why political parties’ positions are often not too dissimilar from consensus opinion at the time (Hudson and Lowe, 2011: 43). As Tunstall (2020: 17) notes, for a long time ‘national and local politicians campaigned on the numbers of [social] homes they would get built’, but by the time Margaret Thatcher came to power, the ideological paradigm shift was to an extreme opposite political economy of welfare where social housing, and much of the welfare state, should not be supported (Hudson and Lowe, 2011: 56). This was a huge and shocking ideological change at the time, though notably the outcome was shaped and constrained by past decisions, institutions and structures.

Inherent research biases form part of the reason this thesis aimed to incorporate tenant experiences in academic historical institutionalist analysis of housing policy. Not because the existing analysis is not important, it certainly is, but to include tenant

voices within the framework and to argue they are an essential dimension of gauging policy change. Due to the independent funding of this research, there was no explicit directive or undercurrent of institutional bias. However, it is recognised through the reflexivity (in Section 5.10) that the researcher's own biases will have an impact on the questions, framework and analysis, as no research can be truly independent. This would be hard to replicate on a large scale because research necessarily needs to be funded. Funding predominantly comes from large institutions (governments, agencies and businesses) with agendas, pre-set questions and methodologies. What is funded often aligns with the dominant ideology of those in power. It is not just within the funding, but also in the analysis, publication and dissemination of the findings, there are further gatekeepers post-research. It is, however, important to recognise and counteract, where possible, inherent biases. From this researcher's standpoint, ideally this would involve systemic change from governmental policy formation, intentionally placing the views, experiences and opinions of social housing tenants as equal to research and in policy success analysis. However, this may be coming from a 'saviour complex'. Therefore, throughout the analysis tenants' experiences will be kept in their own words, listening to their understanding of the power imbalance they are in.

6.2.2 Who Does the Research Serve?

The original intention was to contribute by researching tenant experiences in a way that would build upon existing housing policy analysis, to bridge an existing gap in knowledge. What it has also done is highlight why these experiences matter and the challenges of gathering qualitative input to include in policy work that does not further disenfranchise the tenant. The interviews have answered these questions, providing useful insights into how policy directly impacts tenants, some in ways that were unexpected. It has also highlighted the necessity of local context for housing issues, as many of the responses were applicable to the unique challenges of the local area. This is both a strength and a weakness in this research; a strength that it is more likely to be useful for local housing policy, a weakness that it does not generalise well. This research is primarily intended to serve the tenants and prioritise their experiences. However, as explored in the Reflexivity in Section 5.2, and the considered use of historical institutionalism as the framework, it is intended to serve the institutional policy process as well, in the inclusion of tenant experiences within that process.

6.3 Participant Demographics and Attributes

Although this is not a quantitative study, for additional context and to ensure range, the twenty participant backgrounds were gathered to provide their longer history and wider context. This information is helpful when considering the themes and responses of the tenants across the four analysis chapters. There was a broad spectrum of participants, ranging in age from 20 to 65. Tenure lengths were also widely distributed between one year and 35 years. Sixteen out of twenty participants were female, but the males interviewed were across different ages and tenure lengths. The outbreak of the Covid-19 pandemic meant that there was no opportunity to conduct further interviews with some more male tenants.

Seventeen of the tenants were born and raised in Haywards Heath. One was from a neighbouring town, Burgess Hill, and two were from further afield; Devon and East Sussex. This was expected as proving a local connection is part of the criteria for social housing property allocation. Of these, nine came from a private rental/home-owning background and eleven were from a council house background.

The employment and caring statuses of tenants were collected. Twelve were working, at least part-time. Two were fully retired. Four were on maternity leave or a stay-at-home parent, with plans to work in the future. Two were disabled with no likelihood of that changing due to the nature of their disability. Their benefits history gave insight into the effect of benefits changes and local private housing costs and thirteen participants were currently in receipt of some degree of Universal Credit. Of these thirteen, seven had had problems with getting it, delays in it starting and ongoing problems, usually when their work hours were changeable. A further three people had been on benefits previously, and all three were concerned about the prospect of needing it again and the way Universal Credit worked. One tenant had taken on extra work hours, to the detriment of their health and young family, just to avoid needing to apply. There were some positive stories, as two tenants said Universal Credit had been a good experience for them and had been an improvement, both financially and in the service they had experienced.

6.5 Ordering of Findings

This thesis will present the interview findings in four chapters, using each of the operational sub-questions as a chapter heading, to mirror the gaps in knowledge. These are:

Chapter 7	Are the critical junctures identified through path dependent analysis the same ones identified by the tenants themselves?
Chapter 8	Have past policies affected tenant experiences and expectations of housing?
Chapter 9	How have policy changes during a critical juncture impacted tenants?
Chapter 10	How can tenant experiences be used to inform and improve policy formulation and implementation?

Each section will combine the interview data with the literature to provide a cohesive analysis. As mentioned in the introduction, the structure of the chapters is data driven, and they are therefore of different sizes and formats. The interview questions, as discussed in the Methodology in Chapter Five and found in the Appendices, were designed to cover personal, institutional and policy formation experiences. Each sub-question had input from each area of the interview to try and provide the most well-rounded approach to answering the question, as shown in Figure 4. The four sections are then drawn together in the Discussion to reflect on the main thesis question, consider the key themes that emerged from the analysis, showing originality and its place within the wider academic work.

CHAPTER SEVEN: ANALYSIS – ARE THE CRITICAL JUNCTURES IDENTIFIED THROUGH PATH DEPENDENT ANALYSIS THE SAME ONES IDENTIFIED BY TENANTS THEMSELVES?

7.1 Introduction

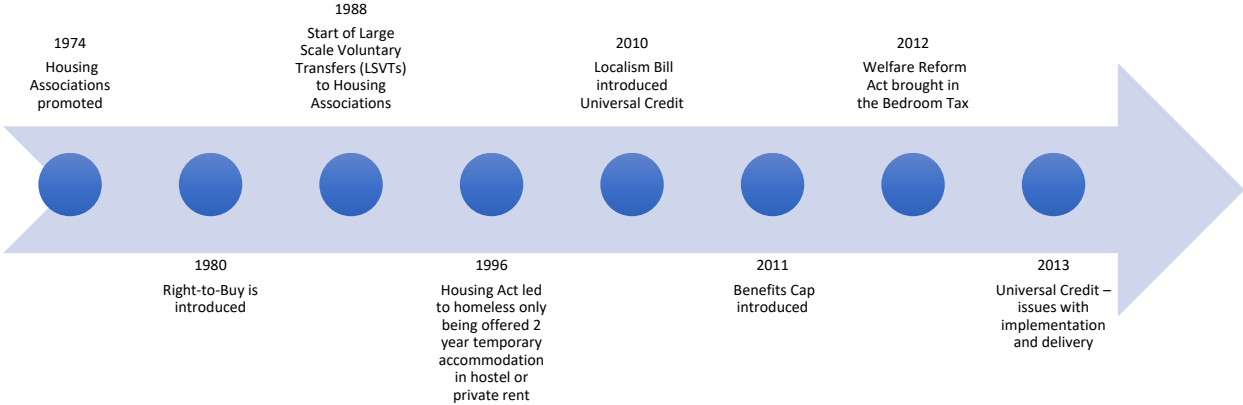
This research sub-question aimed to bridge the theoretical aspect of historical institutionalist analysis and tenant experiences. It set out to see if tenants were identifying the same critical junctures that the policy analysis had, or if perhaps smaller policy changes were having a larger impact on tenants. If they corresponded it would help to show how the historical institutionalist theory, policy analysis and qualitative interviewing approaches can combine, at different levels, to provide an enriched degree of understanding of policy processes. If they did not, it would still be useful as it would show that for tenants smaller, incremental changes can have a bigger impact on their experiences, and it would help to be aware of this in the analysis. Finally, if tenants are not identifying these junctures as having an immediate or direct impact on their housing, it would consider the possible reasons for this. This would show that for policy analysis the impact on tenants may not be proportional to the perceived degree of policy change.

As discussed in detail in chapter three, critical junctures (Bengtsson and Ruonavaara, 2010:200) follow events that create a specific political climate which allows for major changes in policy. Examples include the Industrial Revolution, World Wars, and global financial crises. These new policies are partially constricted by previous policies through path dependent processes and self-reinforcing systems. In the case of housing, it is also constricted by the physical assets available, but it displays a larger policy change than the incremental ones usually implemented outside of these junctures. The physical constraints of housing make it a particularly interesting case for this reason. This applies to policy formation and the institutions tasked with applying the policy in practice.

Tenants were asked during the interview process both open and guided questions and this was to see if they raised any critical juncture policies themselves initially and then later the guided questions targeted those identified in the literature. This analysis will

broadly follow that structure, to allow tenant experiences to guide the research and identify themes across the interviews to emerge. aiming to establish why and when it has impacted the tenant. The academically identified critical juncture policies, first established in Section 3.10, were:

Timeline of Critical Juncture Policies in Social Housing since 1970



(Repeat of Figure 2)

This chapter will first explore the critical juncture policy changes identified through open-ended questions by the tenants. Then it will consider the critical juncture policy changes identified by academic analysis and raised through guided questions with the tenants. Finally it will review the tenant experiences to determine if the critical juncture policies identified are broadly similar or if there are differences.

7.2 Universal Credit (Open)

The most identified impact on tenant experiences following a critical juncture was Universal Credit. One tenant, who thought it was the biggest policy change even though it did not directly affect her currently, commented that it sounded like a good idea in theory. Emma (I2, F, 43, tenant for 25 years) said:

‘Universal Credit [has been a big change]. I’ve been on benefits before when my first husband died for quite a while, which I know is what it is there for,

and horrible circumstances, I needed the whole shebang. It sounds like Universal Credit should be easier it being all together, but you never know. I had to apply for lots of different things then. So you literally apply for it and get everything? God forbid I have to apply again, but actually that does sound like a good idea.'

Several tenants commented that they had had no issues during the move to Universal Credit, but noted that this was due to stable wages or long-term disability. Others had experienced a positive change from the transition to Universal Credit. Linda (I8, F, 55, tenant for 29 years), who has a disability, said *'I think the lady at Clarion told me it meant I was actually getting more money so that was good and they did it all for me.'*

For the vast majority of respondents however, Universal Credit has been the biggest policy change, and had a negative impact. It has been particularly difficult for tenants who are self-employed or have fluctuating wages. Several tenants had similar experiences in this situation. Sophie (I3, F, 27, tenant for 10 years) describes her experience:

'Universal Credit has been a nightmare. It was ok, until a couple of months ago when they totally underpaid me. Because of the cleaning sometimes my hours change, and I always let them know you know. They took two of the paydays into one month, so I got paid the right amount, but took it all in one instead of two paydays, so only gave me £300 this month and that didn't even pay my rent. Thankfully I had some savings and my mum helped. I asked if I could get a loan, but they said I hadn't qualified for it. It's still not sorted, but thankfully I get paid next week. I thought it's silly as they don't look at people's circumstances properly.'

In a similar situation was Kelly (I9, F, 29, tenant for 8 years) due to her hours constantly changing at work:

'Oh my god, Universal Credit is a nightmare. I'm constantly dropping off wage slips and there have been so many delays and not paying me properly and stuff. Thankfully my mum has helped me when it's not come through in time and the housing staff have been really nice and they understand the problem when it doesn't come in, so it doesn't give me a black mark or

anything. I think it's worse because what I earn changes, but I can't be the only one. Bloody nightmare.'

The delay in the initial payment meant that Jane (I17, F, 64, tenant for 35 years) ended up borrowing money. She was frustrated with the policy change as she felt it was a better system before:

'Universal Credit has been terrible. It was so messy and though they tried to help we ended up waiting 5 weeks for any money and thankfully we had a little, but we still had to borrow some and that was embarrassing. Still paying that back. It worked just fine before, I don't know why they keep feeling like they need to change things that work just fine.'

Karen (I18, F, 63, tenant for 32 years) had also experienced increased financial difficulty due to Universal Credit, resulting in her taking out a payday loan and her finances being further impacted from that. She describes the problems she has had:

'When we was on benefits the first time round it was a pain but it was alright. They were pretty quick. This time, when I got divorced and had to go on Universal Credit, it's been so stressful. There was a 6 week delay getting the money, they were chasing me for the rent and I explained over and over again what had happened. I ended up stupidly getting one of those payday loan things just to sort it out and I'm still paying that off. They were awful at the housing association, really obnoxious, like it was my fault. I don't care if they hear about this.'

7.3 Bedroom Tax (Open)

The bedroom tax was not a policy that had had an immediate impact on the interviewed tenants. This was potentially related to the size of the study and demographics of the participants. However, a couple of tenants knew it was going to have an impact on them in the near future, so the policy was something they were aware of and starting to plan for the financial consequences of it.

Jane (I17, F, 64, tenant for 35 years) who was also affected by Universal Credit, noted that they needed to start thinking about the impact the bedroom tax would have on them:

'[The biggest impact is] just that change to the housing benefit and the bedroom charge which we know will be a problem at some point soon.'

Steve (I15, M, 63, tenant for 35 years) was in a similar situation. His comment on the policy included an understanding of the aim of the policy and the housing needs of the area, but noted the emotional attachment to his home:

'Oh yes [a change is] the bedroom tax and needing to move at some point I guess. It's an odd one as we don't need anything this big but it's also our home. But from our kids we also know that there are families out there who need bigger houses. With our finances, we can manage but I don't know about it long term.'

7.4 Concern over the End of Lifetime Tenancies (Open)

Although Grenfell stopped this policy from being implemented, people were concerned and commented on the potential ending of lifetime tenancies as a big policy change. Their feeling that this was a significant policy shift was not reflected in the initial comments, though when it is discussed later it becomes increasingly apparent that the prospect of it has had an impact. The possible move to end lifelong tenancies was not viewed as a positive policy change.

Karen (I18, F, 63, tenant for 32 years) believed that lots had changed since she first became a tenant, but her first thought was the end of lifelong tenancies for new residents and the impact this would have on them:

'It used to be so easy to get [a council house], and when you did they gave it to you for life, now it's bloody impossible. There's no houses and then it's just for a short time so you can't even relax to get settled. People look down on you more now. Benefits are so hard to get and you feel like you talk to a bloody computer. The repairs are shocking. And you can't move anywhere else because all the other rents are thousands and it's not possible on a normal wage. So yeah, a lot has changed.'

This was similar to Suzanne's thoughts (I11, F, 38, tenant for 12 years), where she considers the effects of a combination of short-term tenancies with a lack of affordable private rental options in the area:

'Yeah [social housing] has changed. I don't think we'd get this now; I mean we kinda lucked out then. It's all short-term tenancies now and there's not enough of them, especially now that the rents are getting worse and worse with people going up to London and stuff. It's mad. So many people like us who need a social house to actually live permanently, and they are stuck in these tiny rentals getting kicked out all the time.'

7.5 Waiting Lists for Social Housing, 'Affordable Rents' and Private Rental Costs (Open)

The cost of private rents and the historical implications of the government not intervening or regulating the private rental market was experienced across the interviews. This was significant as it alluded to the very long-term impacts of policy decisions and their subsequent path dependency and self-reinforcing nature. Several tenants, linking the high private rental costs to the long local waiting lists for social housing properties, raised this. The move to 'affordable rents' was also noted, as the rents were significantly higher and often as unaffordable as privately renting.

The combination of these factors was noticed by Karen (I18, F, 63, tenant for 32 years) who commented, *'I think the high private rents round here don't help, I don't know why they are so bad'*. For Emma (I2, F, 43, tenant for 25 years), the biggest change was that *'in my experience, [social housing]'s definitely harder to get now and the need has gone up.'*

Mike (I7, M, 52, tenant for 20 years) agreed that it appeared harder to get a social housing property, but commented that those in greatest need were still being housed, and had not noticed a change to services:

'From what I've heard it's harder to get one now, but I reckon you would if you needed one like we did still. The council isn't in charge anymore it's Clarion now, but we still get the same stuff I think so I don't really care as

long as we can stay. So, not particularly to answer your question but others might think differently.'

The changes to Homeswap had highlighted the biggest change for Cath (I1, F, 44, tenant for 22 years). She thought of the way the move to affordable rent levels had further restricted the available housing choices social tenants have, describing:

'I've been a bit out of some of the changes, not had the bedroom tax, can't think of anything. I remember a friend wanting to do a Homeswap though and she asked the guy what the rent was and it was over £1000 as it was affordable rent, not council, and she just told me she couldn't move there as it was just too much so they had to stay overcrowded. So, when you are thinking about swapping there's so many different things to look at and it's not that clear.'

Jane (I17, F, 64, tenant for 35 years) was concerned about the waiting lists for social housing and the quality of repairs that she believes is due to immigrant workers:

'There's so many on the waiting list now, like my son and just no more houses and it's so hard and it's so expensive. We used to be able to get somewhere small, but there's not even that option now. What else, oh, repairs used to be good and now it's folks who can't even speak English and they do a terrible bodge job. It's just awful love. We try and do as much as we can, but the men who fitted our kitchen didn't understand a word we said and it's so shabby, we complained but heard nothing back. Perhaps it will be better now we can't have them over here and we can get some doing it properly. But anyway, oh and they used to help people when they moved in and had no money, but they don't do that neither now.'

A similar issue was raised by Linda (I8, F, 55, tenant for 29 years), although using social housing for immigrants was her main complaint:

'No, I don't think [social housing]'s changed really, my flat is the same. The council has changed names loads but don't think what they do has, they seem to change every 5 minutes, but not really any different I don't reckon. They do keep giving them to the foreigners though and that's just wrong, it should only be the Brits getting them, why should they get them over us. That's

changed I think, more of them immigrants but hopefully that will stop now, Boris is stopping it now.'

This perhaps reflects the media representation of immigrants, social housing issues, Brexit, nationalist political narratives and other prejudices. Although this is not factually accurate, it highlights some tenant views, which raise the idea of the 'deserving poor' and 'othering' so that immigrants are not seen as equals. This cross-references with comments made by another tenant who alluded to a hierarchy of tenants within social housing.

7.6 Right to Buy (Open)

None of the interviewed tenants were in a position currently to access the Right to Buy option, so it was not something that came up initially as critical juncture in policy for them. However, when asked about it specifically later in the interview, it evoked strong reactions and opinions, inferring that the policy had affected their housing experience, even if they were not directly impacted by it as described in the previous chapter.

7.7 Summary of Open-Ended Questions

In summary, tenant identified changes to housing policy showed that the key critical junctures of the end of lifetime tenancies and the bedroom tax were all identified within the open-ended questioning. The issue of Universal Credit was also raised as a critical juncture for some of the tenants. This coordination with the academically identified critical junctures suggests that tenant experiences will fit within a multi-layered historical institutionalist policy analysis. The lack of experiences with the Right to Buy not being immediately identified can be partly attributed to makeup of the interview sample.

Hearing the stories around why that critical juncture had been the biggest change for them allows for further understanding of policy impacts. Where Universal Credit had been a significant policy change, the residents were explaining why and when its conditions, rules or implementation had affected them. This initial stage of the

interview indicated that the same critical junctures were identified as some of the biggest changes for tenants.

7.8 Guided Policy Questions

The guided question section of the interview was to enable tenants to give their views on the theory-identified critical junctures where they had not been raised in the open-ended section. This was to see if these critical junctures had affected tenants, providing insight into how these ‘big’ policy shifts influence and affect tenant experiences and satisfaction, even when they are not directly accessed. As previously highlighted, the decision was made to conduct the interview in two parts, firstly to emphasise tenant-led experiences at the forefront and secondly, to also to establish what impact the other theory-identified policies were having by guiding tenants to consider them separately. This research also aims to consider the long-term effects of policies on tenant experiences, and that includes more nuanced impacts.

7.9 Right to Buy (Guided)

Because the Right to Buy policy was not raised unprompted during the interviews by tenants, this will be explored first. This was considered a critical juncture in policy, intended to promote and increase home-ownership rates through partially subsidised sales of social housing properties. None of the interviewed tenants were currently in a financial position to apply to the scheme and some were also in properties that were ineligible. This proved to be a particularly divisive policy that tenants had strong views on, and many wanted to become home-owners if they had the opportunity.

Some tenants were positive about the aims of the policy but frustrated with the delivery and access to it. Cath (I1, F, 44, tenant for 22 years) was keen to utilise the Right to Buy, but found the caveats meant that she was unable to, despite being in a financial position to do so:

‘They made it sound so easy, vote us in and you can buy your own home, but actually deeply it was no you can’t.’

A couple of tenants were equally frustrated as their property was ineligible for the scheme. Emma (I2, F, 43, tenant for 25 years) thought it was an excellent idea, but was not able to access it:

'I think it's a brilliant idea, but I'm not allowed to as it's housing association. They gave us information on part buy part rent but that's crazy money!.... Price wise it just horrified me. Back then we were only paying £350 per month, then they showed us it was double again for the buy part. For a smaller flat.'

Kelly (I9, F, 29, tenant for 8 years) was in the same situation and viewed it as the best way for them to get on the property ladder:

'Oh man that would be my absolute dream, but when me and my boyfriend looked into it, we can't on our flat coz it's housing association. There's another reason as well can't remember what, plus trying to transfer to a right to buy on Homeswap is near on impossible. But we think eventually we can buy another one, a proper one anyway, might need to move to Burgess Hill as it's a bit cheaper coz of the train line, but not far. But Right to Buy would've been perfect for us and it's such a good idea to help get on the property ladder. Brilliant.'

Quite a few tenants thought the Right to Buy was a good idea and viewed it as the government helping them own a property where family help was unavailable. The policy was viewed favourably and was something the tenants were hoping to access in the future. Jessica (I6, F, 25 tenant for 6 years) commented:

'I think it's a great idea, only way for loads of people to buy isn't it. I mean if you haven't got family giving you loads of money how else are people gonna manage it, it's really hard. Only guys I knew from school who managed to buy, their parents gave them bloody thousands. We haven't got that, if we can in the future maybe this would be amazing. It probably won't but that would be so amazing if we could do it. I'd love to say I'm a homeowner. Great idea to help people who couldn't otherwise. But it's also nice that they were thinking of us who don't have that family help to get on the property ladder isn't it.'

This was reiterated by Amber (I12, F, 32, tenant for 8 years) who commented:

'I think it's such a great idea. I don't think we will ever earn enough to do it, but part of me thinks our savings might eventually help. I'd love to own my own house. Like, helping people who couldn't normally buy like us, to be able to, I thought that was brilliant. Maybe one day.'

Francesca (I13, F, 33, tenant for 7 years) thought it would reduce demand for council houses in the future:

'Oh yeah, I think that's such a good idea. My mum and dad looked at it but they couldn't buy their house for some reason, I don't think you can with all of them. But yeah, I think it's so good. And then it means less people need council houses.'

Others thought that it was a good idea in theory but needed to have further restrictions and property replacement where one is sold. Becky (I4, F, 25, tenant for 4 years) was concerned about the lack of houses available for those who were still in need and unable to buy: *'[Right to Buy] might be a good idea, but then they just need to get more houses don't they, as people who need them should have the houses if they need them.'* Suzanne (I11, F, 38, tenant for 12 years) had similar concerns:

'Hmmm. We looked at that for like, way, way in the future. Our house can't be bought anyway so we'd have to change. It seems like a sort of a good idea, I mean it's gonna kill us to buy if we ever can. But on the other hand, there aren't enough and I was reading that they keep not replacing them which is ridiculous, as need is more right. I don't know, that's above my level. But I guess it's a good and a bad thing.'

For Matthew (I10, M, 21, tenant for 2 years) he thought that if you were able to buy, you should buy one on the market and save the council properties for those in need. His view was that it *'seems like a good idea but where do people get the money from? I mean how do they get it? Can't they buy another one? That don't make no sense as it's for people who ain't got another choice isn't it?'*. Others who disagreed with the policy in its entirety agreed with this as one of their major objections. Steve (I5, M, 63, tenant for 35 years), who commented:

'Now that's a doozy that one isn't it. We was never going to get it on the buy thing as didn't have enough cash, but should they even be selling them? Wouldn't or shouldn't people just buy them from the buy ones not the council ones. Seems a bit wrong really. I know some mates thought about it but never used it. Yeah, I guess I think it's wrong.'

Linda (18, F, 55, tenant for 29 years) agreed with the idea that purchasing properties should be limited to the housing market:

'Oh that's not right that. Why are they selling them off? If you got rich and got loads of money then buy one that's for sale not one of them that's supposed to be for us who aren't rich. I don't agree with that at all. No one should be able to buy them, they are the governments for those who need them.'

The difference in the way the policy was viewed was intriguing, and there were no clear indicators to explain the reasons why the tenants had had the reaction they had. Where some tenants saw the Right to Buy as the government trying to help them gain access to the property ladder where there was no family financial assistance, others saw them selling off properties and felt devalued by it. The response to this critical juncture showed that it had affected tenants and that they had identified it as a noticeable policy change.

7.10 Short and Long Term Tenancies (Guided)

In contrast to the Right to Buy, the thought of the end of lifetime tenancies had a muted response. As noted previously, this policy was put on hold after Grenfell, however it was a future concern for some tenants if it was brought back. Most of those who had long term tenancies were concerned about losing it and viewed the proposed change in policy as potentially a real loss for new tenants. However, tenants who started on short-term tenancies were, overall, accepting of those and were less concerned about the implications of this, though some were frustrated with needing to re-sign contracts regularly. Those whose circumstances were least likely to change commented that their tenancy was still stable for as long as they needed it.

A few tenants would prefer to keep a lifetime tenancy, though this was more due to the inconvenience than feeling insecure in their social housing tenancy. Francesca (I13, F, 33, tenant for 7 years) was a good example of many responses, saying:

'I think ours is ok and I guess I don't see our lives changing that much really otherwise. I guess I'd like one, but don't know if they should be offered, how selfish is that.'

Another example was Amber's (I12, F, 32, tenant for 8 years) reaction, considering it would be a minor inconvenience:

'I mean a life one would be ok as then we wouldn't have to keep signing but it's fine and it's not a big deal. I don't see why it's a problem, I mean if you can you are going to move out aren't you.'

Sophie (I13, 27, F, tenant for 10 years) wanted one for the same reasons:

'Yes please [to a lifetime tenancy]! Just be nice to not constantly sign every year. Even every 5. I always pay my rent and keep it nice you know. I'm never going to do more than cleaning probably which is fine, but it means I'll always need one here. I've been there 6 years and have to sign every year. I know it's because I'm above the shop, so I could get a longer one, but I like my house and don't want to move. I'd like a life tenancy.'

Others were less concerned about needing to re-sign a tenancy and thought it made sense, as it encouraged tenants to be good residents. Matthew (I10, M, 21, tenant for 2 years) thought it was reasonable:

'5 years is ages. Like doing it every 5 years seems alright don't it. I had a year first to make sure I wasn't a twat basically, but as I said I learned from my dad what bloody not to do, so I was alright and if you aren't a twat you're fine. Seems alright to me, offering it for life seems a bit mad.'

Jessica (I16, F, 25, tenant for 6 years) agreed with Matthew:

'Nah, as long as you need it you can stay in it, right? So as long as you pay your rent and actually can't afford another one and aren't a complete shit you'll get to stay in it, so why should you get it guaranteed for life when who knows what will happen. If I win the lottery I shouldn't get to keep it.'

There was some discussion around the ‘fairness’ of people whose financial circumstances improved and chose to stay in their social housing property. Steve (I5, M, 63, tenant for 35 years) felt this was one of the reasons why people did not need life tenancies:

‘People should have a heart and if they suddenly get rich they should move out and let others go in. Then if they lose their money again they should get another one. These rich people holding on to them are well greedy.’

The idea of need and fairness with who was allocated a social housing tenancy was echoed by several participants. Victoria (I20, F, 31, tenant for 6 years) argued:

‘You shouldn’t be guaranteed one for life, because life changes. I don’t think it’s wrong that they check the houses are going to those who need them the most.’

The idea of ensuring those in need were housed first was also mentioned by Alyssa (I19, F, 20, tenant for 1 year), who felt checks were reasonable:

‘I think it’s ok having to have them check you [to make sure you need the tenancy]. I don’t have anything to hide, it’s just me and my little girl and they know I can’t work at the moment because of her. They’ve been really nice. So, I just think it’s ok that they check on you.’

Emma (I2, F, 43, tenant for 25 years), who has a lifetime tenancy, thought it was right that the policy changed, but then expressed feelings of guilt for thinking that, given that she benefitted from the security of it:

‘I don’t really [think they should have lifetime tenancies]. Isn’t that bad? Although saying that if they did then there might be more manoeuvring as then more people could Homeswap rather than all these different types. I’m so fortunate. That’s really bad isn’t it. Why shouldn’t I want someone to have what I have. But why can’t they make private rents actually affordable!’

Some believed that lifetime tenancies were unnecessary for most people, but should still be offered in certain circumstances, particularly in the case of a disability where there was unlikely to be a change. Linda (I8, F, 55, tenant for 29 years) thought this

made sense as they had a long-term need, saying: *'well as some are going to be in for their whole lives aren't they, so they need to know they can stay, like me if they are disabled.'* Kelly (I9, F, 29, tenant for 8 years) felt the same about a disability exemption:

'I mean life changes doesn't it, so why should someone get it for life? Unless they are in a wheelchair or you know have problems upstairs and it's not going to change, then they should so they don't have to worry, but everyone else can just see how it goes can't they.'

Mike (I7, M, 52, tenant for 20 years) agreed, arguing:

'They should [give lifetime tenancies] to those with disabilities. Not to those who are working and can change and get better lives but for some folks yes, they should still get them. It's not like I'll ever change so I'm not going anywhere, so why not make it a bit easier for everyone.'

A few tenants who had lifetime tenancies thought they were a positive thing. Cath (I1, F, 44, tenant for 22 years) has a lifetime tenancy and was concerned about losing it. She also commented that it was a good thing as it gave tenants in a difficult housing situation some stability and that most people whose circumstances changed dramatically would choose to move out regardless:

'I think [ending lifetime tenancies] is a bad thing. It must be quite worrying. I can't imagine having a tenancy where I don't, because I've got that security, I can't imagine. You see a lot of people on the Homeswap and the first question they want to know is what tenancy you've got. If you went into one where it wasn't a lifetime tenancy, then... shorter tenancies aren't good. At the end of the day, regardless of what tenancy I've got and I've got a long term one, if I came into thousands of pounds worth of money and could buy and choose where I live, and that's a downside of social housing, you can't choose. My sister is in Devon and my parents are in Dorset and if they want to move anywhere tomorrow they can just put their house on the market and go and look anywhere they like. I can't do that and I've said that right from when I became a tenant, I was envious of people who could just look into moving to such and such. If I want to do that I've got to go on Homeswapper and meet other people. If I could just walk into a bank and get a mortgage

and just pick where I want to live, I'd do it. Regardless of whether I've got a social housing tenancy it wouldn't stop me if I had the money. I'd much rather own my own house so I've got something to leave for my kids. If I had the finances to do it. That's the problem with private rental it's just so expensive I can't choose there either. No one makes it affordable.'

The argument that the lifetime tenancies provide increased housing stability was also mentioned by Kaci (I14, F, 22, tenant for 1 year) who said, *'I think they should give them to people forever so they don't have to worry.'* Jane (I17, F, 64, tenant for 35 years) believes that the lifetime tenancies helped to remove a layer of worry for people who were experiencing financial and housing insecurity:

'Oh it was so much better when you just got one for life and you was secure, these ones now, it must be such a worry for everyone. They should definitely give you a life one.'

Perhaps the more muted response to this was because it was not a 'choice' based policy like the Right to Buy. Tenants with lifetime tenancies were concerned, but as they had not lost theirs were not directly affected and were also powerless to change it. This cross-references with tenant consultations, the dynamics of power between those creating policies, the institutions enacting them and the recipients of the policy.

7.11 Which Critical Juncture Policy Do Tenants Think Has Had the Biggest Impact?

Considering the responses from the second half of this analysis, the majority of tenants still found the biggest policy change was the move to Universal Credit, as this had had the most immediate and direct impact on their housing, with significant concerns about being able to pay their rent. The other junctures had provided indirect effects that had the potential to cause future changes, which is why the analysis needed to consider both direct and indirect policy impacts. This is neatly summarised by Cath (I1, F, 44, tenant for 22 years) who explained:

'I'm really concerned about Universal Credit. The right to buy, yes, would be nice but I'm secure where I am. I'm not going to get thrown out, but the delay with money and Universal Credit is a real worry. Why do they have to change it, it was working fine.'

This relates to the importance of timing, as the delay in receiving the payment was the key problem.

Sophie (I3, F, 27, tenant for 10 years), like others, had technical issues with Universal Credit, that she was finding stressful. Her explanation of the problems also asks why these issues were not consulted about fully to minimise their impact:

'I have to admit I preferred it separate as it was clearer what it was all for and if I didn't need bits then I could stop it, like when I started working again. Instead of one big lump every month. Oh and it comes in on the 12th which is just stupid, as it's bang in the middle and my bills either come out at the beginning or the end. So my rent is always late, they know that though. Wish they'd asked us when would be best.'

As established in the analysis previously, personal circumstances affected the impact of the policies. Sophie's description of the problems she was having showed a level of frustration that the policy could have functioned better had various tenant life experiences been considered.

This analysis considered potential limitations from the interview demographics when looking at which junctures had had the biggest impact on the interviewed tenants. The age range of the tenants meant that bedroom tax issues may not be well represented, because they were not yet in situations where they would have spare rooms due to children moving out.

7.12 Emerging Themes and Theoretical Connections

Tenants have identified, unprompted, mostly the same critical junctures found in Chapter Three, Figure Two, including the Right to Buy, Universal Credit and the bedroom tax. These theoretical connections support the assertion that tenant experiences can be naturally integrated within policy analysis, as the 'big' changes in policy are also having the biggest effect on tenant experiences. This has led to an emerging theme from this chapter, which will be joined across the research in the Discussion:

Emerging theme: The academic literature and tenant experiences show broadly the same critical junctures

As seen from the interviews, the tenant experiences and academically identified policy changes correlate. This chapter of the research has been rooted in the theoretical literature, from the identification of the critical juncture changes. It has then utilized the structures suggested by Hudson and Lowe (2009) and Steinmo and Thelen (1992) on macro, meso and micro levels in institutional policy work, as discussed in detail in Chapter Three. This work was not trying to change historical institutionalist theory but add to it. It argues that the impact on those directly affected by policy does matter and their experiences are an intrinsic part of the policy outcome and analysis.

The research also brought a different approach to understanding unintended consequences (Steinmo and Thelen, 1992, and Hudson and Lowe, 2009) in historical institutionalist policy analysis. By including tenant experiences, in full context (geographic and temporal), it has the potential to help understand policy outcomes. An example of this is the impact of the Right to Buy policy on tenants who are not able to access the policy, and how this has affected their housing experience, as discussed above.

7.13 Conclusions: Key Findings

Finding that tenants identified the same critical juncture policies as the ones determined through the literature review meant that the inclusion of tenant experiences as the ‘micro-layer’ in a historical institutionalist policy analysis framework was supported by the data. Had different policies been identified by the tenants it would potentially have shown that tenant experiences and policy need an alternative framework. In addition, this chapter has highlighted that though tenants do identify the same critical juncture policy changes as academic analysis, the degree of impact is dependent on the timing within their personal circumstances. Therefore, it seems - understanding the limitations of this research - that the academically-identified critical juncture based ‘big changes’ do have the greatest impact on tenants, but the degree to which is dependent on the tenant’s life circumstances. This shows the importance of temporality not just in policy formation, but also in the intended outcome. In addition

to this, it has shown how tenant experiences can fit within a historical institutionalist framework in unexpected ways. Through understanding that the temporal element is just as important for tenants as it is policy, it displays the parallels of path dependency and critical junctures for policy as well as individual experiences. Recognising that tenants can be equally constrained by their own life occurrences, the choices they have, by past institutional decisions, one can see how often there are increasing, or decreasing, returns working on both the policy and also the person. This influences how a tenant will experience and respond to a policy's aims and consequences.

Hearing a wide range of tenant life experiences alongside policy analysis can be beneficial, both for the tenant's experience of the policy but also in guiding the policy formation to provide the best outcome – for the tenant and for the institutions. In establishing that the theory-identified critical junctures corresponded to the tenant-identified one, and by recognising the subliminal effects of broader policies on how tenants relate to their housing experience, it seems that historical institutionalism and tenant experiences work together more effectively and cohesively than anticipated.

CHAPTER EIGHT: ANALYSIS – HAVE PAST POLICIES AFFECTED TENANT EXPERIENCES AND EXPECTATIONS OF HOUSING?

8.1 Introduction

As established previously, policy decisions set precedents and expectations for future policy formation. This path dependency is not only seen in policy development, but in public reactions and responses to policy, as each change develops further expectations and parameters. The longer a policy ‘path’ has been, the more entrenched it will become, both in policy formation and in what will be accepted by the public. Expectations in housing access, standards and social welfare levels are therefore established, both consciously and unconsciously, over time. This can be seen on a basic level, such as the government being expected to take some responsibility for providing emergency housing for those in greatest need, where in the past it would not (Harriot and Matthews (1998: 5), Conway (2000: 20) and Malpass (2005: 37)).

As part of analysing how tenants experience housing policy changes, it is helpful to understand their baseline expectations, which can be put into context alongside the housing policy history. For this reason, the interview questions were designed to cover historical, as well as future expectations. The analysis in this chapter has shown two interconnected strands:

- Tenant expectations and experiences of the physical property
- Expectations and experiences of social housing as a tenancy

These two strands have both shown past policy path dependency and its effect on tenant experiences, for the physical property and in their feelings about their tenancy. These will be explored in this order.

Additionally, part of the interview included a question about the impact of the media on their tenant experience. Responses to this provided some unexpected findings connected to past policies, so have been included in this part of the analysis for that reason, as it emerged from the data. The media narrative will be considered, looking at how past and present social housing stories in the news have affected tenants, though

noting that it is a much bigger research topic in its entirety. As part of the ‘stigma’ that many of the tenants described as a negative of their tenancy comes from the media, it was considered an important part of the wider picture. In addition, it could be argued that the media is another institution that plays a role in the wider dialogue surrounding social housing tenancies, though not a directly policy setting or implementing one.

8.2 Tenant Experiences of the Physical Property

The physical part of the property is an important factor in understanding and contextualising tenant experiences. Issues with the physical state of the property can overshadow other experiences, and in extreme cases adversely affect tenant health. The physical housing standards set by past policies show a clear path of past precedence (Burnett, 1978:3). Where an outdoor toilet was previously considered acceptable, tenants now have modern property expectations of an indoor bathroom suite. This is a simple example of past precedence affecting housing expectations, but the principle applies more widely. The Decent Homes Act 2004, and the amendments in 2006, aimed to bring all social housing properties up to a good, modern standard. Over the course of the interviews, it became clear that the tenants in Haywards Heath were aware of the ‘decent’ standards expected of social housing properties, that they were well-maintained and there was a more uniform standard than in privately rented properties.

The vast majority of the tenants interviewed liked their social housing property, with just two respondents describing theirs as a neutral ‘alright’. Cath (I1, F, 44, tenant for 22 years) was a good example of one of the many who were very positive about their property, commenting ‘*I do like it! It’s really nice!*’. Sophie (I3, F, 27, tenant for 10 years) explained her reasons for liking her property, saying that ‘*it’s quite spacious, big rooms, it’s open and that really. It’s good, I like it a lot*’.

The Decent Homes programme had a direct impact for Suzanne and her family (I11, F, 38, tenant for 12 years) who moved into a property on the waiting list for updating. Although they had to live with the improvements being completed, she said that being able to have a say in what was installed helped to make it feel homely. She described

how the family use the space, how they feel about their property and the work they've put in to make the physical property their own:

'We do like it! Now my eldest has moved out it's much easier, so 2 kids share 2 rooms, and we have one. Kitchen got done a couple of years ago on their kitchen update thingy and that's good now, same with the bathroom and we got to choose a bit and that was lovely. Worth living with the shitty ones. Got a lounge at the front and then the kitchen diner at the back with the bathroom, it sucks it's downstairs, but whatever like we are used to it now and meant the bedrooms upstairs was bigger. Although it was shit sorting out the garden, the size of it is amazing so although the house isn't massive there's great outside space I can chuck the kids in, come rain or shine. Makes a bloody massive difference. Got enough bedrooms. We got a second hand sofa bed downstairs so when we need it there's a spare bed.'

Most tenants talked about putting significant effort into decorating and improving the aesthetics of the property to make it personal and feel like home. Where there were some complaints, such as mould issues, tenants had been in communication with the landlord regarding this and were dealing with the problem. Being able to decorate the property for her family helped to balance any other dissatisfaction for Kelly (19, 29, F, tenant for 8 years):

*'Yes, I like my place! I've got a two-bed flat on ***** Road. It's got a big lounge diner, erm, two small bedrooms and a poky little kitchen, but it's fine for us. Got a bit of mould in my bedroom but they gave me some spray and I need to keep the window open a bit. That's not great. Mind you at least it's not in Lily's room. It's not beautiful but we've decorated it loads and made it all girly. I bought Lily this amazing princess bed and her room has this amazing sparkly pink paint, so that's really pretty.'*

Indeed, a few participants commented that their property was on the small side, but overall, this was not a significant enough factor to make them dislike their property. Some were actively looking to move to a larger property with more bedrooms or space, but they still noted that they liked their property and had found ways to make do. The local cost of private rental was mentioned in relation to this, as knowing that their space was likely to be even smaller in private rental led to an acceptance and

appreciation of the space they did have. Francesca (I13, F, 33, tenant for 7 years) commented on her property:

'It does [meet our needs]. It's a bit of a squeeze for the boys in the smaller room, we've got bunk beds in there and I don't know how that will work when they are teenagers, not much floor space for playing either, but it's how it is. But for now, yes it does just about do it. We'd be fucked paying private rent, oohh sorry for swearing, we'd be really squeezed and I don't think we could even get a house, we'd have to move area too.'

Isabelle (I15, F, 29, tenant for 5 years) was in a similar situation with space issues and had applied for a house swap. The family had designed some inventive furniture to make the house work for their current needs:

'Yes, I do like [my house]. So we have three kids and it's a 2 bed, so we are rammed in and currently trying to do Homemove to a 3 bed. My three girls have this triple bunk my boyfriend made, it's really cool. So it's nice and in some ways it's great, but we just need more space for the kids as they grow up. So it is nice, but just small. My last one wasn't planned so before that I think we'd have been fine and made it work but now we just need more space.'

Like Isabelle, other tenants had been creative with the physical space they had been given, to make it work for their circumstances and needs as they changed over time. Steve (I5, M, 63, tenant for 35 years) explained they had *'got three bedrooms and a kitchen and dining room and lounge. It's good for us. We used the dining room as a bedroom for a while.'*

Karen (I18, F, 63, tenant for 32 years) has her adult children living with her for the foreseeable future as they are struggling to afford private rents in the area. She explained that her property *'does work for our needs and it's been flexible when we've needed to change the space around too. I've moved into the smaller bedroom now I'm on my own, you can still just about get a double in there, so the kids have more space.'*

Part of the benefit of a social housing property for residents with additional needs were the adaptations specially fitted to make the physical property work for them. The past

policies ensuring adaptation accommodations were provided for tenants had tangible effects on their independence, happiness and well-being. Linda (I18, F, 55, tenant for 29 years) talked about her property and the adaptations she has had, as she is in a wheelchair¹. Linda's adaptations to her home have given her increased independence:

'Oh yes, I love [my house]. It's mine and it has this ramp coming up to the flat and my bedroom and a nice big lounge and kitchen I can get to everything and I've painted it in all my favourite colours, or my brother did really, so it's pink and blue and bright and cheerful. There's room for all my craft things in the lounge too so I can make my cards. I can have my sister round for tea and got lots of space for me to move the wheelchair and lovely big doors. They even put a raised bit in for my washing machine from the adaptations lot and that made it so much better.'

Victoria (I20, F, 31, tenant for 6 years) had to leave a difficult relationship quickly with her two children and was placed into her current property after a short time in temporary accommodation. When asked if she liked her property, she replied, *'It's a small, ground floor, 2 bed flat. It's got a bit of damp. I do not care. It's mine and it's ours and I can handle all of that. So yes, I do like it.'* Having her own physical space, despite some minor issues, provided in her circumstances was a positive experience of emergency housing policy in a case of domestic violence.

The property standard was compared positively to the variety of standards found in local privately rented accommodation, so the knowledge that the social housing properties would be of a good level was a particular benefit for the tenants. This showed some understanding of the lack of government oversight over private rental costs and standards, and how this had impacted their housing choices. There was a higher level of satisfaction with the property than perhaps expected. This may not be the wider case nationally, as different locations will have different situations, and understanding the location is crucial to give a layered context to those expectations. None of the tenants interviewed had any major complaints about the physical state of their property, beyond some minor mould or damp issues which were being dealt with by repairs and home remedies with some success. This is perhaps unusual, and a wider

¹ As discussed in terminology, inclusivity language is guided by the tenant and the research will use the phrasing the tenant prefers.

range of interviews would almost certainly have shown some larger negative issues with the physical property for some tenants. However, hearing positive experiences is just as important.

8.3 Tenant Expectations Regarding Physical Property Standards

Tenants were asked about their expectations, before moving in, regarding the physical property they were offered. This was partly to see if their personal housing background impacted their expectations; partly to see if, or what, the media social housing narrative had influenced this; and to gauge what their baseline expectation was, in order to be able to put this into a longer historical context.

There were some links between being more likely to have good expectations of social housing properties if the tenant was raised in a council property and more likely to have low expectations of a council property if they were raised in a private property. This was not a definitive split and there was variation, showing that there were also other factors involved in tenant expectations. This loose connection of their housing history to expectations was an expected one, but was far more varied than anticipated. It gives some context for how the background of the tenants may impact their underlying expectations of social housing. It does not show any absolutes, rather awareness that people's previous housing tenures may influence tenant expectations and experiences.

8.4 Expectations and Experiences of Social Housing as a Tenancy

8.4.1 The Positives of Social Housing

Social housing, for many, is a tenure with many benefits and positives. The most commented positive about social housing was its affordability, with seven tenants stating they considered this the best part of their social housing tenancy. As noted above, this may be partly related to the high costs of private rental in the area; however, it is understandable and was an expected response as affordability is a key aim of social housing. Sophie (I3, F, 27, tenant for 10 years) was very clear and direct that for her the *'best thing is 100% that it's affordable.'* Suzanne (I11, F, 38, tenant for 12 years)

agreed, saying for her the best thing is: *'Oh the rent, definitely. I mean that's why we are in it isn't it, so it's a manageable rent.'*

Emma (I2, F, 43, tenant for 25 years) describes why the affordability matters to her:

'The best things are the fact that it's my tenancy and I have genuinely actually affordable housing. And it's secure they can't make me move out. And coz of that I'm still able to be in the town I grew up in, that I want to keep living in. I think I've always lived here as I've got the support from my family and friends like family. I'm lucky that we get all the annual gas check and boiler and everything is done for you.'

Amber (I12, F, 32, tenant for 8 years) suggested the affordable rent was the most important part for her, commenting:

'I don't know [about the best thing] really. It's got a rent that won't kill you. I don't know about warn someone about [social housing] as if you need it you don't really have a choice, do you?'

Karen (I18, F, 63, tenant for 32 years) had a similar response, with: *'I wouldn't recommend' it, but I'd tell them the rent is doable and the rest of it is a bit crap maybe, but beggars can't be choosers.'*

Closely behind affordability was the security of a social housing tenancy. The fact that the property was not going to be sold, or they would be forced to move on by the landlord for other reasons, was very important to them. For Harry (I16, M, 29, tenant for 5 years) who had experienced being asked to move repeatedly from private rentals, the stability of social housing was important and as he described *'they can't kick you out on a whim'*. A similar experience had happened to Francesca (I13, F, 33, tenant for 7 years), so her comment was alike. The possibility of needing benefits for a while not impacting the tenancy was also considered as a major benefit, so she explained *'that it's more secure than private, no one is going to kick you out to sell or for another stupid reason and they don't freak out if you need benefits for a while.'*

For some tenants, 'independence' and having their own space was key. This is connected to affordability and security within the property, but their description was

interesting. For those tenants, the social housing property offered an option for their own space and independence that would have felt unobtainable otherwise. Linda (I8, F, 55, tenant for 29 years), who relies on a wheelchair, found this too, noting that it gave her independence, saying *'I can get around in it. That's the best thing I reckon.'* Matthew (I10, M, 21, tenant for 2 years) who was a care leaver, felt the same. The biggest positive for him was his own independent space, just before affordability:

'Yeah, I said before you know, that I get my own space and that I can pay for it. I guess that it's not something you can choose you just get what you get but that's better than nothing'.

Another three tenants felt a positive was that they were allowed to decorate the property however they wanted to, making it feel more like their own home. Kelly (I9, F, 29, tenant for 8 years) said this was the best part of a social housing tenancy, commenting, *'Oh definitely the best thing is you are allowed to decorate! You can make it yours and they can't kick you out coz you are on benefits'.*

For Cath (I1, F, 44, tenant for 22 years), there were several good elements, one of which was the ability to decorate:

'Erm, the best thing is the security and the fact that you can pretty much, within reason, decorate and make it your home. If it was private you need to get permission and it's really hard as you can move at any time. And also, yeah, when the boiler breaks, I don't own it, so they have responsibility, even if it takes forever! If I moan, my dad is always like well at least you don't have to pay for it upfront. I did look at privately renting down my mum's way in Dorset, if we moved as it is cheaper privately, but you always run the risk of 6 months later someone going 'oh I'm selling the house' or 'I want different tenants', but with social housing you are in. Well, unless you are a rowdy neighbour or don't pay rent, but that's fair. They aren't going to kick me out, it's better.'

Two were particularly grateful for the safety net social housing provided and two others were mainly pleased with having 'decent' housing. Victoria (I20, F, 31, tenant for 6 years) focused on its role as a safety net, saying the best thing is *'that it's there in a crisis. It just might have a bit of mould!'* Alyssa (I19, F, 20, tenant for 1 year) had

no complaints about her property or tenancy, commenting *'like I said, that they are actually really nice houses. I don't think I'd warn them about anything really.'*

Matthew (I10, M, 21, tenant for 2 years), who is quoted earlier, is a care leaver who is now in a studio flat. He was grateful for not only the housing security, particularly given his challenging past, but also the standard provided. He commented:

'I'm loving having my own place. Landlord seems pretty good, I needed a new worktop and they did that no worries when I moved in. Other one had all these burns on it and was peeling.'

Matthew went on to describe that he felt this had helped him into his ideal job:

'Because of that I work at Halfords now, been there over a year now. I'm in their bikes department and I get to help the customers and build the bikes. I love building up all the bikes and I've got staff discount to buy mine which was so good so now I've got this awesome proper bike to get to work.'

Past policies had given priorities to care leavers for access to social housing and this had had a direct impact for this tenant. Placing these experiences into the policy narrative provides the human component of policy outcome, as indicated in Figure 5 below:

Housing Stability – A Positive Cascade

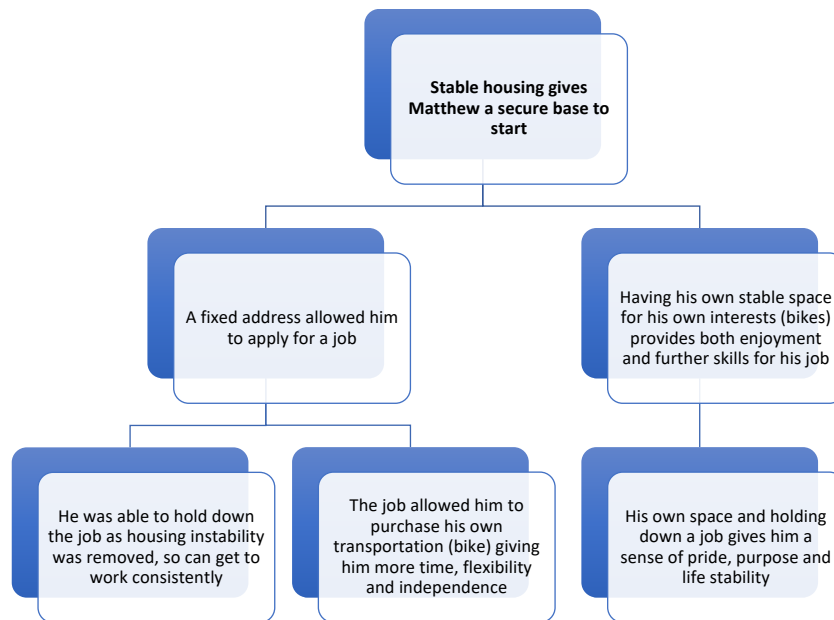


Figure 5 - A Positive Cascade of Stable Housing

These experiences support the notion that living in an affordable, well-maintained property that can be decorated to personal taste, with a housing benefit safety net if needed, gave the tenants a sense of housing stability. As identified in Chapter 3, past housing policies supporting these aspects had positively impacted tenant experiences and affected tenants lives in a myriad of ways. They have been adequately housed because of the provision and precedent of social housing properties beginning from a policy that began after WW2. Those who were in need expected to be housed, and the State was expected to provide that as part of the welfare system. The Decent Homes standard had improved the properties and made them pleasant places to live. Adaptations provision through the social housing provider had improved quality of life. These past policies, formed during critical junctures, had set some positive precedents for expectations and in some areas had a positive effect on tenant experiences.

8.5 The Negatives of Social Housing Properties

The main negatives of tenant experiences of social housing were a mix of institutional administration issues, such as repairs, and a feeling of a 'stigma' from society related to being in social housing. The main negative relating to institutional administration issues highlights why historical institutionalism is a particularly useful lens to consider tenant experiences through. You cannot separate tenant experiences from their housing provider, as this is their frontline experience with, and for, their housing needs. A poor experience with their housing institution will impact their overall housing experience.

There were several tenants who listed 'repairs' or 'issues with the repairs service' as the worst thing about social housing. Their experiences included larger repair problems that took lengthy times to fix, causing significant disruption and smaller problems. Cath (11, F, 44, tenant for 22 years) describes her most frustrating repairs situations:

'The worst thing? Only the fixings with repairs and the waiting maintenance times. Hilarious. My lock on my front door went on the inside and the front door wouldn't open in a terrace house, so had to go over the back fence and if there was a fire in the kitchen I couldn't get out. They said it was an emergency so sent someone round at 11.30 at night, but he knocked on the front door! I had to shout through it. I was like what – I can't get out, that's the point! I had a terrible boiler in my old house as well, the whole house shook when the boiler was on and it took two years to get a new boiler. I went to my mum's for a while. Can't think of anything else. They also don't listen about what you need sometimes with new kitchens and bathrooms, I am so grateful, but they don't always listen to what you need – nothing more expensive, but things like having a shower rather than a bath due to mobility needs and things, but it's not what they do. Not a choice. That is the bad side but I'm so grateful for the size of the house and a roof over my head.'

Becky (14, F, 25, tenant for 4 years) agreed that repairs were the biggest problem, saying the *'worst thing is repairs that's rubbish. They need to come out faster especially if you've got a baby.'* Linda (18, F, 55, tenant for 29 years) had a similar experience with the repairs service, even though she is a priority due to her disability. She notes the *'bad one is how bad them repairs are, I mean I can't bloody do it can I*

in my wheelchair, so I think them need to come out a lot faster to sort my problems, but they do do it eventually.'

Six tenants were particularly bothered by the feeling of a stigma of being a social housing tenant, feeling that they would be 'judged unfairly' by other people and institutions. Emma (I2, F, 43, tenant for 25 years) thought that was the biggest problem:

'Worst thing is probably that stigma. It doesn't bother me as much now, but the road I live in still comes with a bit of a rep. Especially when you meet other parents at school and you do playdates and stuff you don't want them to judge you, you know. I never had anything too bad though.'

Kelly (I9, F, 29, tenant for 8 years) felt the same:

'I guess the bad thing is that it's social, it is a bit embarrassing and that's the bad bit. But at the moment it is all I can afford so it's how it is.'

Suzanne (I11, F, 38, tenant for 12 years) agreed that this was the biggest negative, but she believed that the benefits outweighed the unpleasant reaction of some people, saying:

'I'd probably warn them that some people are really snotty if they find out which is shitty but it's worth the rent saving.'

This seemed to be a common narrative as Francesca's (I13, F, 33, tenant for 7 years) comment corresponded with the others, saying

'I guess it would be that some people are really snobby and repairs are shocking.'

Jessica (I6, F, 25, tenant for 6 years) couldn't think of a defining negative regarding her social housing, commenting that the lack of choice would apply in other housing options too, but noted that there could be some stigma:

'I don't think I'd warn people about anything really, maybe that you can't really choose what you get, but if you are on a budget you can't with private either so it's no loss there. I guess some people are snobby and have a thing about it, but that's their problem and I don't hang out with them.'

A few tenants believed the worst thing was the neighbours, however they realised that unpleasant neighbours were not solely an issue for social housing residents. Sophie (I13, F, 23, tenant for 10 years) recognised this, saying *'I mean I've got dodgy neighbours, but they own theirs and to be honest you get them everywhere. Wherever you go!'*

Around half of the interviewed tenants believed the tenure was the best option for them, and could not think of a defining negative specifically for social housing. This was not to say they did not have any negative experiences, but that they were pragmatic in recognising that other tenure types often experienced the same negative issues, and that the positive aspects of their tenancy outweighed their complaints. Alyssa's (I19, F, 20, tenant for 1 year) overall positive experience showed in her response *'like I said, [the properties] are actually really nice. I don't think there's anything bad really'*. The other responses echoed this, with variations on 'I can't think of anything bad'.

8.6 The Elements of Housing Stability Model

The interviews gave insight into how past policies, alongside personal experiences, had influenced each tenant's experience. There were similarities across stories, though each person had a different weighting on their answers depending on their personal circumstances.

Their descriptions intertwined: affordability, security, decent housing, independence, personalising and having a safety net. These also relate to the concept of home, not just housing, such as the option to make it their own space, which is possible with housing security. All of these elements discussed by the tenants had parts that intersected, and all seemed to be different parts that were forming a concept of tenant housing stability. This came out of understanding their previous experiences and expectations, in what they were anticipating, finding positive and finding negative. By placing tenant expectations in context with historical institutionalism and policy change, it helped to see how the outcomes of those policies and the way it had impacted their tenancies. From these findings, the diagram below (Figure 6) was created, to show the way these elements intersect each other, with each part creating further stability in a tenant's housing situation.



Figure 6 - Elements of Housing Stability

Alt Text: A diagram with interlocking hexagons describing the different elements of housing stability.

The financial elements are grouped together, as these form one essential base. The other two elements, having a ‘decent’ standard and the ability to decorate, are the two parts that allow the property to feel like a personal home, not just bricks and mortar. Making their house homely shows that the tenant has been given the opportunity to invest in it, both financially and emotionally, to feel secure in their home. As social housing can offer these factors, it allows tenants to feel secure and have dignity, perhaps especially during critical junctures and major policy changes.

As seen in the interviews, but notably with Matthew (I10) and Victoria (I20), housing stability has a significant impact on tenant’s lives. These experiences show the benefits that have come from the long-term social housing policies intended to provide better housing standards. Tenants who came from particularly vulnerable backgrounds now had a degree of housing stability that allowed them to progress in other areas of their lives. Echoing Maslow’s Hierarchy of Needs (Maslow, 1943), for several of the tenants a steady housing base providing their physiological needs, gave opportunities

for further life improvements, big and small. The Elements of Housing Stability figure above suggests what housing policy elements need to be in place for social housing tenants to feel stable.

This finding is one of the key contributions to knowledge from this thesis and will be further discussed in the Discussion chapter, alongside a supplemental literature review. This Elements of Housing Stability model already connects with the existing literature review findings on how path dependency has led to improved housing standards and increased housing stability for those in social housing tenancies (see Burnett, 1978; Gauldie, 1974; Pawson and Jacobs, 2010; Hughes and Lowe, 1995). It is also reflected in the tenants experiences described in the interviews regarding the lack of stability for those in private rental due to the historic lack of private rental regulations. This model can be expanded on in other geographical areas and has the potential to impact future policy and improve housing stability.

8.7 Media Impact on the Tenant Experience

Although the media is not a past policy, it seemed relevant to consider the effect of media institutions as part of positive and negative experiences of social housing. Past media narratives perhaps can be characterised as having pushed or ‘nudged’ alongside critical junctures and policy changes, feeding into everyday dialogue. These narratives seem to have had a significant effect on both tenant expectations and experiences. Indeed, the impact of the media on tenant expectations, and ongoing feelings about their tenure status, was apparent during the interviews. Tenants were asked ‘what do you think of the impact of the media on how social housing tenancies are viewed, and has it affected how you feel about it?’. All respondents commented that media representation of social housing and social housing tenants was unduly negative. This had had differing levels of impact on their experiences; however, it demonstrates that media representation is noticed by social housing tenants and has factored into their housing experience.

The response of many tenants that the worst thing about social housing was the stigma attached to it, in combination with the responses below, suggest a relationship between media representation and the underlying societal narrative it feeds in to. The question

about the effect of the media, surprisingly, evoked the strongest responses throughout the interviews, providing some interesting background and perspectives. Although many of the following quotations are lengthy, they give an unexpected insight into the dynamics between the past policies, media institutions, governmental current policy and tenant experiences.

The combination of the effect of past policies and media came across in Cath's (I1, F, 44, tenant for 22 years) interview quite clearly. She mentions previous housing policies such as the move to mixed social and private tenure on new build estates, the legacy of 'sink' estates and how tenants have historically been portrayed in the media have all played a part in her experiences:

'All this stuff on the TV about benefits and this, that and the other and it's always these extreme cases and people who are horrible. Whereas actually these days, before there were these sink council estates, but they put up new builds and there's always social houses mixed in. My neighbours to the left own their own house, we all look after our properties and get on. It's not shown that it's normally like that. It's half and half. But there is that stigma and I think the media have always portrayed us in a bad light and that makes you feel rubbish. I hate that. You know, you talk to people and it's 'do you own your own house?', 'do you rent?' and I hate saying I live in a housing association house, because people assume stuff they see on the TV, some people are so snobby. Someone I used to work with made a flippant comment about housing or council tenants, and she was obviously making a dig, but I kept my mouth shut. The next day she came over and said, 'oh I'm so sorry, yesterday when I was sounding off, you live in a housing association house and so does Cheryl doesn't she' and I said 'yep' and straight away she was like 'oh I didn't mean it like that'. But I just thought yes you did.'

This conversation was something that Cath had not forgotten, but one which had impacted her overall housing experience, and one where she felt the everyday effects of the media narrative.

Karen (I18, F, 63, tenant for 32 years) questioned why media institutions are allowed to denigrate social housing tenants in the way they can do:

'I think it has bothered me, probably more than I've realised now you've said that. I mean, they are so negative and now I'm divorced twice, I'm like their poster woman for a useless, lazy council tenant. Even though I've nearly always worked and my husbands have had affairs, they don't care. We are just some story aren't we. People do look down on you and I do think it's because of what the media says. I don't remember it being like that at the start, but that might be because I was young and didn't realise. I think it's so much worse now though, especially after that programme that made us look like bloody idiots on Channel 4. I hated that. So... yeah, it definitely bothers me and it's not right that they can print that crap.'

The lack of humanity and understanding also concerned Mike (I7, M, 52, tenant for 20 years), who until this question was very calm, but then became visibly upset:

'Oh this gets my goat – they make us out to be lazy and absolute scroungers and it's just... it's not ok. They talk about us so badly and they deliberately go out and tweeze out the worst and make out like it's all of us and it's bollocks. It's not, you know it's not all of us.'

Suzanne (I11, F, 38, tenant for 12 years) had also been impacted by similar things and was bothered about the lack of proper representation:

'I do think it's affected me, it definitely made me think twice before we took our house and like I said before my, like, thoughts about my neighbours and stuff. I think most people in these houses are just normal in not high paying jobs, which most aren't. But the media makes out like we are a bunch of lazy, entitled layabouts with 13 kids and Sky TV and it's shit. It's not real life and I don't get why they constantly do it.'

Isabelle (I15, F, 29, tenant for 5 years) had reacted slightly differently, saying:

'No, I don't [think it's affected how I feel about being a tenant] because I think I know that the crap they are peddling is just rubbish and I've seen the reality of the other options for people. I think it does make others judge us more unfairly though and I don't like that, I'm not embarrassed but sometimes feel like I should be and that's not right.'

There was an interesting perspective from Jessica (I6, F, 25, tenant for 6 years), as she commented that the media had not understood the change to the renting dynamic, where a social housing tenancy is now a coveted thing due to the stability:

'I haven't been a tenant that long, but I think most people are jealous if you've got a social tenancy now. There are so many on the waiting list, everyone wants it if they can as it's so much better. I guess the papers can show the skivvy guys can't they but everyone knows it's not everyone. The chavs will always be there, even if they leave their broken shit in their front garden, even they have to live somewhere, just a shame they make those of us with gorgeous houses look shit. No idea why they can't look after anything. But everyone knows it's not all of us. Just them trying to sell papers with stupid stories.'

Her comment also raised an interesting notion of a perceived hierarchy, or 'othering', within social housing tenants.

Kelly (I9, F, 29, tenant for 8 years) highlights the media's targeting, noting that it is aimed at people who do not have a choice in their housing, which she felt was unfair:

'Those stories in the media make us look bad. And it's clearly not most of us is it, but seriously, why do they make people working hard and trying, but can't afford private rent feel so rubbish? I'm not hanging my curtains up wonky. Yes, the media has definitely made me feel more embarrassed. That's weird I don't think I realized that before. How bad is that it's not like we have a choice.'

The media stories and programmes, both past and present, have certainly created a narrative that has influenced how tenants feel about their tenancy. The long-term impacts of this on tenant satisfaction and experience are nuanced, and subjective, but cannot be discounted. There is a power imbalance with media institutions and social housing tenants that is also challenging, as many of the 'extreme' cases they focus on are the most vulnerable or troubled, with very little official recourse. This thesis was concentrating on the policy-making institutions, so the effect of the media was not the intended focus. However, the findings have highlighted an area that would benefit from further research.

8.8 Emerging Themes and Theoretical Connections

This research was not just about conducting interviews to hear tenant stories, as important as that is, it was about integrating those voices into policy analysis. Incorporating oral history interviews in social housing can lead to a deeper, more informed understanding of tenant experiences, concerns and needs that are affected by those policies. Tenants often do not have alternative housing choices and are under-represented in the macro and meso level institutions, so their voice needs to be carefully, and sensitively, collected and presented. This chapter has aimed to fill part of this gap by looking at the past, following path dependent processes, to hear how that has affected tenants both previously and today. The private rental market's inaccessibility to many of them, the positives of 'decent' housing standards; the positive and negative impacts of policy direction and policy change were illuminating. This demonstrates the human impact of path dependency, increasing returns and shows how policy feedback can perpetuate both positive and negative elements of housing policy over time (Pierson (2000), Skocpol and Amenta (1986), Hudson and Lowe (2009). Blending history, policy and oral history research over a wider temporal period helps to understand tenant experiences. In addition to that, the media effect, both now and previously, had provided some important context that needs to be explored further alongside the literature.

8.8.1 Emerging Themes

There were three notable themes and connections that emerged from this chapter, which help to understand tenant experiences of social housing and interlink with the existing literature:

Emerging theme: Physical property standards show path dependency.

The interviews have first shown that the tenants have expected, and in these cases experienced, a 'decent' physical standard from their property. For example, functional kitchens or bathrooms that are in good condition. This is a result of past policies designed to improve living standards for tenants, which have in turn have raised the standard expected in the future. The path dependent process has been

particularly clear here. As shown in chapter three and four, although housing had improved slowly for a long period, as discussed in detail by Gauldie (1974), it was during the Industrial Revolution that standards changed and improved quickly (Burnett, 1978 and Merrett, 1979) and continued to rise. As noted by Conway (2000) and Lowe (2004) the increasing standards set the expectation for the new base standard of living. The ‘path’ here is evident across the literature as standards of living improved, through to the Decent Standards programme and beyond. Path dependency can have some considerably positive impacts, as seen here in standards of living and providing a minimal safety net.

The interviews highlighted that the tenants had modern expectations of facilities and also in social housing an element of reassurance that the property would be safe and fit for purpose. Importantly the same expectations were not necessarily there for private rental properties, with the view that the standard would be far more variable, albeit still at a ‘modern’ level. Inferred within this is that the higher the standard raised in housing are, the less likely it is that standards would be acceptably decreased. Furthermore, improved standards improve outcomes for tenants. This was an expected finding and one that extends the current literature on housing standards, as seen in chapters three and four. Haywards Heath, and other smaller towns in the Southern commuter belt, are under-researched areas with specific housing pressures, but have a good property standard. The interview data extended this understanding in a new geographical area, which can help to see more generalised patterns in national housing issues, and this will be explored further in the Discussion.

Emerging Theme: Housing Stability Issues Still Affect the Housed

Housing that is stable is arguably the best outcome for tenants who have a need to be in social housing. This is a combination of affordability, security, decent housing, independence and having a safety net, being able to decorate and make it a home. In other countries such as Germany, as mentioned briefly in sections 3.1 and 3.3, the private rental market is also able to offer housing stability like this, opening up a wider range of options for people, due to policy decisions made at the end of WW2.

The interviews showed the importance of stable housing and how this mattered to those needing social housing. Because housing broaches different disciplines, the limited research into housing stability has been found across disciplines, including law, psychology, and public health. Gurney (1990) looked at the meaning of home as a place of ontological security, showing the need to broaden the research fields for housing stability. Most of the housing stability research seems to have been focused on homelessness and those with complex additional needs. There is limited work looking at housing stability for those who are not homeless, but who are experiencing social deprivation with no viable alternative in their housing options. Frederick *et al.* (2022, 1083), working in psychology, noted that ‘housing stability is a complex phenomenon to conceptualise and measure’ and that this is an area that needs further research. In order to fully understand how these findings fit into the academic discourse on housing stability, a further literature review incorporating this area forms part of the Discussion chapter. Following this, this thesis will propose an Elements of Housing Stability model for social housing tenants based on both the literature and tenant experiences.

For Consideration: The Media Impact: Changing Times and Changing Media Narratives

The impact of the media as another institution, and as a tool of other institutions in creating an ideological narrative, cannot be overlooked regarding its impact on tenant experiences. When considering critical junctures, which predominantly come at times of political and cultural upheaval, the role of the media needs to be considered. It shapes the national conversation as a way for an ideology to be communicated, again with little tenant voice. The implied media narrative of the ‘deserving and undeserving poor’ was certainly something recognised in the interviews. The input of the tenants on their experiences of stigma, being categorised with extreme cases portrayed in the media and how past media narratives had influenced their expectations was all reflected in the academic literature (Kemp (2000), Jacobs et al (2010), Purdy and Kwak (2007)). The concept of the media being in a position of power, how it controls the discursive space and a national narrative are all relevant in understanding the tenant

experiences. These interviews support and enrich the current work, adding some additional tenant perspectives. It also establishes this as a significant area that would benefit from further research. The role of the media itself is not a critical juncture, but more reflective of the critical junctures in housing policy and how they are used in the wider narrative around social housing.

8.9 Conclusion: Key Findings, Past Policies, Tenant Expectations and Future Implications

Past policies have undoubtedly influenced tenant experiences and expectations in both expected and unusual, conscious and unconscious ways, which has been seen throughout the interviews. From housing standards to personal responses to policy change, how people have understood and experienced past housing policy has impacted their present housing experience, opinions and responses. This has affected their understanding of housing stability; decent homes standards and how social housing tenants are discussed in the media. By understanding the path dependent constraints of past and present housing policy, as outlined in this thesis' literature review of housing, tenant experiences can be placed into the context of the housing circumstances they are living in. This allows a deeper, more nuanced understanding of tenant experiences.

Housing stability is an under-researched area, especially in qualitative work, and even more under-researched outside of homelessness. There is a particular set of circumstances for those in technically stable housing, but with no alternative option, that presents an interesting field of study for considering housing stability. This part of the analysis has contributed new qualitative data to this area, both geographically and demographically, showing how housing stability has affected tenants' experiences. It has also compiled a model of 'elements' from the interviews that comprised housing stability for these tenants, theorising that this may be able to be more widely applicable. The 'Elements of Housing Stability' for social housing tenants is a key finding of this thesis and the application and relevance of that will be considered further in the discussion chapter.

Finally, understanding the media as an institution and its role in housing has emerged as an area that would benefit from further thought. This thesis has shown that tenants are concerned by the current negative media narratives regarding social housing tenants and that this was part of their expectations and experience. This was linked to their lack of housing choice and lack of opportunity to use their own voice to communicate their experience. For these reasons, this thesis has shown that future research into this specific dynamic could have numerous benefits.

CHAPTER NINE: ANALYSIS – HOW HAVE POLICY CHANGES DURING A CRITICAL JUNCTURE IMPACTED TENANTS?

9.1 Introduction

Policy changes have affected tenants in a myriad of ways during critical junctures, often linked with the timing of the changes in their own life circumstances. This chapter will look at the impact of policy changes on tenants and, in their own words, how these have affected them. Where Chapter 7 was determining if the critical junctures for tenants were the same as those identified in academic analysis and Chapter 8 was considering the historical policy effects, this chapter is examining in detail the deeper impact that those identified policies have had on the tenants, building on the data from the past analysis chapters. The interviews established that the housing policy critical junctures with the biggest impact on the tenants were:

- The Bedroom Tax
- Right to Buy
- Universal Credit

The analysis identified themes and some unexpected impacts for tenants and shows:

- That the impact of critical junctures on tenants is complex and nuanced, linked to their past, the location they live in and past housing policies.
- The historical institutionalist framework has elements that can be applied to personal lives.

Some themes bridged across these policy changes. This includes the local housing situation and whether the tenant was directly affected by, or able to access, the policy. Each of these will be explored, allowing for some cross analysis, to examine the way these policy changes have impacted tenants. However, before looking at the impact of the critical juncture policies, it is important to discuss location. This is because the initial data analysis showed that geographical location played a significant role in how the critical juncture policy changes had impacted tenants.

9.2 Location Matters

The historic lack of rent regulation in the private rental sector has had a large impact on the area, with comparatively high private rental costs due to the proximity to London (MSDC 2021: 75). The path dependent housing policy route has meant that, in this locality, housing options are particularly limited for low-income residents. The interconnectedness of the housing market and the impact across different tenures needs to be considered, as higher costs of alternative housing options often results in larger waiting lists for social housing (MSDC, 2021: 82). Subsequently, considering how wider policy changes have affected tenants must be put into local context.

The comparatively high private rental costs in the area were mentioned by several tenants, especially by those who would likely be able to private rent in other areas. This adds to the evidence that the overall impact of policy changes is somewhat dependent upon the accessibility and availability of other housing options for tenants in the area (MSDC, 2021: 85). Therefore, it can be argued that housing policy analysis and interviews need to be undertaken within the local context, as it impacts on housing understanding, expectations, policy success and impact. This has been apparent in all interviews shaping housing choices and expectations.

As such, location matters as it impacts on choice. Participants commented that they would possibly like to move to allow greater housing choices, but that family and local connections kept them in their current housing situation. The alternative locations mentioned were in the North and West of England, where private rental costs and even house prices were more affordable for those on lower to medium incomes. The difficulties in moving between local authorities and proving a connection to the area they would like to move to, was also mentioned. Cath (I1, F, 42, tenant for 22 years) commented:

‘I’ve considered looking where my mum and dad are in Dorset, but that’s tricky moving between counties, no one wants to move here because of the cost of living, it’s so much cheaper there.’

It was noted in several interviews that Haywards Heath was particularly expensive due to its proximity to London, and that these housing costs were disproportionately affecting those in lower-paying jobs. Cath had also noticed the rent discrepancies:

'I know what my friends in other places pay. It's fine if you work in London but not for normal jobs and stuff. I wish they'd build more social properties, not these affordable rent ones, because the affordable rents round here just aren't really, they're so much money. It's lunatic.'

This was reiterated by Suzanne (111, F, 36, tenant for 12 years) and Emma (12, F, 43, tenant for 25 years):

'Especially now that the rents are getting worse and worse with people going up to London and stuff. It's mad. So many people like us who need a social house to actually live and they are stuck in these tiny rentals getting kicked out all the time.'

'But then house prices here are so mental I don't know what we'd do, I mean we are both working and we should be able to afford something reasonable but we can't.'

Tenants are aware of the impact that local private rents have on their housing choices. This will also likely increase social housing demand in areas where alternative housing options are not readily accessible to those on low incomes (MSDC, 2021).

9.3 Bedroom Tax

The stock held by a council or a housing association can have a big impact on the implementation of a policy and its success. A wide variety of housing stock in theory should allow for increased movement between property sizes more organically, with people choosing to downsize when needed. Where this is limited, it could cause tenants to continue under-occupying properties. The Mid Sussex District Council's latest Strategic Housing Market Assessment noted the need for more elderly friendly properties, such as bungalows, and a need for growth in smaller property stock, across all tenure types (2021, 23-26), showing one barrier to people downsizing.

Three of the tenants interviewed mentioned the lack of appropriate and appealing properties for them to downsize to, so that staying in their current property was worth the financial offset. Again, this may be an area specific issue, as in London or another

city the desire to have or maintain a garden may not be as important, perhaps due to urban living expectations. But in Haywards Heath, a lack of smaller properties with some personal outdoor space meant that these residents were less keen to move, even if they were penalized for it. Several also mentioned the mental health benefits of having a garden, or even a balcony, particularly when mobility was limited. Others were concerned with noise issues moving from a house to a flat but were not bothered by losing the physical space. Steve (I5, M, 63, tenant for 35 years) was particularly concerned about this:

'We'd like a bungalow but I dunno if they even have those, just don't want a flat as you get horrible neighbours don't you. We'd down move faster if we could have a garden.'

The intended impact of the Bedroom Tax was to move under-occupying tenants to free up the larger properties for over-occupying families, but the efficacy of the policy success was hindered locally, for these tenants, by a shortage of appealing properties. Instead, the impact has been, for those interviewed, primarily financial. A couple noted that they were not averse to downsizing or moving, but the alternative options were simply not practical or tempting. Jane (I17, F, 64, tenant for 35 years) knew that financially they would eventually have to move, but were also concerned about space for their caring responsibilities for their grandchildren:

'Anyway, we won't be able to pay that now we are retired, but it's going to be a real wrench leaving our garden and space for grandchildren. I know we will have to, but friends have said there are so few ones with a garden or space to have grandchildren. We've just changed our settee and we got a sofa bed one. We've put years into that garden.'

Karen (I18, F, 63, tenant for 32 years) also was worried about downsizing too quickly when her children moved out, in case they needed further support:

'I'm probably stuck in this one until my youngest moves out, then I'll need to move as they charge you now for bedrooms don't they. It's so not fair, like sometimes they need to come back and it's hard.'

The high private rents and general instability for young people just starting out meant that she was keen to provide a safety net for her children, at least initially. It was also

clear from the interviews that there was a notable lack of appropriate options for older people to downsize to, particularly attractive ones for retired people. Those tenants were aware that they were over-occupying and that families needed larger properties. For example, Steve (I15, M, 63, tenant for 35 years) commented:

'It's an odd one as we don't need anything this big but it's also our home. But from our kids we also know that there are families out there who need bigger houses. Erm, our finances, we can manage but I don't know about it long term.'

For retired and disabled tenants a lack of personal outside space was a large factor. Most flats had no balcony or garden, which was of a particular concern for their physical and mental health. Jane (I17, F, 64, tenant for 35 years) commented:

'It's definitely more difficult now. I'm hoping now we are basically retired it won't change much, especially with my fibromyalgia and my husband's arthritis, we aren't working again as we can't. That's one of the reasons we will be so sad when we have to move and might not have a garden, we aren't that mobile anymore and no outside space will be so hard for us.'

On the other hand, interviewees with families discussed their hopes for the policy outcome. For example, Harry (I16, M, 29, tenant for 5 years) was hoping to move to a bigger property after the arrival of a surprise third child. They have to wait for a three-bedroom property to become available and he is supportive of downsizing initiatives:

'Yep, I'm pretty happy as long as we can move into a bit bigger one soon. I promise we will move to a smaller one when they all leave!'

There were mixed reactions around the Bedroom Tax that reflected both the local housing needs alongside wider considerations around the meaning of home.

9.4 Right to Buy

As seen previously in Section 7.9, the Right to Buy (RTB) policy was particularly divisive across the interviews. It seemed to evoke strong reactions, regardless of whether it was a financial option for the tenant or not. Housing association properties

being excluded and different types of properties being excluded had caused resentment. Some tenants, for whom it could be a possibility under the right circumstances, thought it was a good idea as it gave them their only option of getting on the housing ladder. Others commented that it took away needed social housing and restricted their ability to move to an alternative property if their circumstances changed. There were also tenants who suggested that it was not appropriate to buy a council property even if they did have the financial means. These opinions have been recorded in previous RTB work (Farrall *et al.*, 2019), but meant the impact on these tenants' housing satisfaction and experience was greater than perhaps expected. Opinions on the policy were not neatly separated by age or length of tenancy or housing background, there were no clear patterns arising from this set of interview data.

This is another policy where part of the impact appears to be related to local factors. Right to Buy (RTB) options are not consistent across the country, as they are dependent on how councils have managed their housing stock, and indeed the type of properties that they have. Because most properties in Haywards Heath are housing association, and therefore ineligible for the initial RTB, there was a degree of resentment for this not being an option amongst some participants.

Just under half the interviewed tenants thought the RTB was a positive idea and something they would consider under the right circumstances. Some reasons for this included having some inheritance to pass to their children, that they felt the government were helping them with social mobility and they aspired to home ownership. Some of those who thought that it was a positive policy were disappointed that their property was not eligible, restricting their access to it. Of those who felt it was positive, just over half of those tenants came from a private housing background and the other half came from a council housing background.

A few of the interviewed tenants thought the RTB was 'unfair'. They stated that they believed only properties on the housing market should be purchased and that social properties should not be available to buy. Part of the reasoning for this was that it was unfair to take properties away from those in need, and if people had the finances to purchase a property it should not be a social housing one. Of those tenants there was

an even split between private and council housing backgrounds. The rest of the tenants who were interviewed viewed it as a grey area and either were unsure or had mixed feelings about it. The main negative stated was lack of replacement of the sold houses, but the social mobility and opportunities were long term positives. The unsure tenants were all younger, in the 20-30 age bracket and on full housing benefit, so were perhaps less likely to have considered it.

It was also not determined by the possibility of being able to utilize the policy, as for some tenants who may have access to a financial windfall later, usually an expected inheritance, there was also a divide in whether it was appropriate to purchase a social property rather than one on the market. Harry (I16) thought that social housing properties should not be sold and even if they had the financial means to do so, would deliberately not purchase one:

'I was talking to a friend about this and I just think it's such a shit idea. If you have all this money and can buy you should buy one on the market, not take one away from others. Nah, it's not right. If we ever win the lottery I'm not buying one of these.'

Isabelle (I15, F, 29, tenant for 5 years) had changed her mind on this for similar reasons:

'I thought it was brilliant at first, and then I thought no, this is bad because if you have that kind of money you should buy one that's not for people who struggle to pay rent, right? So I did a bit of a wobble on it. Anyway, I think on the whole it's now bad and I don't get why they offered it anyway.'

Victoria (I20, F, 31, tenant for 6 years) agreed:

'I guess it's a bit wrong isn't it, as it's taking away houses that are for people in need. I don't like the idea of it really.'

For tenants who were unlikely to be able to purchase a home, whether through the right to buy or through the market, most still had a strong reaction. That a policy that had no immediate impact had had such a reaction was unexpected – even though it was not a policy the tenant could access, it had still affected their housing satisfaction and experience. For those who had negative feelings, it was considered unfair, that it

was reducing their already limited housing choices and was therefore unnecessary.

Jane (I17, F, 64, tenant for 35 years) reiterated this:

'Well the council houses shouldn't be up for sale, they're the country's, not for anyone to buy. We knew some people who bought theirs, not round here mind, and suddenly they were all better than everyone, even though it's only because they got left some money from some long lost relative and got some massive amount off their house. It's not right love, it's not right.'

Linda (I8, F, 55, tenant for 29 years) who is disabled, believed that social housing should be reserved for those most in need and felt very strongly about the RTB:

'Oh that's not right that. Why are they selling them off? If you got rich and got loads of money then buy one that's for sale not one of them that's supposed to be for us who aren't rich. I don't agree with that at all. No one should be able to buy them, they are the Government's for those who need them.'

Opinions on the RTB were not all negative. For those who had positive feelings it was considered a way of improving their social mobility and provide an inheritance for their children, the only way of accessing the housing market and a generous, good idea from the Government. Those for whom it may be an option were, however, annoyed that there was a select and limited pool of properties eligible for purchasing. This had led to a decrease in their housing satisfaction, where before, when it still was not possible to buy their house, they felt more positive about their housing experience. The full quotes from the following participants were used in Section 7.9 discussing the RTB, where Kelly (I9, F, 29, tenant for 8 years), Jessica (I6, F, 25, tenant for 6 years) and Amber (I12, F, 32, tenant for 8 years) all thought it was an excellent idea and potentially the only way for them to get on the property ladder. The RTB policy change had given them a sense of hope that they may be able to purchase a property and the impact for them was a positive one.

Those who had mixed feelings on the RTB were usually concerned by the lack of replacement of the sold houses, decreasing an already over-subscribed housing list. They also questioned, as did those with solely negative feelings, why those in a position to purchase a property were not purchasing from the open market. Some of

the tenants were also unaware that the money generated from the sale of social housing properties was rarely used to purchase other properties to be used for social housing. Kelly (I9), who was keen on purchasing through the right to buy was surprised that this was not the case:

'Well they get lots of money from the sale don't they so then they can buy another one and rent it out then everyone wins. Do they not? I thought they did?'

For Emma (I2), there were mixed feelings. The lack of replacement was considered, as was the likelihood of those later generations being less likely to need social housing due to inheritance and housing stability. Emma's thought process showed how torn some social housing tenants are about this policy:

'I just don't know, that's such a massive thing. I completely see that it's taking the houses away and it's such a grey area, but then it's the only way for some people and I wish they just made it possible for everyone to have the chance. I'd rather pay a mortgage than rent. It's like the bedroom tax isn't it, some little old lady who's been in that house for 50 years, but has a three bedroom property, but it's her home, but doesn't need it now. As much as I think she should give it up, it's her memories and her home and it's so hard. It's the same thing really, but then if you've got the right to buy that should give the housing people lots of money to buy more properties surely and then less people will need them in the long run as more people will own and can pass them on, right? Build new ones. I'm torn on that one. I don't know what the answer is. I wish I had a stronger opinion on it, but it's like this grey area.'

9.5 Unexpected Reactions

An unexpected finding from these interviews was the impact that a policy could have on tenant satisfaction even when it was not able to be accessed by them. A few interview participants spoke of their frustration of the RTB being introduced, something they viewed positively, but their property could not be bought or they were with a housing association. This led to feelings of unfairness and, crucially, a reduction in overall housing satisfaction for them. What had felt like a level playing field had,

they felt, led to tiers and hierarchies within social housing that had really affected their housing experience. One participant had voted Conservative for the first time simply for the RTB, believing it was the only way she would be able to purchase a property, only to find that her property was ineligible for the scheme. Even though this is used previously in Section 7.9, it is particularly poignant about an unexpected reaction and relevant for this analysis too, as Cath (I1, F, 44, tenant for 22 years) described her frustration:

'Well, we when we were together, we voted in the general election for the Conservatives because they were pushing the right to buy and we would've loved to buy and if we pushed ourselves, but when they got in and we properly looked into it, it was just impossible. I think it's impossible and there's all these catches that you have to be in it for a certain number of years, if you want to sell it you have to sell it back to them and we never took it any further. We felt like idiots voting them in, because it was still impossible to get it.'

The policy promise, coupled with a surprise ineligibility, had caused Cath to be more dissatisfied with her housing situation because it felt 'unfair'.

The RTB has had a wide range of impacts on tenants, as shown above. It has been the cause of hope, dissatisfaction, annoyance and unease at where the funds raised are used. The policy has, in some tenant's eyes, been successful and for others it has been the cause of discontent.

9.6 Universal Credit and the Impact on Housing

Although Universal Credit is not specifically a housing policy and not solely an issue for social housing tenants, issues with it had directly impacted tenants and their experiences of their housing. As this thesis is looking at tenant experiences of housing policy change, it was necessary to consider and incorporate relevant policies that directly affected their housing experience. Given the focus of this work is on tenant voices, it meant Universal Credit's inclusion in this research was data driven.

The impact of Universal Credit on participants was varied and some had found it better than others. For some there were issues causing concern, particularly the payment

delay, if tenants were in between jobs or with changes in circumstances. Incorrect payments, overpayments and repayment plans caused concern and worry, even if tenants were not currently claiming. Universal Credit had led to more concerns if they needed to move between benefits and with wage discrepancies, such as temporary work or where wages changed monthly. This was in keeping with much of the national reporting on the issues regarding Universal Credit (for further information see Williams *et al.*, 2022). The interview data for this builds on those issues, providing experiential information to show the positive and negative impacts of policy consequences.

The biggest issue was the initial delay in payment. For Cath (I1), the possibility of needing to claim again after a marriage breakdown had caused her great stress, due to the knock-on effects of claiming. Although her perspective is lengthy, it shows the interconnected issues with the process:

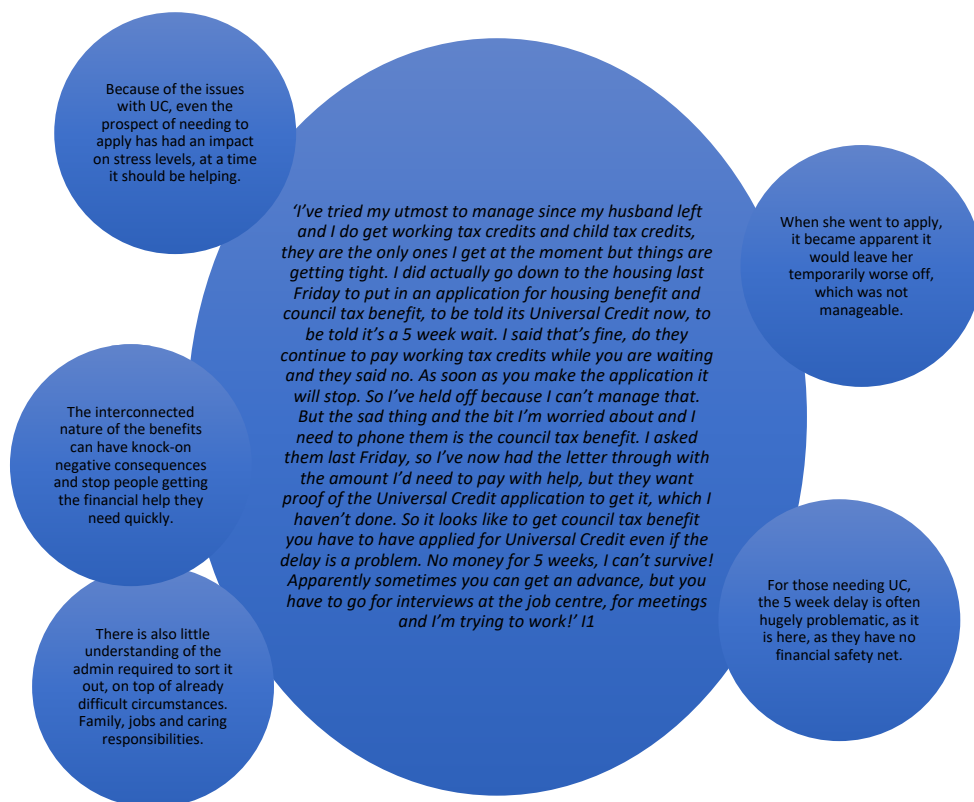


Figure 7 - Effects of Universal Credit

Alt Text: A diagram showing a bubble with a quote, surrounded by smaller bubbles.

As seen in Figure 7, there were significant implications on her financial, work and family situation just by applying for benefits she needed. She mentioned later that she felt lucky that she did have friends and family who could help and fill in this gap if needed, as others would not have that safety net. Further interviews showed this was not unwarranted concern, as Jane (I17), and Karen (I18) both had similar problems, as described in Section 7.2, where they had to borrow money until the Universal Credit payment came through. A lack of family or friend financial backup had meant a high interest rate payday loan, which was still being resolved and paid off.

More issues were described by Francesca (I13) after a major life critical juncture for her family. She explains her problems with Universal Credit:

‘Oh yes! Honestly, nightmare. So, my husband lost his job overnight, horrendous right, and like we applied straightaway but there was a delay in getting the money coz of this Universal Credit thing and the twins were only little so I wasn’t working, and it was fairly tight you know. I, for sure, thought housing would understand but they were really rude and we basically lived off beans until it all came in. I cried so much. He got a job about three months later and it’s all fine and he’s sorted now, he’s working at Brewers, but honestly, awful. I’m so relieved I’m on set carer’s hours as my some of my mates are on changing shifts and keep having to send in their hours and then it changes and they really struggle with money as it is all over the place.’ I13

From these experiences, Figure 8 below is a simplified consequences diagram, showing how needing to apply for Universal Credit can have significant short-term impacts on the tenant, with concerns about paying rent and therefore housing security and stability. As shown by the participants, they are often not in a position to manage those short-term consequences without additional financial problems and increased stress. By listening to these tenant experiences, by understanding their life junctures and stories, these policy implications could be changed to reduce the impact on tenants.

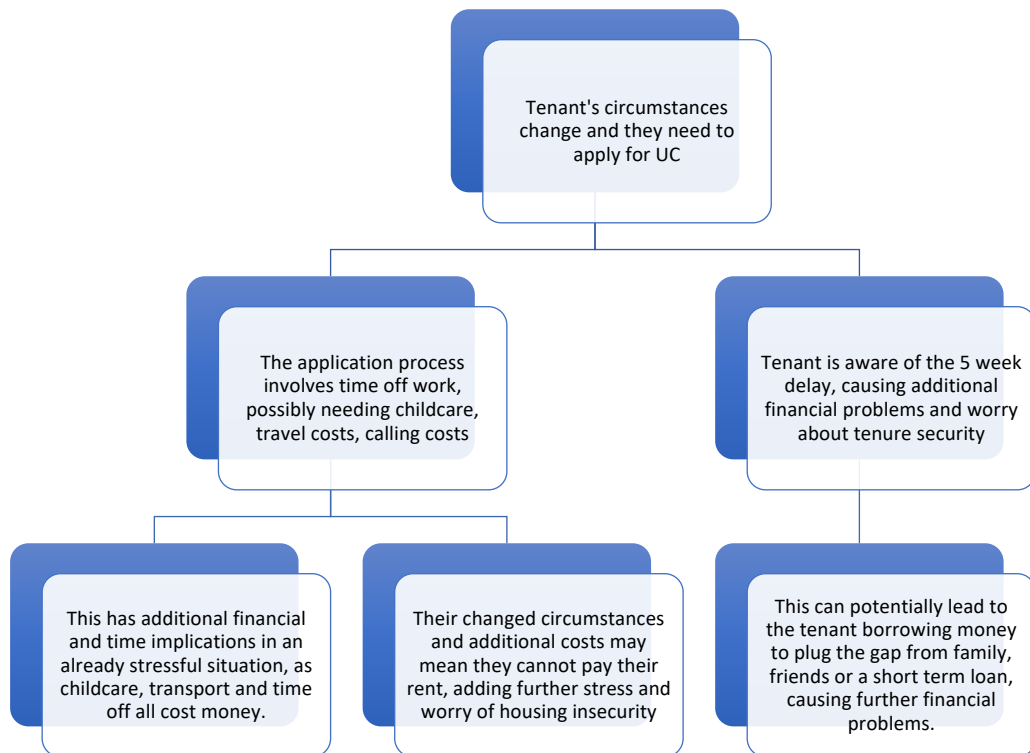


Figure 8 - Consequences of Universal Credit Issues for Rent Payments

Alt Text: A cascade diagram showing the potential consequences of Universal Credit.

For Victoria (I20, F, 31, tenant for 6 years), the benefits system previously had also involved a little stress, as her wages changed monthly, so it had not had a different impact. She did not think the issues with Universal Credit were any different to the problems she had experience previously:

‘We’ve been on that the whole time, so it hasn’t changed since we’ve started. It’s been a bit stressful, but that hasn’t changed. Mind you I’m not sure if that’s because my wages change all the time as I do freelance hairdressing, it was easier when I wasn’t working to be honest.’ (I20)

There were some positive experiences with Universal Credit. One participant was a care leaver, who had been given his own flat and had a good experience with plenty of support. Matthew (I10, M, 21, tenant for 2 years) described:

‘It seems alright. You know. Erm, I just filled it all in. Oh one thing I do remember is that the guy helping me from the care leavers had to give me some money as it didn’t come straight away and I’d have been up the creek,

but I think they did say there was a loan or something, but anyway the guy gave me this money. I've had no problems though.' (I10)

The assistance from his social worker had bridged the financial gap, providing a positive outcome. Linda (I8) is in receipt of full benefit and had help arranging it from her Housing Officer. She had experienced no problems and had had a good experience:

'I think the lady at Clarion told me it meant I was actually getting more money so that was good and they did it all for me.' (I8)

Becky (I4, F, 25, tenant for 4 years) had a simple and straightforward reaction to her Universal Credit experience. She was happy with the new system as 'benefits still come through and stuff'. Those who had had a positive involvement with Universal Credit had also received help from the housing association or an external agency, providing either advice or financial assistance. This improved their experience.

Universal Credit has had a wide range of issues that have been well documented and explored (see Williams *et al.*, 2022). These interviews have shown the personal issues and how individual circumstances have a huge impact on how the policy works for people. The problems have certainly had a significant impact on several tenants' quality of life, and given them concern over their housing stability when they have been unable to pay their rent. Often needing to apply for benefits coincided with a major life critical juncture, so the issues resulting from Universal Credit felt more challenging, as the tenant was already managing a stressful situation. Being concerned that their housing was also potentially at risk adds another dimension to their situations.

9.7 The Intersection Between Policy and Life Events

One way of counteracting a generic policy approach, which is often necessary in large policy formation, is consciously recognising that every tenant is an individual, with a unique background determining many of their housing expectations and experiences. To draw together these macro, meso and micro approaches to policy analysis, this section presents timelines developed for each interview participant combining the critical junctures alongside major life events for each tenant. These were designed to

show the human impact of policy, the need for personal understanding of the background of those in social housing and to visually explore their experiences alongside critical junctures in policy. The impact of policy changes on tenants is a personal one. These interviews have explored the challenges of this for those who have limited housing choices, and to serve as a reminder of the human dimension of policy making.

Pierson (2000, 251) argued about the importance of timing in policy formation, theorising that what was important was ‘not just that it happens, but when’. During the interviews, hearing tenant’s personal stories, the same could be said about how ‘when’ is just as important in relation to their major life events. For them it was not simply that the policy changed, but when it changed in their own life story. Policy change is a part of the tenant’s life experience and the policies and their life events can be viewed in conjunction with each other. The interviews illuminated the way that the impact of the critical juncture policies was largely dependent upon their own major life events, or the personal critical junctures, of the tenants themselves. This helped to understand the reasons why tenants identified the critical junctures they did and the impact they had.

Historical institutionalism was designed as a framework to examine the complex nature of sequences between policy and institutions on the macro and meso levels, and this thesis uses the same concept to consider the addition of the micro level. By applying the framework to a person’s life story, it is helpful to see how the events in their lives shape their future options and outcomes. Just as with policy, seemingly small events can have larger consequences, and truly understanding an individual’s point of view needs to consider their ‘long story’. In order to see this intersection more clearly, a timeline was designed that was intended to display these interactions graphically. By combining their life experiences in conjunction with the timeline of critical junctures (Figure 2), using a temporal base, it is possible to see partly why that policy had the impact it did for the tenant. Two timelines stood out in this process that showed this particularly clearly, which will be used as examples and explored below.

The first was Emma’s (I2, F, 43, tenant for 25 years), who works part time in a factory and is a parent to four children ranging in age from 25 to 2. She was born and raised

in the Haywards Heath area, to parents who were homeowners. When she found she was pregnant at 16, she applied for a housing association property and was quickly moved in to a 2-bedroom flat. 7 years later she married and had another daughter, staying in the 2-bedroom flat. Her husband was diagnosed with cancer at 29 and passed away shortly after, when their baby daughter was 6 months old. She states she was particularly grateful for the property and housing benefit provision during this time, as it provided stability for her during a difficult time. A few years later, she remarried and went on to have two more children, eventually moving to a 3-bedroom property nearby. Although she is happy with her property and the rent, her aspiration is still to be a homeowner and is looking into the right-to-acquire as a long-term possibility. She has experienced needing housing benefit, a major bereavement, being able to consider the Right to Buy, quick placement in a property as a teen parent and being concerned over the transition to Universal Credit. Emma has several ‘critical junctures’ in her life that intersect with policy and the timing of those has been key to her experiences.

As she explains, getting a property while pregnant at 16 was surprisingly straightforward for her then, but she doesn’t think it would be now. The prior availability of properties and the housing policies encouraging housing young parents meant that for Emma it was a simple experience:

‘Originally it was really easy to be completely honest. It was a simple form and I was shocked and surprised how quickly it went through. In fact I stalled it a little bit. Obviously it was quite tricky with my parents then as I was so young and pregnant, not ideal, and they didn’t want me to be with my daughters father, which didn’t end up working out – obviously – anyway, we didn’t move in for six months while we did it up and my parents gave me an ultimatum. Rest is history! That was really easy. (I2)’

Her experience with the benefit system has also had implications with timing, the policy and need. She explains her experience of when she has needed to access it in the past and the impact of the way it worked then, in addition to concerns over the policy changes in case she needs it in the future:

‘I’ve [been on benefits] three times. The first time at 16, 17 and I was on my own with the baby and I don’t remember a big issue. But doing any extra hours or shifts you can then be penalized but later on. I remember my HB

was paid direct to me then I could pay my rent and it made more sense. Then, when my first husband was alive, I remember we got some working tax credits when he was between jobs and we got an overpayment of about a grand, even though it wasn't our fault and we'd given them everything. Then when he died and I was bricking it that they were going to go right you owe us a grand and I was still worried about it when I went back to work when my daughter started school. No one ever mentioned it and I was like 'thank God for that'! Someone at work said the other day if I had to apply for anything now and I said I really hope not. I've got friends who are really worried about that delay in payments from it coz they've just got no savings until it comes in. It's awful. (I2)'

Emma was also keen to utilise the Right to Buy, but frustrated by the policy restricting housing association properties, especially the time that she was in a financial position to access it. Her previous property would have been eligible, but she had to move for space reasons after remarrying. The timing of this policy and her financial situation were frustrating for her:

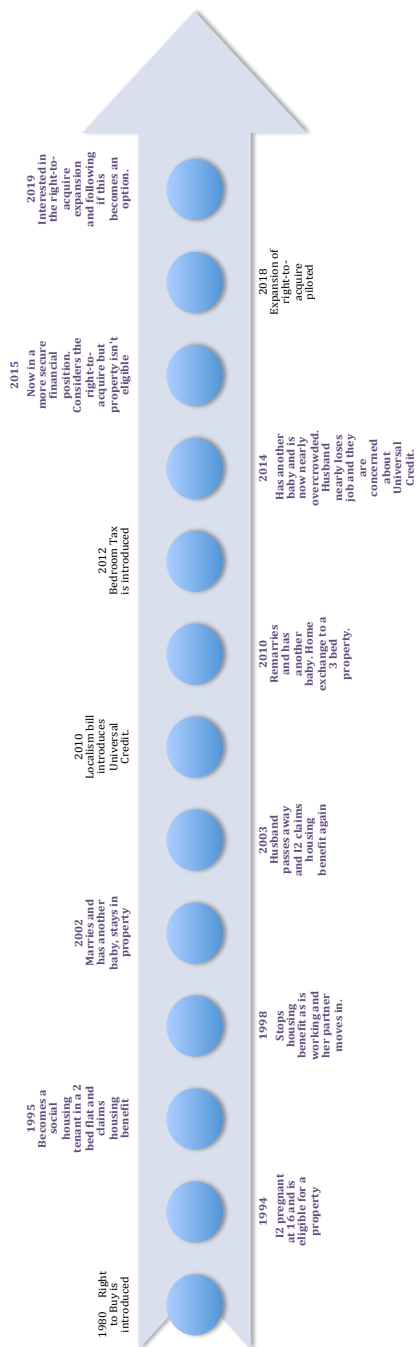
'I'd really love to be a homeowner one day. At the moment I have to just stick with where I am even though I can't buy this one. When we first moved in, my dad was into housing and we discussed the right to buy but they said no because I didn't have the money then. Shame its different with housing associations. (I2)'

An interesting part of her interview was also reflective of how small things can have far-reaching consequences. Emma noted that the only reason she had a social housing property was due to her pregnancy at 16 and she had been able to keep it due to her lifetime tenancy, even though in between she had had periods where she would not have been eligible for one. Yet due to her other personal 'critical junctures' like the death of her husband, the stable housing had been a factor that had reduced the burden on her during that time. The intersection of policy in her life, in both positive and negative ways, was particularly clear here:

'The main purpose [of social housing] is probably not helping people like me now really is it! I feel that the main purpose is to help those who can't afford anything, not because they don't get off their backside and get a job, but

*those who just can't do it because they are old or disabled or in real need, is what it should be for. But then house prices here are so mental I don't know what we'd do, I mean we are both working and we should be able to afford something reasonable but we can't. But really we are only in social housing coz I was that 16 year old girl who fell pregnant. Actually. I come from a relatively privileged background with my mum living in a big house on ***** Road, a nice road, mind you it needs some work, but she owns it. I don't feel really I should be in social housing, but it's affordable and it works for me, so I'm still here and I'm so grateful I'm still in the system because it is affordable.(I2)'*

Using the dates given and the information from the interview, a timeline was created. Below is Emma's Personal and Critical Juncture timeline, displaying these policy and personal event interplays. Just as many outcomes are possible in policy, but restricted to previous decisions, the same can be seen in Emma's life and have shaped her views and her experiences.



Personal and Critical Junctures – Interviewee 2 (I2)
(Purple = Personal Junctures, Black = Policy Critical Junctures)

Figure 9 - Personal and Critical Junctures of Interviewee 2
Alt Text: A diagram of an arrow showing personal and critical events.

The other interview that had particularly interesting connections between the policy critical junctures and their life events, was with Jane (I17, F, 64, tenant for 35 years). Jane is a retired mother of three, who previously worked at a local haberdashery company alongside doing some ironing and domestic help work. She has been in the same house for 30 years, a three-bedroom semi-detached with a large garden. She has experienced time on benefits and then also Universal Credit due to various redundancies. Jane currently has two of her children in their twenties living at home, who are struggling to move out due to private rental prices in the area. She is aware that when her children move out that the bedroom tax will have a big impact so she will probably need to downsize and move, and in addition to that losing her garden will be a particular loss for her.

Like Emma, Jane (I17) got her social housing property easily, benefitting from the conjunction of positive allocation policies and available housing at the time:

‘Oh it wasn’t long, we got our first house quite quickly. Not like now where there’s year long waiting lists. I think it was pretty easy really (I17)’.

She also discussed her experiences with benefits and how it has worked with various redundancies over the course of her tenancy. Having stable housing during these redundancies had meant an already stressful experience was not made worse:

‘At some points we haven’t been able to pay rent, so we’ve had housing benefit and it’s been wonderful for us to know that we aren’t going to be evicted just because of lost jobs.(I17)’

During Jane’s last redundancy, she experienced the move to Universal Credit. This was a negative experience that had long term consequences for her:

‘Oh yes, Universal Credit has been terrible. It was so messy and though they tried to help we ended up waiting 5 weeks for any money and thankfully we had a little, but we still had to borrow some and that was embarrassing. Still paying that back. It worked just fine before, I don’t know why they keep feeling like they need to change things that work just fine. (I17)’

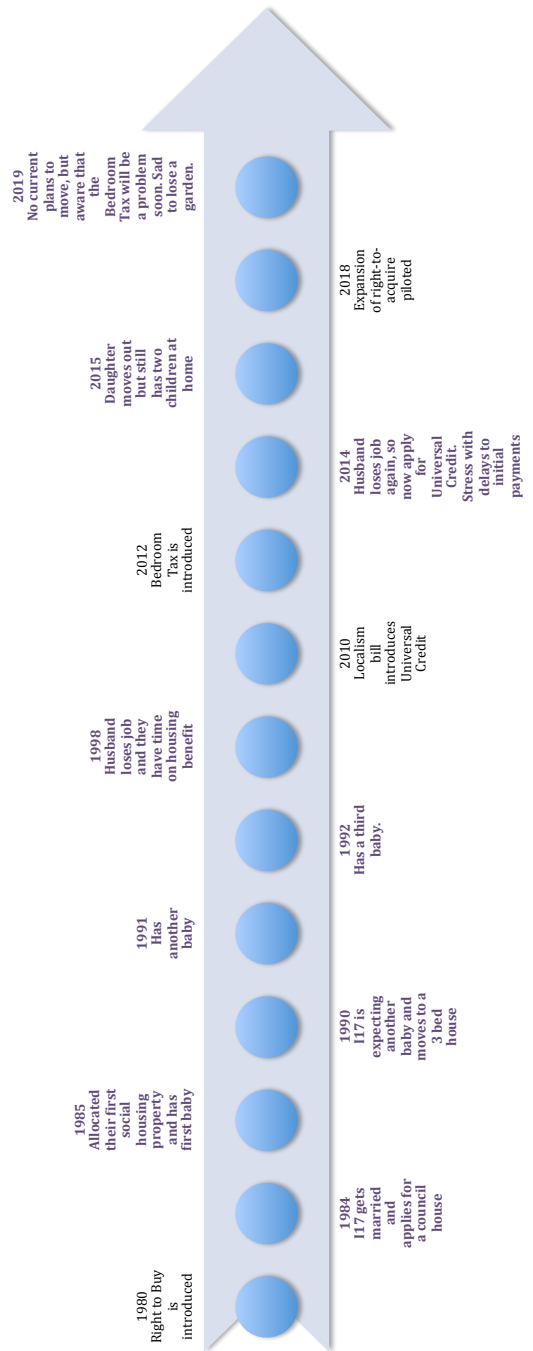
Jane discussed the impact of the bedroom tax policy on her family, as it will affect her relatively soon. This covered the lack of appealing or appropriate properties for them to downsize to, and room to have grandchildren over, especially when they are providing childcare. The timing of this policy for their circumstances meant that they had not had any notice or time to plan and save up financially to offset the difference when it was announced:

'Well while I've got the kids at home we aren't planning on going anywhere, but they are in their twenties, so they'll move out eventually. Then we've been saying we will probably need to move somewhere smaller as we will have too many bedrooms and they charge you for that now, did you know? Anyway, we won't be able to pay that now we are retired, but it's going to be a real wrench leaving our garden and space for grandchildren. I know we will have to, but friends have said there are so few ones with a garden or space to have grandchildren. We've just changed our settee and we got a sofa bed one. We've put years into that garden (I17).'

The loss of their garden was raised by Jane again later in the interview, who found that their outside space had improved their mental health, especially now they are not as mobile. Due to their health conditions their ability to work is restricted, so they will not be able to supplement their pension with extra income to be able to stay in their property. The conjunction of the timing of the policy and the arrival of their retirement has had a detrimental effect for them:

'I'm hoping now we are basically retired [our benefits] won't change much, especially with my fibromyalgia and my husband's arthritis, we aren't working again as we can't. That's one of the reasons we will be so sad when we have to move and might not have a garden, we aren't that mobile anymore and no outside space will be so hard for us. (I17).'

Below is Jane's Personal and Critical Juncture timeline, displaying these policy and personal event interplays. The outcome of the impact of the bedroom tax is not yet known for her, but the policy change and resulting worry form another part of the policy impact on the tenant experience.



Personal and Critical Junctures – Interviewee 17 (I17)

(Purple = Personal Junctures, Black = Policy Critical Junctures)

Figure 10 - Personal and Critical Junctures of Interviewee 17

Alt Text: A diagram of an arrow showing personal and critical events.

All the timelines showed some interaction between life events and policy change, however for those in relatively new tenancies or for those with less dramatic life events, this is more subtle. These two tenants were chosen as they had the clearest connections. The complex interactions that historical institutionalism is trying to examine are also present in people's lives: timing, sequences and the effects of path dependency. This emphasises the way that tenant experiences can blend with historical institutional policy analysis, to show that not only are tenants identifying the same policies as being critical junctures, but that these experiences can be used to understand the impacts of these policies on the people they were designed to affect by intersecting them with their own personal critical junctures.

9.8 Emerging Themes and Theoretical Connections

9.8.1 Initial Connections

One of the key findings coming out of the interviews for this question includes that understanding life stories within the local context is beneficial for understanding the policy outcomes for people on a personal level. In addition, the policy impact needs to be considered even when the policy does not directly affect the tenant. The RTB affected some tenants' experiences even though they could not access it.

The findings from this chapter can be connected with the findings in the literature review. The considered connections between these are:

- The concept of 'unintended consequences' (see section 2.5.2) is further reaching than expected, with evidence of this coming through from the interviews, and needs wider consideration at the micro-level.
- The majority of research to date has focused on the impact of policies from a solely institutional standpoint, this chapter has shown that the analysis would benefit from a broader scope with the inclusion of complex, personal input from those directly impacted (see sections 2.7, 3.10, 4.4, 4.8 and 4.9).
- The broad range of experiences from consequences of housing policies on tenants has suggested that both policy formulation and policy outcomes are not predictable or straightforward, even considering path dependency (see

section 2.5.1). The effect of policy on tenant experiences and policy outcomes is difficult to predict (see section 2.5.2).

9.8.2 Emerging Themes

The interview data has led to the development of some emerging themes:

Emerging theme: Tenant Experiences can inform each stage of the policy process

Steinmo and Thelen (1992:4) raised the idea that institutional research would benefit from looking ‘beyond the formal structures’ as to how institutions mould and change the policy landscape. This chapter investigated how policy changes during critical junctures impact tenants, considering tenants’ experiences of these has sought to extend knowledge beyond these ‘formal structures’.

As argued in historical institutionalist theory, policy outcomes are notoriously hard to predict and can be institutionally dependent. This thesis found that policy outcomes are affected by local variation, depending on certain factors (such as enough of a specific asset like two bedroom flats in housing stock when considering the impact of the bedroom tax). This thesis prioritised an understanding of the local housing history prior to the interviews, so this would be contextually considered alongside hearing tenants’ housing policy experiences. One of the key findings in this chapter is that understanding the impact of the policy on each tenant needed to be in the context of their housing history, local housing situation and their life experiences.

From the experiences of participants interviewed, the bedroom tax had not had the intended policy outcome, it had had unintended consequences (Steinmo and Thelen, 1992). A lack of available, suitable, or appealing properties meant that people were more likely to try and manage the financial consequences than be forced to move. It is worth recognising that this research was conducted in 2019, before the cost-of-living crisis in 2022 onwards, so the response may be different in an updated study. A loss of personal outside space and room for caring responsibilities was a problem for some tenants, for wider family reasons or for personal wellbeing. The impact was therefore

primarily financial, but also potentially detrimental to tenant mental health. Other local authorities may have different housing stock, making downsizing more appealing, but for Haywards Heath the options for tenants are limited. Providing smaller properties with gardens or balconies would have motivated many of the residents to downsize, if funding and investment for additional, appropriate housing stock was readily available. This would be particularly applicable to more rural areas, where personal outside space is more expected than in urban areas. This highlighted the benefit in including tenant experiences in the consultation process to ascertain the potential barriers in policy implementation and the potential to reduce unintended consequences.

Emerging theme: Unintended consequences and non-participation for tenants may be related

As noted above, an interesting interplay of ‘unintended consequences’ arose during this part of the research. Historical institutionalist theory looks at how institutions can adapt policies to their own agenda, but also tries to extrapolate why and how policies have the outcomes they do. Policy outcomes are consequences of multiple, complex factors. As discussed previously, a particularly interesting unintended consequence was the reaction of tenants who were interested in the RTB, but for various, sometimes seemingly arbitrary, reasons were unable to access the policy. This is unlikely to be considered from a solely institutionally based policy analysis. What was found in this research, which was unexpected, is the degree to which this had upset tenants who were close to the designated thresholds of accessing it. The impact of this for some had meant changing their usual political party vote, a feeling of being further marginalised and frustrated, and greater dissatisfaction with other elements of their housing experience because of this. Understanding this with a ‘long history’ of housing helps to understand why some of the tenants expressed feelings of betrayal as some believed the government truly wanted to help people like them to purchase a property. Those in the position to use the RTB were longer-term tenants, predominantly given their social housing property at a time of personal need with relative ease. They were working and had aspirations to change tenure if possible, alongside appreciating their current tenure benefits. Two were unable to proceed due to their property being ineligible, but were unable to move to an eligible one due to local housing constraints

within the housing stock. The lack of communication about the restrictions, lack of alternative options for people in their situation, and lack of consultation or participation in the policy process to raise these issues had a significant impact on their view of the policy.

Emerging theme: Personal Critical Junctures and Temporality Matters

It has been established that the same critical juncture policy changes were recognised and identified by tenants in Chapter Seven. However, the impact upon them was determined by the timing of the policy in relation to their life events. A historical institutionalist, path dependent approach was applied to their lives, combining them with the policy events. These intersections gave a visual way of understanding the impact of policy alongside real-life experiences. This is a new way of using historical institutionalist theory to intersect with personal stories.

This links to the temporal element as raised by Pierson (2004). The impact on those tenants was greater due to the convergence of the timing of the policy alongside the timing in their personal lives. For example, by the time one of the tenants had transferred into an eligible property for the RTB, due to a relationship breakdown she was no longer in the financial position to be able to do it. This was an additional frustration for her and this experience shows the importance of considering not just those who will be accessing the policy outcomes immediately, but the ripple effect later on. Pawson and Jacobs (2010) argued that the reality of most tenants is a lack of choices, coupled with a lack of social capital. It could certainly be argued that the reason these tenants were so affected by being unable to access the RTB was because they felt that this was their only option to change their tenure, due to their lack of other choices and capital. The lack of alternatives for them to be able to purchase a house should they wish to made the seemingly arbitrary restrictions have a greater impact on their housing experience and satisfaction.

9.9 Conclusion

This chapter has explored what the participants have experienced during critical junctures in housing policy, and the impact those policies have had on their

experiences of social housing. How those policies have affected them has varied significantly and is linked to, and dependent on, their life circumstances. Personal life stories, local context, and the housing policy, all grounded in a temporal way, is essential for understanding why the policy has impacted them in the way it has. Indeed, it is the personal stories of critical junctures that give the human element to the policy changes.

It can be argued that including tenant voices and experiences at each stage of the policy process would be beneficial, both for the tenants and for potentially ameliorating some 'unintended consequences' in the policy process. This raises some questions around policy formulation, tenant participation and ways tenant experiences can be used, which will be explored further in the next chapter.

CHAPTER TEN: ANALYSIS – HOW CAN TENANT EXPERIENCES BE USED TO INFORM AND IMPROVE POLICY FORMULATION AND IMPLEMENTATION?

10.1. Introduction

Listening to tenant experiences is valid as research on its own, such as in the oral history tradition discussed in Chapter Four. However, this research was considering tenant experiences adjoining with the policy process. The previous analysis chapters have determined that both academic analysis and tenants are identifying broadly the same critical juncture housing policy changes, that past housing policies have influenced tenant expectations and that the impact on tenants has been dependent on their location, timing and their personal lives.

This has determined that, firstly, historical institutionalism can be combined with tenant experiences for in-depth policy analysis, in this case highlighting the disconnect between tenant experiences and housing policy. Secondly, that tenant experiences are beneficial in understanding policy outcomes, unintended consequences and how the policy ‘path’ affects tenant expectations as well as their experiences. Thirdly, housing policies can have a particularly significant impact on social housing tenants because they have no alternative housing choices, or usually any route to use their voice to influence housing policy.

Consequently, given the focus of this thesis on looking at tenant experiences of housing policy, considering ways that these experiences could be used within the policy process was relevant, to inform and improve policy formulation and implementation. This chapter highlights the tenants’ voices, listening to their ideas on how to improve social housing and things they would change. It also discusses how tenant experiences can be gathered, such as how best to pursue tenant engagement and participation, on a larger scale.

As the findings from Chapter Nine of the analysis found, the timing of these policies and local housing pressures are also affected by the timing of events in a tenant’s life, so knowing how the policy could affect different people at different stages of their

lives, may help improve policy formulation. Some of the frustrations seemed to stem from lack of understanding from policy makers of the effects of poverty on choices. What policymakers view as successful policy outcomes may, however, be different depending on their framework for success. Therefore, it is important to note that the ‘best’ result for tenants may not be the aim of the policy, or how its impact is viewed. This research explored the tenant’s experience not in isolation, but showing the value of the micro-level analysis as a key part of a bigger picture.

To better answer the question of how tenant experiences can be used to inform and improve policy formulation and implementation, tenants were asked four questions in the interview:

1. What do you think the main purpose of social housing should be?
2. Do you think more social housing should be available or built?
3. Do you think tenants get a say in how social housing is run? If yes, how, and if no, what would be a good way to do that?
4. If you could talk to the Housing Minister about social housing in the UK, how would you ask them to improve it?

The responses to these four questions will be explored in turn and then considered as a whole. This will then be integrated with the existing knowledge from the literature review to discuss how the findings add to a contribution to knowledge in this area.

10.2 Tenant Views on the Main Purpose of Social Housing

In order to consider how tenant experiences can be used to inform and improve policy, it is helpful to understand what tenants believe the purpose and role of social housing is. This is a key factor that will affect their responses to the subsequent questions and to ensure all tenants were heard, every tenant’s answer is included in this section. The most frequent response was that social housing’s main purpose was to house people in need, who are unable to afford any other housing option, and try to prevent them becoming homeless. ‘Ideal’ recipients were often considered to be those who are vulnerable or disabled.

For the majority of tenants, preventing homelessness and ensuring housing for the most in need was key. There was also reference to how the housing situation for the

vulnerable in other countries could be distressing, highlighting the importance to them of ensuring people are housed adequately:

Linda (I8, F, 55, tenant for 29 years): *'The main purpose, the main one, I think, is that everyone has somewhere to live so they aren't, well, homeless and left on their own especially if they can't work and they need help, then it would be like those African countries where they are just left on the street wouldn't they.'*

Becky (I4, F, 25, tenant for 4 years): *'To give people houses when they need it, because people need a house, you know. It's what they do, isn't it? Not like everyone can pay to buy or rent it otherwise is it?'*

Jessica (I6, F, 25, tenant for 6 years): *'to make sure there is housing for everyone, which everyone can either pay for, or be free if people are ill or disabled.'*

Amber (I12, F, 32, tenant for 8 years): *'it's for people who can't afford any other type of housing for some reason.'*

Francesca (I13, F, 33, tenant for 7 years): *'to give people a house if they can't afford one any other way'.*

Kaci (I14, F, 22, tenant for 2 years): *'well, anyone who needs a place? Like homeless people and stuff they should get one'.*

Harry (I16, M, 29, tenant for 5 years): *'to make sure, like, everyone has a roof over their head.'*

Alyssa (I19, F, 20, tenant for 1 year): *'make sure everyone has somewhere to live.'*

Kelly (I9, F, 29, tenant for 8 years): *'to make sure people aren't homeless'.*

The theme of need carried across the following comments too, but the following responses included further detail and purposes for social housing. An example is

Steve's (I5, M, 63, tenant for 35 years) response, which echoed the basis of need, along with a note about the Right-to-Buy and raised standards in housing:

'Ha, not selling houses off to people who now have money. To give people a house when they don't have enough money to get one another way. I think that's what it was made for isn't it? Coz no one wants to live in a dump like they's used to.'

Mike (I7, M, 52, tenant for 20 years) believed the main purpose should be functioning as a safety net and related his personal experience with an unexpected health condition: *'I think I know a bit about that! It's for them who haven't got any other choices isn't it. Like me. What's that expression, oh yeah – safety net. It's a safety net'*. Victoria (I20, F, 31, tenant for 6 years) agreed, also referring to her personal circumstances leaving domestic violence, saying, *'it's a safety net and I needed it. So that's its purpose, to be a safety net for people who need it'*. They regard it as not just there for general need, but a societal safety net for those without one. This could be argued as a type of 'need', but the use of 'safety net' came across as a different level of need than referred to by some of the other tenants. This was reiterated by Matthew (I10, M, 21, tenant for 2 years), who is a care leaver with no 'safety net', and who thought this had a clear answer:

'Well, that's easy! It's to give houses to those who wouldn't have one, like me. Who don't have a family or ain't got no money. I dunno why there's still homeless people, like they should just be given a house shouldn't they.'

Jane (I17, F, 64, tenant for 35 years) had a more complex response, linking it to the labour market and to an extent, class, saying: *'it's for those who don't.... have fancy jobs... and can't pay any other rents. It's for those people.'* This intersected with the responses of some of the other tenants who felt their job, and lower pay, had impacted their housing choices locally. Because of the local housing pressures with the high private rents due to proximity to London, there was a 'grey area' where the purpose of social housing became blurred with housing pressures for those on the border of social housing need. Some tenants did not think they should have been eligible for social housing, as they were working, but that the private rent costs in the area had meant they were not financially able to move to another option. However, they did not think

this should be purpose of social housing, showing a disconnect between purpose and need. This was raised by Cath (I1, F, 44, tenant for 22 years):

'My initial thought would be to house people in less fortunate circumstances, those who are in need and difficult situations. Those who can't get on the property ladder, those who can't afford private, to help homeless people and those left fortunate. There's a stigma, but round here is so expensive it must help extras who can't afford it.'

Suzanne (I11, F, 38, tenant for 12 years) expressed similar self-reproach for having her property:

'Technically it's for really poor people, isn't it, and people with a disability. I feel bad sometimes having our house but we just can't afford anything round here otherwise. I mean we aren't dirt poor but we aren't well rich either, we are in the middy-type area, and if we can't afford it for the life of me I don't know how some people do it.'

The frustration of having a job, but still not being able to afford a private rent was expressed by Sophie (I3, F, 27, tenant for 10 years) who said *'well it's for people who can't pay the private rents. Especially here they are just too expensive for people who are cleaners like me. Yes, it should be for people who need it to be cheaper'*.

This was reiterated by Isabelle (I15, F, 29, tenant for 5 years) who noted:

'Oh that's a good question. I mean I don't really think we should need one, you know, I think we should be able to just rent normally but it's such stupid money we can't. So I guess I think it should be for those in, like, real, real need, but that's only if they stop greedy landlords isn't it. Until then it's for us who can't afford anything else and there are still homeless people and it's just not fair. It's a bit of a mess really isn't it.'

Karen's (I18, F, 63, tenant for 32 years) answer was particularly clear at highlighting this friction between purpose and need, drawing the two strands together:

'I think there's a difference between the purpose and who is in it, if that makes sense? Like, I think its purpose is to help homeless and disabled folk.'

But the reality is that it's had to take on loads of people on normal wages because they don't have a choice and can't pay for anywhere else'

In summary, it was suggested that the purpose of social housing was as a safety net to prevent homelessness for those in need and to ensure that everyone has housing regardless of ability to pay, came across in all responses. There seemed to be a clear consensus of the main role of social housing in this regard. However, the need for those on low incomes to also be housed in social housing was noticeable and attributed to the high private rents locally and lack of private rental regulation nationally.

10.4 Tenant Views on Increasing Social Housing

Considering what tenants thought the purpose of social housing is, they were also asked if social housing provision should be expanded. Tenants were asked this to see if they thought it would help inform and improve policy, but also to see how a policy change regarding provision, both increased and decreased, would likely be received.

Almost all tenants responded that there should be more social housing, which was based upon the perceived local need for more affordable housing. Amber (I12, F, 32, tenant for 8 years) answered *'probably both, more built and more available as lots of people are having a hard time paying rent here'*. Cath (I1, F, 44, tenant for 22 years) commented:

'There's clearly a need for it, there's so many people waiting, so many homeless and it's so difficult to get onto the property ladder, especially round here. My daughter is desperate to move out and she even looked at a flatshare, but they can't even do that on reasonable earnings and it's so unaffordable. She'd need to move up north, but her family is here. And her job. It's a shame a small flat isn't available at an affordable rate.'

The frustration of seeing friends in employment, but unable to pay for a private rent was also mentioned by Matthew (I10, M, 21, tenant for 2 years), which is why he wanted more local social housing:

'Yeah, more. Like I've got mates who are still at home and can't move out coz it's so expensive round here, but they don't get a council one coz they

aren't a care leaver which you know is better, but then they can't move out and they want to. It's stupid that my mates are in jobs and stuff, but they still can't pay the rent. It should be that if you are working there's something you can live in yourself, that's just not right.'

Francesca (I13, F, 33, tenant for 7 years) had noticed the same issue with her friends too:

'I guess I know from my mates that there isn't enough, so probably yes. Don't know if that's just here as the rent costs otherwise are astronomical, or if it's the same everywhere, I dunno. But yes, if it's needed then they should, shouldn't they as it's the government's job to house people.'

This raised a few different issues and questions for Emma (I2, F, 43, tenant for 25 years) who explained her thought process about increasing social housing provision thoroughly:

Emma (I2): *'Erm, yes I think it has to, just because of population and need. I agree with the percentage of new builds needing to be social housing. Hang on are they at affordable rents or proper social rents?'*

AB: I think the majority are done at affordable rents.

Emma (I2): *'That goes back to who should social housing be for. I mean if you've got a couple where neither are working ever and they've got 6 or 7 kids I just don't think they should get it because it's not responsible, but it's not up to me to make that decision. But they still need to have properties available. Here especially as it's a commuter town, like isn't our Sainsbury's one of the most expensive in the country isn't it? So I guess we need it a lot really, people probably won't want it as they want it to be posh. I don't know really. I've lived here my whole life and I see where I live as the dodgy part and I feel I have stigma about the social housing but more about the road I now live on, especially as I came from a nice part of town. A small percentage of people on my road are like, you know, undesirable, but because I've lived here my whole life I know what people say about those roads. Massive stigma attached to where I live now opposed to where I come from. But have to accommodate people. Have to go with it. Running out of places to build round here too as well.'*

Part of her response links into the idea of the ‘deserving and undeserving poor’, as well as the feeling of being stigmatised for her housing options. She also raises the important difference between ‘affordable rents’ and social housing properties, where the rent cost differential can be significant. In addition, where new properties can be built often causes issues locally, both with use of green space and for local services such as schools and doctor surgeries, even when facilities are included as part of the build.

For some of the tenants the answer was ‘yes’, but with a caveat that more social housing should be provided for in the places with the highest need. Mike (I7, M, 52, tenant for 20 years) was one of the tenants who thought it should be related to local need, that *‘they should find out where they need more and sort that where it’s needed’*. Linda (I8, F, 55, tenant for 29 years) also thought that it should be proportional to local need too, and that the Government was responsible for meeting that need, saying, *‘not loads more, they just need to get enough for them that need them. Like if they don’t have one they should buy one. [The Government’s] got loadsa money so yeah. Plus who else is gonna look after them? Not everyone’s got a family do they?’*. This was also raised by Kelly (I9, F, 29, tenant for 8 years), who said *‘I guess, well, doesn’t it depend on what needs what? Like London needs more doesn’t it because it’s got more people? I dunno that’s up to someone who’s cleverer than me and has all the information.’*

Sophie (I3, F, 27, tenant for 10 years) was not concerned about the wait, but she mentioned the type of housing provision available and how it could be improved, saying *‘We’ve got quite a few round here I think and there’s not too long of a wait. Sometimes people want things the next minute and they need to be more patient, you know. Maybe a few more with gardens would be nice for the kids.’*

The issues with the reduction of properties to the Right to Buy was raised by Steve (I5, M, 63, tenant for 35 years) as a problem in maintaining social housing numbers, he commented, *‘Well I think firstly they should stop selling it off to rich folks. But yeah I mean my kids are still on waiting lists and I think there should be more. Lots of people need more and I think they should.’* Harry (I16, M, 29, tenant for 5 years) had noticed

the emotional and physical impacts on those living in difficult accommodation, saying, ‘*Yes. Too many people I know are living in such bad situations and if there was more then they’d be better off, you know.*’

Suzanne (I11, F, 38, tenant for 12 years) highlighted experiences from elsewhere, comparing her current position to the different housing pressures in Devon. She also alluded to the possibility of alternative approaches rather than just increasing social housing:

‘More, yes more. I mean even in Devon where I’m from it’s full of tourist second homes so the costs are mad everywhere. Just needs to be sensible so people like us on normal wages can manage you know. I guess I think we probably shouldn’t be in this, but what else are we going to do. They need to make more, either by buying it or building it or they need to make other housing more available. Everyone should have a house, I mean that’s a given thing isn’t it. I don’t know what’s wrong with the world when I see homeless people in this day and age, I really don’t. I mean sort it out. That’s what government is supposed to do isn’t.’

Karen (I18, F, 63, tenant for 32 years) was one of the few who felt the solution lay in private rent regulation, rather than increasing social housing numbers:

Karen (I18): *‘No [I don’t think there should be more social housing]. I think they need to sort out what those bloody landlords charge for renting other places and sort out ones that are left empty coz they are minging. I reckon there’s enough houses but people can’t get them.*

AB: Do you think the government should do that?

Karen (I18): *I don’t think they should pay the difference, I think they need to stop them charging it to start with. Mind you I bet half of them are landlords ripping people off so they aren’t bloody likely to, are they.’*

Jessica (I6, F, 25, tenant for 6 years) also mentioned the option of amending private rents as an alternative to more social housing:

‘More, more, more. Or they need to make private renting less shit. Why shouldn’t people have the right to a house that’s a sensible rent, without up their own arse people living next door.’

In summary, the majority of the tenants interviewed thought there should be more social housing available. A few expressed that this should be based on local need and not just provided everywhere, but in places of highest need. There was wide discussion of the difficulties with private rent costs in Haywards Heath, with the consequences of this affecting why some believed that there needed to be more social housing available. No one mentioned private rent regulation specifically as an alternative to increasing social housing, though it was alluded to. There were several anecdotal stories of friends and family who were on the waiting list, who were living in sub-optimal situations and where their life would be significantly improved by their own housing space. The consensus seemed to be that more social, or truly affordable, housing was needed in the area, but not specifically social housing, and also that it needed to be the 'right type' of housing to meet local needs.

10.5 Tenant Views on Whether They Get a Say in How Social Housing is Run

The majority of councils and housing associations have some form of tenant engagement, though how that information is used is a research project in its own right. As considered in Section 4.6 about tenant participation, it is potentially a key way for tenants to influence their housing situation and have a voice, however tenant engagement and participation varies widely. Tenants were therefore asked if they felt that they had a say in their housing association's decisions, as well as housing policy more generally. This was to see how communication between tenants and institutions was currently happening, and if tenants believed they had any say in how housing policy was formulated already. The responses fell into three camps: yes, unsure and no. For those who felt that they did have a say and that tenants were included in the process, there were a range of forms of engagement mentioned.

Many tenants thought that they were given the opportunity to have their say in the running of social housing, specifically through their housing association's tenant engagement. Linda (18, F, 55, tenant for 29 years) discussed the ways that she had been given the chance to respond:

'Yeah, we always get asked stuff by Clarion. They do quite a bit like sending out forms and post for us and I always fill them in as they've sent them. So

they ask us and we tell them, so I think they do help and that they then can do what we want for what we need.'

Suzanne (I11, F, 38, tenant for 12 years) agreed and said that anything further might be irritating, responding *'Yeah I do, we get questionnaires and surveys and whatnot from Clarion all the time. Don't see what else they can do without being really annoying'*. Jessica (I6, F, 25, tenant for 6 years) reiterated this, not wanting it to infringe on her life too much, noting, *'We get questionnaire thingy's through from the housing association, so I guess they do ask us. Enough for me, I just wanna live my life.'* Alyssa (I19, F, 20, tenant for 1 year) also felt it was enough, saying, *'Yes, I think so. I got asked lots of questions by the housing staff and they had me fill in some questionnaires and stuff so that was how they did it.'*

Although she said that she felt consulted with, issues of engagement with tenants had been noticed by Emma (I2, F, 43, tenant for 25 years). She believed that the move to more automated systems reduced opportunities for tenants to provide feedback:

'I think we do actually. I do. I think we have literature and surveys and it's just whether we choose to fill it in and engage. And I'm going to be honest, actually I just don't. I think they do send it all though and that's definitely gotten better. I remember the good old days of the old housing association though when you could pop in and pay your rent and you knew the staff and it was much more personal and nice you know. Now it's all posh and closed off. All over the phone and not easy anymore, you know. I think the face-to-face stuff has gone, but that's the way of the world now. It's all automated. But I feel we do get a say.'

The impact of the move of most housing associations to automated systems is perhaps one which cannot be fully assessed yet, as it has not been long enough. The effect on tenant engagement and satisfaction is likely to be mixed, but for those like Emma, there has been a negative impact already. The shift towards a privatised, business model of housing, as seen in the history of social housing, is continuing, and with limited tenant consultation or involvement.

There were also tenants who said that they were offered the opportunity to engage and have a say but chose not to. Becky (I4, F, 25, tenant for 4 years) said, *'Erm, I think so.'*

They send survey forms and stuff. I don't do them, but they send them. I just wish they'd listen to the repair problems. But yeah, I can tell them stuff on the papers they send if I want to.'

Another tenant thought that they did get the opportunity to share their views, but then questioned if, or how, the data was being used. The example of repair issues not being improved, despite feedback, was also raised by Francesca (I13, F, 33, tenant for 7 years), who said, *'Yeah I think so. I mean we get stuff through from Clarion and if I remember I send it back. Mind you we all keep telling them how bad repairs are and they don't listen, so I've no idea if they actually pay any attention to it.'* This was also noted by Jane (I17, F, 64, tenant for 35 years), commenting *'Yes, I think we do. We get surveys and things and can write to the housing people, mind you they don't always listen to our complaints, but they are logged aren't they. But yes, I think we do.'*

Harry (I16, M, 29, tenant for 5 years) was pragmatic in how much say he believed he had, noting that whatever the decision there are always likely to be some people who disagree:

'I think we do a bit, yep. Like they send out surveys and stuff and it's up to us to send them back. I don't think all of it, but some of it. I have no idea how they'd ask us more as like not everyone agrees do they? Someone has to make the big choices and not everyone is going to like them are they.'

The tenants who believed that they were consulted with enough, suggested this was successful through questionnaires and surveys, as this was a relatively unobtrusive consultation method. For many tenants then, this meant that they believed that they did have a voice in their wider housing situation. Some participants recognised that consultation was not just about gathering the data or hearing experiences, it was also about how the institutions used the information. This difference between collecting information and using it, which is part of what this chapter is examining, shows that one can listen to tenant experiences but without action taken to address issues rising, one must consider why it is being collected. Harry's (I16) point is also relevant, that there will always be disparity in any policy decision and there will always be disagreement on the 'best' approach.

Other tenants were unsure if they had any say and were either unsure or not interested in how to change that. Kaci's (I14, F, 22, tenant for 2 years) response for example, was, *'I don't know really, and I don't really think about it.'* Those who were unsure largely fell into two camps, those who wanted increased engagement and those who were disinterested. Mike (I7, M, 52, tenant for 20 years) was not concerned with having input, saying, *'I don't know. Not sure if we do or if I need to have a say really. What would we say or do? I don't think it matters but I don't really know, is that ok?'* This was reiterated by Matthew (I10, M, 21, tenant for 2 years) who said, *'I don't know if we do or don't and wouldn't know what to say anyway, so it don't matter to me.'*

For a couple of other tenants, they were unsure of the best approaches to do this, and were unsure how well the current system of consultation was working. Cath (I1, F, 44, tenant for 22 years) commented that she felt that as she was a social housing tenant her feedback was not treated equally and was frustrated by the lack of communication back from the housing association:

'I don't know! Yes, it would be nice to have more say but I don't know the right way to go about it. More personal things really. All you do get is a form, no one tells you the outcome and it's not being listened to with the little things with the house, like the bathrooms and the maintenance. Just not consulted, I said to the woman that communication is just diabolical. Repair men didn't show up, I took holiday from work as I was told I needed to be there and it was a waste of my holiday. It was really annoying, but I guess I wasn't paying for it in the same way, and we don't get treated the same. They treat you like you should just be grateful regardless of what we do. If you were a homeowner, it wouldn't be ok.'

The inconvenience of broader policies is where Sophie (I3, F, 27, tenant for 10 years) would like more say, perhaps with a survey, after being prompted by a previous part of her interview where she had expressed frustration:

'Sophie (I3) I don't know really.'

AB: Would you like more of a say? Like with the universal credit dates?

Sophie (I3): *Yes, that would be useful. So it works in the right places, coz obviously I go two weeks in arrears with my rent, they know that and*

everyone does I guess so it's not a problem, seems a bit ridiculous. Maybe a survey or questionnaire. I'd have filled it in, they don't take long do they.'

A substantial minority did not think that tenants had been given enough say in their housing. However, there was also a theme of apathy across the responses that even if they did have increased opportunities to have a say or participate, that their thoughts would not be listened to, which meant thinking of ways to improve it seemed pointless to them.

The conversation with Kelly (I9, F, 29, tenant for 8 years) was indicative of this:

'Kelly (I9): Not really.... Erm... I don't know if we need to? Is that bad? I just don't know if I know anything to make it better, it is what it is you know?'

AB: I understand that. One example would be, would you like more of a say in how Universal Credit is done, given the problems you've had?

Kelly (I9): *Oh ok. Yes, but on the other hand I'm not sure I'd be the expert, mind you they are supposed to be experts and to be honest it's a bit shit, so maybe I would be better?'*

AB: Do you think they could've talked to more people for example?

Kelly (I9): *I'm not sure it's been properly done no. The government need to ask us more, I think there are these quick decisions sometimes but that's not really linked to this. I don't know. It just isn't great.'*

This apathy carried across Amber's (I12, F, 32, tenant for 8 years) response:

'Not really, but what would we have to say anyway? I mean it is what it is and it's fine. No one would choose it, it's just what you have to do. I guess I just figure we get what we are given and what the politicians want to give us and there's nothing we can do to change that.'

Karen (I18, F, 63, tenant for 32 years) agreed, noting, *'Not massively, but I don't know how. We shouldn't have to, I think. They need to do the right thing and help us out and stop crapping on the lower class just coz they can. They aren't gonna listen anyway.'*

Victoria (I20, F, 31, tenant for 6 years) had a similar response, saying, *'Probably not much, but it's not for us to decide I don't think. It's for the government to provide for people who need it. I don't think we should be demanding things.'* Steve (I5, M, 63,

tenant for 35 years) didn't think engagement or needing to have a say was important, as the Government should simply know to provide housing to those in need, saying, *'I think we just need to be given housing if we need it. What would I have to tell them except give people houses if they need 'em? It just seems a no brainer to give people proper houses'*.

There are clearly some issues with engagement for tenants to feel they have a say. It appears that questionnaires and surveys allow some to feel partially included with an opportunity to have their say. Others were fairly discouraged and took the view that any feedback would not be utilised, leaving a tone of apathy and unwillingness to communicate. This seems indicative of the power imbalance between the tenant and the institution, where tenant experiences are not considered by the tenants themselves as being viewed with any importance by the institutions.

10.6 Tenant Recommendations for the Housing Minister

Perhaps unexpectedly after the response to the previous question, tenants had, on the whole, clear views on what they believed would improve housing in Haywards Heath. Rather than making assumptions or inferences from tenant experiences, it was pertinent to ask them directly what improvements they believed would be the most beneficial for social housing. For the same reasons as the first question in this section, each tenant's response is included below to give equal weight to their voices, with a minimum of researcher bias. They are organised by their main improvement suggestion, though there is some overlap between responses. The overlap with responses shows both the positives of social housing currently and the consistency in tenants' views on how things can be improved.

10.6.1 Provide More Housing

For the following tenants, increased provision of social or genuinely affordable housing would have the most effective improvement:

Suzanne (I11, F, 38, tenant for 12 years): *'More of them, definitely. More council houses so less people are screwed by rent. I think what's going on when you are in one is pretty good, like it's fine, so just need more of them.'*

Harry (I16, M, 29, tenant for 5 years): *'To build or buy more houses for the council to have to help people, defo. I mean we just need more what they're doing is fine but we just need more. Different sizes too.'*

Mike (I17, M, 52, tenant for 20 years): *'I've got no idea! To make sure that there's enough for them who need it? Honestly love, I dunno at all. Don't think I can answer that. We've had a good experience, don't think they need to do anything different.'*

Alyssa (I19, F, 20, tenant for 1 year): *'I don't know really. Maybe more houses and apartments?'*

10.6.2 Private Rental Regulation to Improve Choice

In addition to increased social housing, improving private rental regulations to make them more affordable and accessible, was raised. This would widen their housing choices:

Cath (I1, F, 44, tenant for 22 years): *'Obviously there needs to be more. Something's going on somewhere as so many people are waiting for social housing. It's obviously even harder now than 20 years ago'.*

AB: *'What do you think that's from?'*

Cath (I1): *'I don't know, it could be the Right to Buy? Yes, I guess some have gone from that, but why didn't they build more? I think it's more the private rental costs, no one can afford to rent privately. I wish they'd sort that out so people had more choices like my daughter. My ex would happily privately rent, but he can't afford to with child maintenance costs and he works full time. Plus we are paying for cars we need for work. He knows he won't get a social property round here and he's now looking further away to get a cheaper private rent, but then it costs more to get to work and to see the kids.'*

Amber (I12, F, 32, tenant for 8 years): *'I don't know about social housing, but I wish they'd make it so other renting and buying were more of an option for people like us. You know, on lower wages. I don't think it's fair that it's only for rich people. I don't want a mansion, just my own place.'*

10.6.3 Repairs

Issues with repairs can have a significant impact on housing satisfaction, so its inclusion in housing improvements was expected. The reliance of tenants on the housing association's repair service, a contractor that they often have little to no say in selecting, had led some residents to feel frustrated with the service they had experienced:

Jane (I17, F, 64, tenant for 35 years): *'Sort the repairs out. Yes, sort those out, it causes so much stress.'*

Karen (I18, F, 63, tenant for 32 years): *'Make it a bit nicer, stop the repairs being crap and, erm.... just realise we are just normal people who want to live their lives. We don't need all the extras, just somewhere to live on normal wages. That.'*

Francesca (I13, F, 33, tenant for 7 years): *'Sort repairs out. Maybe sort out private rents as well so people on normal wages aren't fucked.'*

10.6.4 Gardens and/or Garages

Outside space has been raised across the interviews as being important to tenants, for mental health reasons, for hobbies and for children to have a safe enclosed space to play. The tendency to provide bigger recreation areas on new housing estates rather than private gardens does not appear to appeal to tenants. The option to rent a garage would give some flexibility for other tenants too:

Becky (I4, F, 25, tenant for 4 years): *'Give the houses they get gardens as it's really hard for kids to not have a garden. More houses too so when people have more kids there's places for them to go you know?'*

Steve (I5, M, 63, tenant for 35 years): *'Need retirement places with a garden to make it easier to move I reckon. And more houses. Yeah, I think that's it.'*

Sophie (I3, F, 27, tenant for 10 years): *'Longer tenancies and more houses with gardens. I like being in social housing.'*

Matthew (I10, M, 21, tenant for 2 years): *'Maybe giving people garages or something? I ain't got a car, but I'd like to work on my bike and there's nowhere to do that round here. I use my mate's mum's garage but it's an arse.'*

10.6.5 Right to Buy

The Right to Buy, as discussed previously, has been a particularly divisive policy. However, for some tenants, access to it was their most likely way of being able to purchase a property, so for them expanding access to this would be the biggest improvement to housing in England:

Jessica (I6, F, 25, tenant for 6 years): *'Get some more houses to make it fair and keep helping people on the property ladder through that right to buy if they can do it. Definitely'*

Emma (I2, F, 43, tenant for 25 years): *'Make it more affordable. Needs shorter tenancies but make all housing just more affordable. Totally. Make right to buy a bit clearer or make buying a house easier'*

10.6.6 Universal Credit

Only one tenant mentioned Universal Credit issues as being the part of their housing experience that they would like improved:

Kelly (I9, F, 29, tenant for 8 years): *'Sort out bloody Universal Credit! Make more houses ok for the right to buy to help us out and make it less embarrassing but I don't know how you'd do that!'*

10.6.7 Social Housing is Good Already

A few tenants had no improvement suggestions, as they were happy with the property and the service they received:

Linda (I18, F, 55, tenant for 29 years): *'I think it's good already, it's just them being greedy who complain isn't it.'*

Kaci (I14, F, 22, tenant for 2 years): *'I don't know. I wouldn't know what to say.'*

Isabelle (I15, F, 29, tenant for 5 years): *'I think it's pretty good to be honest, I don't think I have anything I can think of.'*

Victoria (I20, F, 31, tenant for 6 years): *'I think I'd just say thank you to be honest. I don't know.'*

10.6.8 Summary

In summary, the variety of responses show the range of issues tenants have had with social housing, which are dependent on their life circumstances and experiences, as seen during their interviews. This was intended to highlight the broader, key issues that these tenants believe would improve social housing locally and nationally. There is a significant acknowledgement of the need for more affordable housing, but a range of opinions on how that could best be delivered to improve choice. Problems with the repairs service was also prominent, showing how this impacts tenants, particularly when physical property issues are not resolved. There is a desire for increased outdoor space, either through a garden or the option of a garage, an improvement many thought could increase their housing and general quality of life. The Right to Buy was discussed as a positive that had the potential to improve tenants' future if it could be more accessible. It was interesting that the problems with Universal Credit were not mentioned more broadly. A few tenants believed that the current social housing approach was working well.

10.7 Key Findings

Drawing together the findings from this chapter, there were four key findings that emerged from the interviews. These were:

- The purpose of social housing as a safety net for the most vulnerable was agreed by all, but it was noted that locally other people also needed access to social housing due to financial constraints and high local private rental costs. The importance of local context and the housing available mattered.
- Tenants suggested there is a need for more affordable housing, particularly in the Haywards Heath area. From the interviews and the existing literature, an increase in social housing provision should be based on local need, also taking into account the types of properties that would be of most benefit. This need could also be met with a form of private rental regulation, which many of the tenants would be open to.
- Successful tenant engagement and participation is happening for a small majority and questionnaires seem to be a non-intrusive, effective method for this. However, there is considerable mistrust over whether this is listened to, leading other tenants to express feelings of apathy and to disengage where participation was deemed a waste of their time. This leads to further questions on the role and nature of tenant participation.
- Tenants had broad ideas on how best to improve social housing more widely. This included more housing provision (either through social housing, or through other approaches), improving repairs, building more properties with gardens, expanding the Right to Buy and improving Universal Credit.

This analysis section investigated how tenant experiences can be used to inform and improve policy formulation and implementation. Tenants have shown in these interviews that they have experience and ideas that can inform the policy process, particularly at the local level. Yet, due to issues with how participation is expected, delivered and used, tenants are often apathetic and discouraged at the local institutional level. None had been involved in national level consultations. This chapter shows some of the difficulty for both the tenant and the institution in designing, managing and conducting effective participation processes.

10.8 Emerging Themes

From these key findings from the interviews above, there are two emerging themes across them, which contribute to the analysis of tenant experiences as a whole:

Emerging theme: High private rents and a lack of private rent regulation, particularly in this geographical area, means less choice for tenants.

The need for a wider range of affordable housing was highlighted by the tenants, who expressed their frustration with the lack of private rent regulation. Several tenants would have potentially been able to access private rented properties if they lived elsewhere where private rental costs were lower. This outcome is linked to previous critical juncture policies where the private rent regulation path was not taken. This is a long-term example of housing policy path dependency, as discussed by Lowe (2004), Pierson (2000) and Kay (2005). Notably, in 2022 greater private rent regulation has been proposed, in light of the critical juncture of the cost-of-living crisis (Chapman, ONS, 2022) amongst other events like Covid-19 and Brexit.

The issue with the lack of private rent regulation is one of the ways that a historical institutionalist approach to housing policy is beneficial. Understanding the background to the policy and how it is constrained in path dependency is useful in analysis and in understanding critical junctures and the decisions made. These interviews therefore support the use of this as a theoretical framework. This builds on the combination approach of historical institutionalism alongside oral history, as shown by Purdy and Kwak (2007), Aboy (2007) and Abrams and Fleming (2011), but in a different location and specific framework. Part of historical institutionalism is the concept of ‘unintended consequences’ (Steinmo and Thelen, 1992). This becomes clearer, according to Hudson and Lowe (2009, 180) when looking at the longer history of a policy. In this case, as explored in chapter three, a lack of private rental regulation was a result of the policy decision after the critical juncture of WW2 (Malpass (2005), Harriot and Matthews (1998)), with until recently no critical juncture to ‘allow’ for a change.

Emerging theme: Tenant engagement and participation is complex and has a significant impact on tenant experiences.

As noted in the summary above, tenants had significant problems with Universal Credit, repairs, and finding suitable housing properties when looking to downsize due to the bedroom tax. Some of this could potentially be improved by having had tenant consultation and participation in the process. Yet tenants may have little confidence to convey their ideas and opinions, even when they had the opportunity to share, and were unconvinced that they were listened to. This degree of tokenism had led to frustration and apathy.

There are several implications within these findings. Consultation processes can gather information in various ways from tenants and it is important for this to take place, given that tenants are often disenfranchised. However, questions need be raised over the purpose of such consultation processes and how their feedback is used, as well as how outcomes are communicated back to tenants.

The link between tenant experiences of policy change and how they have experienced, or indeed not experienced, participation in the policy process has emerged as an important finding. Therefore, the literature on participation, as briefly explored in the literature review (4.4.1), especially in housing, needs to be considered further. Given that participation is organised by an institution (both government and local authority or housing association), which is then gatekeeping, it would be particularly interesting to expand on this approach through a broader historical institutionalist framework. This will be considered further in the discussion, as participation has arisen as a key element in several areas of the analysis and is arising as a crucial part of tenant experiences with their housing.

10.9 Conclusion

At its best, using tenant experiences to deepen understanding of policy can enrich and contribute towards evidence-based policy. This has the potential to be used to amplify tenant voices and improve life for those with the fewest choices. However, this happening successfully was not apparent within the data collected for this thesis, where

there was also cynicism about the value of participation in consultation processes. Furthermore, the response of some of the tenants during the interview that they were not clever enough, or did not know enough, reflected the power imbalance between the institutions and the tenant. One aim of this research was to increase the perceived value of lived experiences, to show ways that it can be used effectively in participation, analysis and decision-making processes.

How tenant experience can be used to inform and improve policy formulation and implementation is not straightforward and raises some ethical and ideological issues. Social housing tenants are not homogenous, neither are institutions, and local housing situations are varied. This has implications in how best to recommend approaches in the inclusion of tenant experience, recognising that it can potentially be beneficial. The use of a historical institutionalist framework in understanding the challenges for both tenants and institutions is helpful in providing context for these challenges. In contrast, the open-ended qualitative approach showed that tenants do have ideas and useful feedback that has the potential to improve policy outcomes for both the tenants and the institutions. The feedback suggests that the complex area of participation for gathering tenant voices and experience requires significant further research.

CHAPTER ELEVEN: DISCUSSION AND CONCLUSION

11.1 Introduction

This thesis aimed to explore tenants' experiences and how they intersect with policy changes. It used critical junctures in social housing, identified through a historical institutionalist framework, to identify the policy changes. It was fundamentally asking:

What are tenants' experiences of critical junctures in social housing policy?

By letting the tenants' experiences lead the research, it allowed the tenant to fill the gaps in knowledge, rather than by those without that lived experience. This research informs the academic analysis of policy across the macro, meso and micro levels of policy. Whether the predominant political ideology, or the institutional ideology, these tenant contributions and participation are valuable and their significance needs further exploration. This thesis contributes knowledge in both the area of policy analysis and to the academic field of housing and housing policy.

As seen in the literature review, housing is an interdisciplinary subject, touching on law, health, psychology, history and social sciences, amongst others. Because of this, many of the concepts, such as housing stability, have fluid terminology. This makes searching the existing literature particularly problematic, as the search parameters are broad and nomenclature can be unexpected, especially when crossing disciplines. This has positive and negative impacts on the study of housing; positive in the diversity of approaches and the variety of data it can provide, but negative in the ways this knowledge base often remains separated and diffuse. Whilst all of the current approaches to studying tenant experiences have the potential to bring contributions to knowledge, there would be benefits in finding ways to consolidate or draw together some of these disparate parts.

The initial literature chapter provided the historical and theoretical context that this research is grounded in. However, the unanticipated findings meant that the literature originally considered needed to be extended to account for the emerging themes in the data. In addition, as this research has been conducted over ten years, thinking within

the fields has developed and changed and this also needed to be accounted for, particularly considering the findings. Whilst the importance of participation and housing stability for social housing tenants was briefly considered in the initial review (pages 55 and 50 respectively), to fully conceptualise and discuss how this thesis contributes to knowledge, the literature needed to be expanded. This is perhaps one of the important findings from this work, which is that one cannot make assumptions, we need to listen to those with lived experience. Therefore, this discussion comes from a position that is rooted in tenant experiences, recognising the interdisciplinary nature of housing policy and literature, alongside an understanding that tenant experiences can be analysed effectively as an intrinsic part of a well-tested academic theory structure. It aims to bring qualitative tenant experiences into this theory structure, to see if it can enrich policy analysis in a way that would translate into existing analysis methods.

The formulation of policy is made by macro level legislative institutions. The implementation of policy is undertaken by meso level operational institutions (Hudson and Lowe, 2009: 288). Therefore, an institutional base for the analysis of policy's outcomes is both logical and necessary. Historical institutionalism has been shown to be effective as a framework for this. The inclusion of the micro level, tenant voices in the case of housing, provides some understanding of the impact of the institutional choices on those they serve. Therefore, what is interesting from the key findings of this work, notably housing stability and participation, is that these factors are controlled by the macro and meso institutions, with little influence from the micro level who are the ones subjected to those decisions. Exploring this in the context of historical institutionalism has shown the difficulties and power dynamics in the relationship between the tenant and the institution. This thesis' findings on housing stability and participation for social housing tenants are then particularly important, as it has come out of the micro level, but can only be changed by the macro and meso levels – both of which, due to the power imbalances, are not easily or naturally directly impacted by the micro level. This has ideological and practical implications, both of which would be beneficial to explore further.

This discussion is structured as follows:

- Consolidated Key Themes: a review of the core themes and findings of the thesis
- Supplemental Literature Analysis: expanding on the unexpected themes raised by tenants
- Contributions to Knowledge: contributions, relevance, applications, and limitations
- Further Research Angles
- Final Conclusions

11.2 Consolidated Key Themes and Overarching Threads

Each of the four analysis chapters explored different elements in understanding tenant experiences of critical junctures. These sub-questions were designed to investigate established and anticipated areas that would feed into tenant experiences, but with some open-ended parts to ensure that tenant voices were heard with room for further understanding.

These four operationalised sub questions, and a brief summary of their answers which have been explored in the analysis chapters above are presented below:

1. Are the critical junctures identified through path dependent analysis the same ones identified by tenants themselves?
The participants raised and identified the same critical junctures as the academic analysis.
2. Have past policies affected tenant experiences and expectations of housing?
Past policies had influenced tenant expectations of the physical housing property and how they viewed housing stability.
3. How have policy changes during a critical juncture impacted tenants?
The impact of these critical juncture policy changes were dependent on the circumstances and the timing in tenant's lives. The lack of alternative housing for many of the tenants meant the impact was more significant than for those with other housing options, as they had no choice.
4. How can tenant experiences be used to inform and improve policy formulation and implementation?

This explored how tenant experiences can be used to inform throughout the policy process and also raised the complex issue of participation and ways of integrating experiences.

Analysis of the data from the interviews, rooted in the base of a historical institutionalist framework and using the sub-questions as an additional framework, led to emerging themes from each analysis section. These emerging themes were:

Tenant experiences matter at each stage of the policy process, from formulation to implementation.

There are connections between unintended policy consequences and a lack of tenant voice and participation in the policy process.

Housing Stability is still an issue for those technically securely housed in social housing, especially for those who have no viable alternative housing options.

Expectations of physical property standards is a clear example of path dependency in housing policy.

The impact of the media in how tenants experience their housing situation is significant.

Temporality matters in tenant experiences. Both the policy timeline and personal timelines are entangled, and the timing of critical junctures and policies affects how a tenant experiences the policy change.

The academic literature and tenant identification of critical junctures broadly correlates. This supports the combination of the two in providing an effective multi-layered policy analysis approach through a historical institutionalist format.

Tenant participation and engagement is complex, and the worst approach is a tokenistic one.

Tenants had ideas on how to improve and support social housing, but limited confidence and/or opportunities to share those ideas.

Other policies, such as the lack of private rental regulation, meant that tenants were often left with social housing as the only affordable choice, which had different impacts depending on the geographical area.

These emerging themes were the foundation of the contributions to knowledge made by this thesis. The diagram below shows how they connect to inform the findings:

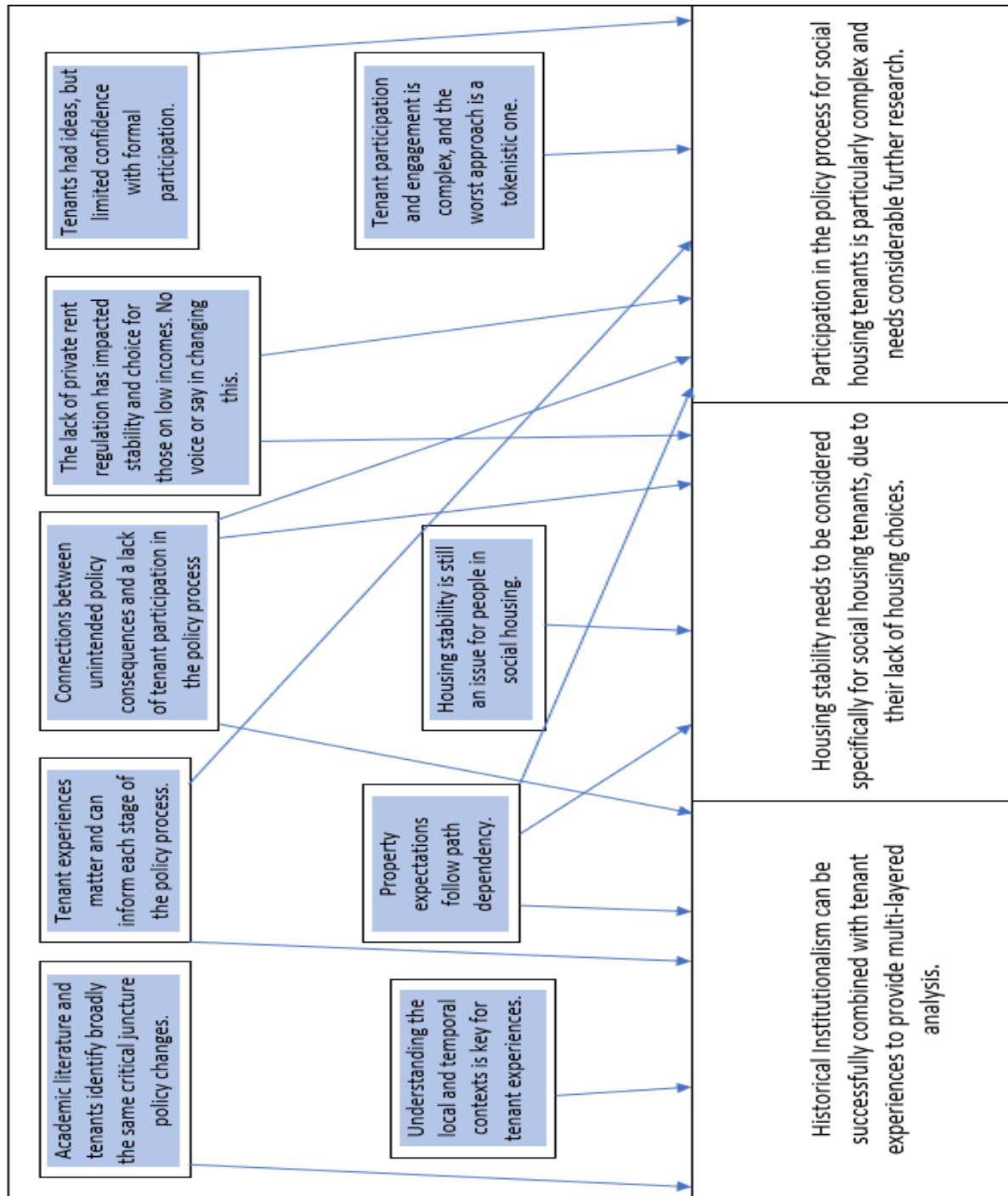


Figure 12: Connections and Contributions to Knowledge

Alt Text: A diagram with arrows showing how the emerging themes link to the contributions.

These themes have three underlying threads, and as part of the analysis of tenant experiences, they form the key contributions to knowledge in this thesis. This will be explored in detail below and they are:

1. The combination of historical institutionalism with tenant experiences is successful and useful.
2. Housing Stability for social housing tenants needs consideration. This thesis established a working model discussed in detail below (Figure 12) and highlights the need for further research on housing stability for those in social housing, as they often have no alternative housing options.



Figure 13 - Elements of Housing Stability

Alt Text: A diagram with interconnected hexagons listing the elements of housing stability.

The importance of stability and participation in the final two threads were not particularly anticipated in the initial literature review when thinking about tenant experiences. Therefore, a supplemental literature analysis on housing stability and participation needed to be undertaken, to determine where the

findings from this work could support, extend and fill gaps as part of this thesis' contribution to knowledge.

3. The issue of effective participation for social housing tenants was more important than expected. This includes approaches to tenant participation and considers how to enable the flow of information from the micro upwards, rather than communication being predominantly 'top down'.

Finally, the issues regarding the effect of the media raised by the tenants needed to be recognised and this will be considered briefly first.

11.2.1 Stigma, The Media and Tenant Experiences

As discussed in Sections 8.7 and 8.8, for the participants in this study, the media representation of social housing tenants has had a significant impact on their experiences. The question regarding the media in the topic guide was intended to provide some wider background and context of policy change, as media coverage can reflect the ideological and policy direction (Kuskoff *et al.*, 2022: 25). It also raises issues for social housing tenants around their portrayal and how this causes stigmatisation and affects dignity (Ejiogu and Denedo, 2021: 9). The inclusion of this in the thesis was to acknowledge that media discourse relates to policy decisions and affects tenant experiences. Stigma was raised several times by the interviewed tenants, predominantly in relation to the media impact and how that then affected their experiences. As Hancock and Mooney (2013: 45) found, the idea of social housing tenants being part of a 'broken society' was 'advanced by Conservative politicians from around 2006'. This ideological paradigm shift was reflected in media coverage with headlines such as 'Tenants on a Notorious Estate' (Tunstall, 2020: 48). The stigmatising that comes from the political ideology through the media certainly 'fuels practices of micro-hierarchies', as seen in the tenant interviews and the moments of 'othering' (Hancock and Mooney, 2013: 51). Stigmatisation, not just through the media, but of local gossip around 'welfare ghettos' or certain streets does occur. Hancock and Mooney (2013: 48) argue that these views that cause the stigma have been 'represented most forcefully in the discourses around social housing'.

Although the issues around stigmatisation is certainly a finding from the data, the impact of the media specifically is one that is outside the defined scope of this thesis. This thesis' focus was specifically on tenant experiences of housing policy. The media could certainly be considered as an institution in its own right; however, it is not setting policy. The interactions between the media, dominant ideology, stigmatisation and the experiences of social housing tenants is a topic that needs further research. The participant interviews conducted in this thesis about the media could be used for future research on this subject. For further understanding of the dynamics between the media and social housing, see Kuskoff *et al.*, 2022; Ejiogu and Denedo, 2021; Arthurson *et al.*, 2014 and Kearns *et al.*, 2013.

11.3 Supplemental Literature Analysis

The data from the interviews, as explored in the analysis, yielded some interesting and unanticipated themes. These findings seemed like they could contribute to, and relate to, a wider range of literature than the range initially considered in the original literature review. The themes of housing stability and participation were surprising undercurrents of the tenant experience and to understand how these findings integrated into the bigger academic discussion, it required a further, detailed examination of the literature surrounding those themes. This section will conduct a review of the new and relevant literature on housing stability and participation, amalgamating it with this thesis' findings and analysis.

11.3.1 Housing Stability

Hulse and Haffner (2014: 573) argue, 'social housing is widely viewed as providing security when framed in legal and policy terms'. This was perhaps the key assumption made early on in this thesis, that if the tenant was in social housing, that they automatically experienced housing stability. Yet, as seen in the interviews, although the majority of the tenants did feel stable in their social housing property, their past personal and housing experiences had affected their feelings of stability in a myriad of ways.

Hulse and Haffner (2014: 574) noted that most of the work in housing security takes a historical institutionalist approach, with work on ‘ontological security and the making of home’ (2014: 576) being kept separate from each other. They posed that a ‘more nuanced and multi-layered concept of security for those living in rental housing’ would be beneficial (2014: 574). As this thesis is using historical institutionalism theory alongside tenant experiences, it has integrated these two elements below, which has allowed a deeper understanding of how housing stability works for social housing tenants.

11.3.2 Meanings of Housing Stability

The notion of housing stability has been growing in popularity, ranging from legal definitions and to the meaning of home. Despite this, as we see below, it is still notably under-researched and under-theorised, in all tenure types, and how it is approached has depended on the field the research is coming from (*e.g.*, law or social policy for example). There are some different approaches across countries too, influenced by their housing structures. What is agreed across all those platforms is that housing stability for those in precarious situations and those without viable alternative housing choices matters. Weir, *et al* (2007) considered the tenant’s experience of stability as an equally important marker alongside the more tangible elements. Considering whether the tenants themselves felt stable in their property allowed them to ‘reflect on a range of circumstances and factors that might be shaping their housing stability but are not easily measured’ (2014: 967). This connects with Gurney (2020: 8) describing that ‘home for most of us is a place of ontological security’, as for some social housing tenants there will be nuances as part of that.

A stable home improves outcomes for people and societies, as perhaps most clearly shown in Matthew (I10)’s experience as a care leaver who is supported into social housing, in this research (see Figure 5 for an example). Tenant experiences in this thesis have shown that social housing tenants are in a limited and difficult situation, where they are technically safely housed, but with the knowledge that policy decisions that they have minimal say in or influence over, can have a significant impact on their day to day lives with often limited options to change their tenure. This places them in an unusual position within the idea of ‘housing stability’. The Elements of Housing

Stability framework for social housing tenants conceptualised in this thesis (see Figure 11 above) was intended to include these ‘subjective’ parts alongside the legal and material elements. It acknowledges that they would not be of equal importance to every tenant, but recognising the more personal and fluid parts of housing that helped them to have, and feel they have, stable housing. This is particularly important for those where social housing is their only affordable housing option in the geographical area they currently live in. This relates to the personal timelines as well (see Chapter Nine), showing how previous life experiences will influence how tenants will feel about their current housing situation, as stability will almost certainly have a degree of subjectivity, and this impacts their lived experience of ‘housing stability’. This finding meant that to understand where social housing tenant housing stability fits within the existing literature, the literature originally considered on housing stability needed to be expanded and these findings integrated. It is also important to recognise the dynamic between housing stability and tenant experiences of critical junctures, which was the initial focus of this thesis. Housing stability emerged as a finding, an underlying theme across the experiences that tenants had. How stable they felt was partly entangled with their response to, and personal situation during, critical junctures in housing policy.

11.3.3. Subjectivity in Housing Stability

Frederick *et al.* (2014: 965), working in the field of Psychology in Eastern Canada, recognised that housing stability, though often mentioned, was ‘poorly defined and conceptualised, and to date there are no standard measures’. Their approach of looking at housing stability as a continuum, ranging from full to no access to ‘housing of reasonable quality’ (2014: 965). Frederick *et al.*’s work links to other research (such as Woodhall-Melnik (2017) and McKee (2019)) where work on housing stability is often targeted at those in particularly vulnerable housing situations due to homelessness and other personal factors. Frederick *et al.* focusses on the following dimensions in designing their inclusions of housing stability:

‘Housing type, recent housing history, current housing tenure, financial status, standing in the legal system, education and employment status, harmful substance abuse, and subjective assessments of housing satisfaction and stability’ (2014: 965).

For those in volatile housing situations, such as repeated homelessness, this scale has a great deal of merit in identifying their housing situation and aiming to improve it. What this thesis' research is interested in regarding housing stability is a different group of tenants. According to Frederick *et al.*'s (2014) metric, those in secure social housing tenancies would be classed as in a stable housing situation. This is recognised and they note that 'such measures do not provide much insight into the levels of stability within the broader category of "housed"' (2014: 965). It is here that this thesis fills a gap in knowledge, conceptualising stability for those who are technically securely housed, but on the edge of stability as they have no other viable housing options. From Frederick *et al.*'s (2014) work and from the general theme of 'tenant experiences matter' outlined in this thesis, a final element of housing stability may be included: a self-assessment of whether the tenant feels they have housing stability. This needs to be included with objective and measurable elements, as these subjective parts can be dependent on life events, but is important as how someone feels about their housing will hugely impact if they feel stable in it.

Frederick *et al.* (2021) continued working on this topic, looking more specifically at the subjective part of housing stability. They noted that 'the qualitative literature places more emphasis on the importance of subjectivity in the search for stable housing' (2021, 1084). In the seven years between their articles, it was still noted that defining housing stability was complex and that they still have not been 'explored in detail and additional research is needed' (2021: 1083). Work on housing stability has increased, but there has been a wide range of approaches across disciplines (see McKee (2019), Woodhall-Melnik (2017), Hulse and Haffner (2014)). Their research piece looked at a 'subjective or personal sense of stability', noting that stable housing is not just about the legal aspect of security, but also about 'feelings of home' (Frederick *et al.*, 2021: 1084). They found, which may seem self-evident, that when people felt they were securely housed, and genuinely were, that this improved tenants' lives, which is corroborated by this thesis' findings also (2021: 1098).

This further highlights the importance of understanding personal experience in housing stability, which has been explored in this thesis. Tenant experiences, both their own housing history but also their housing experiences growing up, influence their

subjective feelings of housing stability. Frederick *et al.*, drawing on previous work from O’Flaherty *et al.* (2018), note that it is the ‘private information’ that often influences this more acutely. They describe private information as ‘information that is relevant to a household’s housing needs that is not ascertained or used in formal application processes’ (2021: 1084). This supports the findings of this thesis; that housing stories and housing histories help to explain why some tenants have experienced critical junctures and housing stability the way they have. It is not just the legal aspects that give security, though that matters, but also how stable they feel in a subjective way. This formed part of the ‘Elements of Housing Stability’ theory in this thesis, with one ‘element’ being the ability to settle down and make the property feel like home. Frederick *et al.* questioned how this could be incorporated into a ‘measurement and conceptualisation of housing stability’ (2021, 1085). This thesis argues that it perhaps does not need to be measured, but just needs to be acknowledged as part of understanding of one of the factors. It is also a gradual process and future research could consider ways of thinking about measures where tenant experience can contribute alongside considering a verifiable metric. Frederick *et al.* recommended that ‘future research embrace the complexity of the concept by doing more to understand and measure subjective stability’s component pieces and how those component pieces map onto the objective and lived experience of housing’ (2021, 1099). This thesis contributes to this need for further research and extends work in this field, both through the interview data of lived experiences and by providing a new approach to thinking about subjective housing stability for those in social housing with the ‘Elements of Housing Stability’ (see Figure 12).

Woodhall-Melnik *et al.* (2016), also working in Canada, researched housing stability for women fleeing domestic violence. They believed that stability, especially subjective feelings of stability, would be particularly complex for those women as they are often forced to flee and relocate (2016, 254). Using lived experiences to understand their position ‘allows for an understanding of the dynamics of an issue’ (2016, 254). Woodhall-Melnik *et al.* go on to argue that:

‘In viewing housing through a ‘pathways’ approach, we argue that it is necessary to think about housing situations as fundamentally woven through an individual’s life course, and pay close attention to the meanings attached

to the home, the relationship with other life events and an individual's biography' (2016, 255)

This path dependent approach, using individual's biographies as 'life timelines' and understanding the longer story behind their housing situation is the approach this thesis has taken too. Their research has been formulated at a similar time to combine both life experiences and policy. This thesis adds to the academic literature combining this, in a different country and housing system, with a different context and wider focus, again showing that housing stability matters and so too do personal experiences. Woodhall-Melnik et al (2016, 256) also suggest that stability needs to be considered from 'a variety of different vantage points'. Having stability researched across a variety of contexts could potentially allow for a more general framework for housing stability to be determined, or show that stability requires specific categories depending on tenure and other factors. Notably, Woodhall-Melnik et al found similar responses to how the women in their study rated their housing stability to the 'Elements of Housing Stability' framework proposed by this thesis. Given the different context, unsurprisingly there were some differences, as having a decent property standard was not mentioned, but given that the women were fleeing domestic violence and often placed in temporary accommodation, that is understandable (2016, 263). It does show that the key elements of the framework could be made more generalised and further research could be undertaken to test this in different circumstances. Woodhall-Melnik *et al.*'s research 'suggests that definitions of housing stability must be broad enough to incorporate women's lived experiences', which supports this thesis' findings and argument.

Woodhall-Melnik *et al.* (2017) then looked at housing stability for previously homeless men who had been placed in a Housing First programme. They also commented on the lack of research in this area and the need for more specialised research as housing stability will look different depending on previous circumstances and personal experiences (2017, 360-362), which is argued in this thesis too. Woodhall-Melnik *et al.* looked more specifically at the impact of gender, specifically how men experience the concept of home and how that relates to their feelings of housing stability (2017, 363). Their findings showed their participants responded to a concept of home in similar ways to the findings in this thesis. This included elements

such as affordable rent, material stability in terms of a decent standard, independence, a safety net and privacy (2017, 367). As argued in this thesis, past experiences matter. Woodhall-Melnik *et al.* argue that their findings show ‘participants’ understandings of home and housing stability were reflective of past experiences with stable and unstable housing and home lives’ (2017, 370) and the research in this thesis continues and supports their theory. This thesis supports their conclusions in a different country and context, showing it has potential for further generalisation and can help to establish a possibly universal base for housing stability. It also supports the conclusions, made independently before considering their work, in this thesis that an understanding of tenant’s experiences and backgrounds is crucial in understanding the subjective part of housing stability and the way tenants experience critical junctures. The more research there is from a variety of perspectives, the more nuanced theoretical models can be.

11.3.4 Legal Contexts

Hulse and Haffner (2014) recognised the gap in literature about stability for renting households, particularly in contrast to the larger amount of research conducted for home ownership, also describing it as ‘under-theorised and under-researched’ (2014, 573). An important observation from their work is that social housing security was often presented as ‘providing security when framed in legal and policy terms’ (2014, 573) and within a ‘historical institutionalist or institutional economics’ approach, but that this ‘may not in itself ensure security for renters’ (2014,574). They argue this could be better served by ‘developing a more nuanced and multi-layered concept of security for those living in rental housing’ (2014, 574). Hulse and Milligan (2011) explored this, proposing ‘secure occupancy’, which included being able to make the property feel like their own home, with long rental terms (2014, 574).

When discussing their concept of ‘secure occupancy’ there were two issues that may have different implications for social housing tenants specifically. Firstly, part of their argument was that for secure occupancy that this was ‘subject to meeting their obligations’, such as paying rent on time and following the rules set out in the tenancy agreement (2014, 574). This may seem straightforward, however for many social housing is viewed as the last option before homelessness and some in this tenure type

have complicated needs that may mean they are not always able meet their obligations, such as being able to pay rent on time. Most social housing providers have staff and assistance for those tenants who are vulnerable to these problems, however there are no further housing options available for those who cannot manage, which does mean that housing stability can be precarious for some who are struggling even though they are technically securely housed. This could lead to the final safety net before homelessness to be removed.

The second issue came from Hulse and Haffner's assertion that 'public policy can play a role here as well to keep renting secure by keeping it affordable, for instance, and in assisting vulnerable housing' (2014, 574). This thesis argues that public policy is not playing a 'role' in this process, but is more crucially the gatekeeper of this. Public policy institutions decide the affordable rent terms, they decide whether assistance for the vulnerable should be provided, they decide the policies for social housing criteria, buildings, finance and provision. The institution and the tenant experience are intrinsically linked.

Van Gelder (2009) considered a 'tripartite' view on tenure security, encompassing legal security, perceived security and De Facto security (2009, 449). He looked at mainly informal settlements in developing countries, so there is a significant difference in tenure, especially legally. However, he notes that for those in what he calls 'urban poor', they 'simply have little or no alternative housing options available to them', similar to the social housing tenants discussed in this thesis (2009, 454). Van Gelder's multi-faceted approach therefore has some resonance across tenure types. He argues that tenure security 'depends not only on secure and well-defined rights, but also on a host of cultural, political and historical processes and administrative practices that need to be considered' (2009, 450). Using historical institutionalism as a theoretical base for exploring tenant experiences incorporates these additional processes and practices in this thesis. Although his comments on the legal and de facto elements are not as applicable, because he is discussing illegal settlements, the perceived tenure security parts are. Perceived tenure security for van Gelder is 'nothing more or less than an individual's experience of his/her tenure situation' (2009, 451), highlighting the importance of taking tenant experiences as part of a definition of stability. Van Gelder's 'tripartite model' is particularly applicable for looking at housing stability in

urban areas in developing countries and shows that these models need to consider a wide range of factors in how one measures housing stability. This thesis builds on this, by proposing a multi-part model specifically for social housing tenants in England, as shown in Figures 6 and 12, 'Elements of Housing Stability'. As previously noted, the geographical and legal aspects are essential inclusions in conceptual housing stability work.

11.3.5 Across Tenure Types

Although it was not the primary focus of this research, the concept of housing stability for each tenure impacts all tenure types. Soaita and McKee (2019) considered the issues around making a home in the private rented sector for less affluent young people in the UK. They noted that the private rented sector, which is unregulated and where tenants have little legal security, has 'doubled in the last decade, reaching over 20 percent of all households' (2019: 149). This has raised the term 'Generation Rent', though the research around this has tended to focus on those who are unable to become homeowners, rather than those who are unable to secure a social housing tenancy (McKee *et al.*, 2019: 1469). Although this thesis' focus is on social housing tenants, who have much more legal security of tenure, the rapid growth of the private rented sector has also increased waiting lists for social housing due to this instability in private tenure (McKee *et al.*, 2019: 1471). At the time of writing in 2022, England is in a 'cost of living crisis' (ONS Report: Rising Cost of Living, 2022). This is coupled with an unregulated private renting system; housing instability is going to increase as fewer people can move into home ownership. Especially for those who are less affluent and have little to no financial safety net, their tenancy experiences are likely to impact how they feel about their housing stability in the future. Interview participants in this thesis who had previously been in the private rented sector discussed these issues too, which showed in the way they valued not just affordability and security, but also in being able to make their social housing property feel like home. Soaita and McKee explore how tenants in the private rental sector try to make their property feel more homely, describing their 'transient, incomplete practices of home personalisation' and how this leads to 'home-assembling rather than home-making' (2019: 149). The impact of unstable housing on tenant mental health, quality of life and finances for deposits and moving is significant, especially for those who are at a disadvantage

already (2019: 155). This could potentially affect tenants who then move from private renting into a social housing property in how they experience and understand the subjective parts of housing stability. As discussed, history matters and forms our experiences, so potentially experiencing greater instability in private rental will affect tenant experiences in the future as well.

Related to this, a gap in knowledge Hulse and Haffner had identified was ‘limited research into household aspirations and experiences of security while renting, or indeed, why security may be important to renters’ (2014: 573). Hulse and Haffner argue that ‘not only does security for renters depend on legislative provisions and public policy settings, as is widely acknowledged, but also on the ways these interact with housing market and affordability issues and the psycho-social dimensions of security’ (2014: 576). So therefore, by opening up these ‘new avenues of research, including the type and level of security perceived and experienced by renters in different types of rental systems’ (2014: 577), we can gain further insight into these gaps in knowledge, in addition to identifying new ones. Indeed, there needed to be both legal, policy-based security alongside the psychological elements that allow the feeling of security and home, and the framework builds upon Hulse and Haffner’s (2014) findings. These factors were also raised by the tenants during the interviews in this thesis and formed the basis of the ‘Elements of Housing Stability’ model (see Figure 11) proposed in this research for social housing tenants.

11.3.6 Wider Implications

Improving housing stability could have positive implications for both tenants and society. Baumstarck *et al.* (2015), who work in Public Health in France, examined the impact of poor and insecure housing experiences. They looked at ‘the role of stable housing as a determinant of poverty-related quality of life in vulnerable individuals’ (2015: 359). This was a quantitative, cross-sectional study and participants were recruited from hospital emergency departments. They found that a lack of stable housing was the main factor for participants in rating themselves having a low quality of life (2015: 359). It was also noted that the health care workers would have to make different health care plans and interventions for the participants depending on their housing situations, showing the impact of unstable housing on both physical and

mental health (2015: 357). The ‘treatment first’ or ‘housing first’ models for those in vulnerable situations was briefly discussed, and it was noted that there had been greater success for vulnerable people through a ‘housing first’ model, highlighting the effect stable housing can have (2015: 359). Baumstarck *et al.* recommend the expansion of these findings, noting that ‘policymakers will need to consider the best method for broadening the scope of this program beyond the most disadvantaged people’ (2015: 360), mainly for the expected health benefits for the population. This thesis has supported this finding to an extent in an English context and an expansion of it in showing other ways stable housing can improve outcomes for tenants alongside public health (for example in education and employment). Hearing the negative lived experiences in unstable housing highlights the importance of adequate, thoughtful housing policies.

11.3.7 Geographical Location and Housing Stability

The importance of geographic context on housing was perhaps an expected finding, as the importance of location was considered in the Methodology in Chapter Five. However, the findings linked to housing stability in an interesting way and, in addition, the literature had expanded since the initial literature review was written, so this continues that discussion alongside the findings. As discussed in Chapter Ten of the analysis, the importance of location for tenants was seen as crucial in understanding their experiences. What we can surmise from this research is that *location matters*, so tenant experiences need to be researched and considered in a local context, due to the variation in local housing issues. This also impacts tenants’ wider understanding and experience of national housing policy too, as the local pressures affect the national policy implementation and impact. What can be understood from this is that part of a tenant’s housing stability is linked to their location.

McKee *et al.* (2017), as mentioned previously in Section 4.4, discussed the importance of location highlighting the policy differences across the UK in the wake of devolution of powers, and how this means housing policy needs to be considered in each area due to separate laws and policy frameworks. This is summed up as:

‘Differences in the political leanings of the UK and devolved administrations is a key factor, for they have fundamentally opposing views on the causes and

solutions to poverty, and the role of the state in mitigating inequality' (2017: 66).

This thesis also argues that this localisation and spatial nuance is important and can, and should, be taken further still. McKee *et al.* (2017: 64) argue that 'housing tenure structure varies geographically', in this case across the UK, but this is also relevant if taken further and considered between local authorities' housing tenure structures and also available housing stock. Different local authorities will also have different political leanings, so although they may be subject to the same policies, their outworking, as we have seen through historical institutionalist analysis, can vary widely. McKee *et al.*'s work here can be applied at the macro and meso levels. This is recognised by their mainly macro-level analysis, but the importance of the meso-level is recognised as they note that 'tension between different tiers of governance is as much about political differences, as they are about institutional and legal arrangements' (2017, 68). In addition, McKee *et al.* (2017, 68) comment that 'public policy making is fundamentally geographical'. Again, this is commenting on the macro-levels in devolved administrations, but the principle applies both at the meso-level and has ramifications on the micro-level given that local authorities have needed to consider housing issues on a street-by-street level in certain cases.

McKee, Hoolachan and Moore (2017) narrowed this geographical dimension down further, examining the 'precarity of young people's housing experiences in a rural context'. They argue that young people are experiencing different pressures to previous generations, especially in regard to affordable housing, and that being in a rural context compound those challenges further (2017, 116). This is partly due to how the 'labour market circumstances are intersected by geography' and that 'housing opportunities open to young people vary geographically' (2017, 116). The importance of the local context for housing is highlighted, noting that 'housing markets are inherently spatial' (2017,116), something that this thesis has also argued. Understanding tenant experiences has to be in the context and understanding of the housing available. McKee *et al.* argue that 'understanding these housing issues requires geographical sensitivity, for geography can be a significant mediator of subjective experience of the housing market' (2017, 123). Although this thesis has not considered issues of rurality specifically, the principles of embedding geographical

nuances in policy analysis and tenant experiences have been recognised and continued. In this case, it has added to the existing literature by giving a commuter belt context, which was recognised in the methodological justification for choosing the area.

Finally, McKee *et al.*'s comparative work highlights the ideological differences between areas, noting that 'social housing by contrast has been denigrated and marginalised in England', where it is moving towards being merely a 'welfare safety net' (2017, 64-65). The interview findings in this research showed that for some social housing tenants the idea of it just being a safety net was considered sensible and acceptable, although this was often mentioned alongside ensuring other tenures were made to be affordable for those on lower incomes.

11.3.8 Conclusions on Housing Stability

In conclusion, a key finding from this thesis is the 'Elements of Housing Stability' (Figure 12) that emerged from the data. The themes and experiences helped to build up the overall picture of housing stability directly from the tenants who discussed their overall housing histories. It was not considered specifically within the initial literature review and the concept was not considered to be crucial initially as part of social housing tenant experiences, so this finding was data driven. Partly this was because social housing tenants are considered to be in a position of housing stability due to the greater security within the tenure, as opposed to the private rental sector, which meant that stability was initially a minor consideration. However, the lack of choice stemming from issues of poverty, inequality and social deprivation, meant that there was still housing instability. In addition, it found that secure housing also involved being able to personalise it and make it feel like home. It is argued in this thesis that stability is multifaceted and affected by personal experiences.

It is understandable that the bulk of housing stability research for renters has focussed upon those with a history of homelessness and volatile housing experiences, as well as the private rented sector due to high costs and no regulation. But as this thesis has shown, those in social housing are nearly always people with very limited housing options and those who can be on the edge of homelessness due to limited resources. It is hoped that these elements would be able to gauge factors of stability for different

housing types to see how it could be improved for each tenure type. This could be beneficial for policymakers at macro and meso levels to improve housing stability, which has the potential to improve outcomes for tenants. It also adds to academic understanding, by contributing a housing stability model that could be tested and used for different tenure types and in different locations. As seen in Frederick *et al.*'s (2021) work, this is an under-researched area, with good reasons for why each tenure type needs to be considered separately. This research has contributed to the literature a working theory of Elements of Housing Stability (Figure 12) for those in social housing.

11.4 Participation and Tenant Experiences

Participation was briefly touched upon in Chapter Four. For this thesis, the link between tenant experiences of policy change and experiences of participation in the policy process has emerged as an unexpected and complex finding. Therefore, the literature on participation, especially in housing, needed to be expanded and given further thought to understand how the findings could contribute as part of the academic knowledge. The complex nature of participation is a large research field, so this section is not intended to be comprehensive, instead it aims to place the findings of this work in with the relevant tenant participation literature. Because social housing tenants are likely to be disenfranchised in some way, how participation is conducted needs specific consideration.

Initially the main consideration was on participation for the service user and how that worked within the institution, in this case the housing provider. However, the interviews showed that participation, or lack of it, affects tenants at each stage and institution involved in the policy process – from formulation to implementation and the outcome. Participation was established as a much larger underlying issue than just analysing how the housing provider institution approached tenant inclusion. The issue of how that inclusion and data was used by the institution, the 'costs' involved for tenants to participate and the expectations on tenants were all undercurrents that needed to be recognised and given further thought. Participation is notoriously difficult and indeed, not always effective or appropriate. It needs to be balanced with other

decisions, but not discarded as being too difficult or costly, requires good communication and tokenism needs to be avoided.

The original literature review search did recognise that locality also impacts participation (Hawkin and Lowe, 1998) as different local authorities and indeed different tenant demographics will change the participation approaches offered. Bengtsson (1998) argues that participation is beneficial for giving the micro level a voice, even though those tenant contributions are often controlled by the institution, which was supported by this thesis. Tenant Experiences in Chapter Four also explored the concept of tenant protests being a form of participation, one often linked to a critical juncture (Cole and Furbey, 1994). Despite this initial literature covered, protest as a form of engagement was not an issue that came across in the data from this thesis, which may be related to the location. Instead, this thesis has found that although tenants often felt that they did not want to be ‘bothered’ by the institutions, a lack of meaningful consultation and participation had meant that the policies could have a significantly negative impact on their day-to-day lives. It is the discrepancies between not having the time, capacity and opportunity to participate, alongside frustrations with the responses to their participation efforts, and how some social housing policies are designed and implemented, which has led to participation issues being a thread underpinning many of the tenant responses.

Part of exploring tenant experiences as the micro layer of historical institutionalism also involves considering the function of the institution in the bigger picture. Looking at institutional processes and how they are shaped and moulded over time is the basis of historical institutionalism (Bengtsson (2009, 2010), Hudson and Lowe (2009). What needs further exploration is how those layers communicate with each other, and crucially the participation of tenants at the micro-layer with the institutions (mainly in the meso-layer, but occasionally in the macro-layer). Due to the power imbalance, as addressed by McKee (2011) and Suszynska (2015), the onus of the inclusion of the micro-layer tenants lies within the meso and macro-layer institutions. For this reason, the responsibility of ensuring appropriate participation therefore seems to need to be enacted by the institutions, such as the housing association. Meso-level institutions can also be constrained in the participation they can provide, both financially and ideologically, by macro-level institutions, for example the government allocating

insufficient funds to housing associations for consultation processes or indeed substantive changes to policy and practice, so they cannot be conducted fully, or tenant preferences cannot be completely satisfied.

The ways participation can be offered and how the data from the tenants will be used at the institution are essential in it not becoming a ‘box-ticking’ exercise that leads tenants into an apathetic position.

11.4.1 The Ladder of Public Participation

As seen in the findings and analysis, questions were raised over the purpose and aim of participation and consultation processes, how tenant contributions and feedback were used, as well as how outcomes are communicated back to tenants. This multi-layered dynamic, where communication and power move up and down each layer, corresponds to Arnstein’s (1969) ground-breaking and influential research on participation, with her ‘Ladder of Public Participation’ shown:



Figure 11 - Arnstein's Ladder of Public Participation

Arnstein uses three levels with different sections to show levels of public participation and degrees of power for those taking part. Full, genuine participation, where tenants felt they were in partnership or had some control, requires some redistribution of power (1969, 220). For those in social housing, it seems that the powerlessness of the tenants leaves them on the lower rungs of Arnstein’s ladder. The response to tenant

consultation from the interviews strongly alludes to tenants currently viewing most of their participation to be within the ‘degrees of tokenism’. This would correlate with their reluctance to give more time to participation processes, as it was considered to be limited in function. This then raises issues around effective communication between the institutions and the tenants. Furthermore, these findings are only in relation to the consultation they have experienced on the local level, through their housing association. None of the tenants interviewed had been consulted on any national housing policy issues, though this was unlikely given the sample size, and have only experienced that after it had been implemented. This was the cause of frustration for some of them; they felt if it had been discussed in advance, some of the problems with it could have been resolved.

There are some ethical implications to tokenistic participation approaches. A recent example would be social housing’s push to meet zero carbon targets, where tenants have had heat pumps installed in their properties as part of a trial for those systems (see Savage et al. (2022)). Although tenants were technically consulted, the reality remains that their options to decline a new heating system were limited even though unpredictable heating costs from heat pumps could disproportionately affect them due to lower incomes. The idea that social housing tenants can be used as ‘guinea pigs’ due to their lack of ability to protest or fully participate in a consultation process needs to be considered across policy analysis. This could also be related to the constraints of the institutions too, both financial and ideological.

11.4.2 The Tenant Issue

McKee and Cooper (2008) discussed the ‘paradox of tenant empowerment’, describing the political ideology of the time as ‘active tenant involvement’, as the government pushed housing providers to pro-actively include tenants (2008, 132). Their argument around the power dynamics caused by this ideology is that ‘empowerment itself is a relationship of power and mode of subjection that endeavours to direct human conduct towards particular ends’ (2008, 144). This comes from the shift in ideology where tenant participation is nationally encouraged, but not nationally standardised so there were local variations. They note that it results in questioning ‘whether participation empowers tenants’ in reality, or if it leads to an element of control (2008, 133). Part

of their stance comes from the concept that ‘empowerment itself is a form of subjection and means of regulating contact’ (2008,134), which has interesting consequences when considering the regulatory power dynamic between the institution and the tenant. Alongside the idea of ‘tokenism’, participation determined solely by the institution could therefore be viewed as another form of control (2008, 135).

McKee and Cooper determined that ‘apathy’ (2008, 139) seemed to be the result of not really being listened to, so tenants disengaged from the process. In conjunction with the interviews from this thesis, which found similar reactions, the issue seems to be that tenants felt their time and effort were not viewed as valuable and were not appropriately compensated for, financially or otherwise. This meant the trade-off of their time and effort was not yielding any worthwhile results for them. As McKee and Cooper highlight, social housing tenants ‘are the people who have to live with the consequences of any decisions made, good or bad’ (2008, 138), as those in better financial situations have alternative options. Social housing tenants predominantly do not. Therefore, participation is a particularly critical issue for social housing tenants, yet the paradox is that unlike other tenures they are either expected to participate, but the participation can be tokenistic, or excluded from the participatory process. The tenant interviews held by McKee and Cooper had similar responses regarding participation to the ones in this thesis, with them describing:

‘Their experience of local participation structures as frustrating for housing staff who simply paid ‘lip service’ to tenants as there were no resources, and perhaps political will, to implement their locally defined priorities. This resulted in the activists becoming very disillusioned with the process as they were continually raising the same issues over and over yet they were never addressed. This negative perception was also echoed by local housing staff, who were only too aware of the limitations of the Council’s approach to tenant participation’ (2008, 137).

McKee (2011) further considers the problem of participation, and how the complicated realities of life interact with policy. She notes that there is a tendency for governments to use simplified analysis that reduces problems down to something easily analysed. Though there is useful data from that approach, McKee ‘argues for a more ethnographic methodology, which focuses on the voices of those on the receiving end

of governmental interventions' (2011, 2 and 4). Her work uses Foucault's idea of governmentality, which she describes as promoting 'an overly abstract, top-down, study of rule' (2011, 2), an approach which echoes the analysis often coming out of historical institutionalism. It is not to say that top-down analysis is not effective, but it is arguing for the significantly larger inclusion of the micro-level voices within analysis, supporting the findings of this thesis but from a different theoretical base. She notes that 'local context is crucial, for it is at this micro-level that the mechanisms of governance and their effects are most clearly visible' (2011, 15). Her argument that the move to 'empower' then 'target the poor as a group that need to be reconstituted into active political participants by maximising their actions, motivations and interests' (2011, 5), does show an interesting paradox. Although the aim is to 'empower' tenants, it raises the question if they are being empowered only in the way that the institution can control, and therefore it could be viewed as tokenistic. It also, again, raises the issue of whether tenant participation means they are expected to give up their time and energy, uncompensated, in a way other tenures do not (2011, 8).

Low turnout for focus groups and reaching tenants who do not usually participate, perhaps due to work or other pressures, was noted by McKee and they were classed as 'hard to reach' (2011, 8). This does not imply that it is not worth aiming to improve participation rates for social housing tenants, just that it is extremely complex to do so effectively. What is clear from McKee's research is that if tenants do not see or hear feedback from their efforts, they quickly become apathetic about getting involved in future participation (2011, 9). Differences in individual's responses as a direct result of their past experiences with housing services (2011, 10) was also raised, echoing the work in this thesis about the effect of path dependency and how past experiences impact responses.

An interesting dichotomy from McKee's work is whether participation is even what tenants want. This is in line with some of the responses from the interviews in this thesis. However, the consideration that increased participation is the answer to tenant frustrations could be an assumption made by academics, including this work, and needs to be recognised, discussed and researched further. There are implications that tenants want a good, fair, well thought-out housing service, not 'empowerment' that places more demands upon them. McKee's tenants 'perceived the problem in terms of

a lack of investment in council housing’, where they did not identify participation as the issue, but wanted ‘concrete, practical changes’ (2011, 13). Of course, it could be argued that without participation from local residents, identifying the needed changes becomes difficult. McKee also found that tenants wanted to ‘engage on their own terms’, not necessarily in the ways offered, and only saw it as a way to improve services – so if there was no concrete evidence of that happening it led to further apathy (2011, 14).

This thesis builds on McKee’s work here and adds to the existing discussions on tenant participation. It shows that these issues apply in a different locality, as McKee is working in Glasgow and this thesis is working in a southern English commuter belt. This suggests that there are some more generalised principles that can be made on tenant participation issues. It also highlights the importance of individual’s experiences and how participation needs multiple approaches - something also supported by this research. Although not explicitly mentioned, there was an underlying appreciation in her paper of the additional pressures often faced by those in social housing and there needs to be a recognition that often social housing tenants do not have capacity for extensive participation demands, whether that is emotional, financial or otherwise. If tenants are being asked to participate in some form, we must consider how their efforts will be compensated appropriately. McKee’s understanding that ‘tenants’ perspectives were paradoxical’ is supported by this thesis, showing it in a different location under different housing pressures.

McCormack (2009) looked at tenant participation in housing stock transfers to housing associations. He noted that the academic analysis of stock transfer has very little ‘from a tenant perspective’ (2009, 392), supporting part of the argument of this thesis in including tenant voices in policy analysis. In addition, McCormack highlights that tenants often did not have any real choice, with an example of social housing stock transfer from the council to a housing association as the only route for Decent Homes funding to be provided to improve the properties. He explains that ‘whilst no transfer can go ahead without the endorsement of tenants, in reality, the tenants have little choice at all’ (2009, 401). This is in part due to a lack of viable alternative housing options for the tenants, sometimes leading them to the idea of ‘better the devil you know’ (2009, 392). In the case of social housing tenants, he argues it is more than

‘simply a fear of change’, but a recognition that there are other elements in play such as ambivalence, risk-aversion, privileging experience, resignation and passivity (2009, 395). Understanding tenants’ past experiences can help to explain their stance, as seen in this thesis, and indeed things like ‘risk-aversion’ may simply be because they have no capacity for further financial or emotional risk with their housing. Those in more secure situations will have more capacity for risk.

11.4.3 Representation and Opportunities

Although this is not a cross-cultural or comparative research project, considering how other places have tried to manage tenant participation can give alternative perspectives. The problem of the power dynamic between the institution and the tenant with no other housing options is the same problem even if the underlying housing structure is different. The issues of tokenism and apathy have led to some diverse approaches. Costarelli et al (2019), looking at housing providers in Italy and The Netherlands, recognised that housing management providers have to have a ‘dual identity’ (2019, 287) having to manage both the business aspect alongside the social welfare aspect. Now organisations have also been tasked with increasing tenant participation as part of that, finding ways to integrate that process. Their example of tenant participation in The Netherlands include a wide variety of paid positions for tenants so they can be involved, such as social and communication manager, and some available as compensated volunteer work, like part-time groundskeeping and handyman, where they receive a discount on their rent (2019, 298). These positions are only available to the tenants and they also offer training. This gives tenants some direct control over their community and can influence the housing organisation. Costarelli *et al* recognise however that there is still a ‘gatekeeper role’ performed by the institution, as they still ‘select the ‘resourceful’ Dutch tenants who are deemed as suitable’ (2019, 299). So, even when tenants are not only actively involved, but also well compensated for their work, there is still a ‘top-down, organisation-led strategy’ (2019, 301). It is worth noting that this is not necessarily negative but recognising that there are still power dynamics even when it appears to be more equitable. Italian housing associations tended to keep the ‘professional’ and the tenant separate but looked for them to ‘establish a direct relationship... as customers’ to provide feedback and input, rather than involvement (2019, 303). Both approaches to participation ‘rely

on motivated social housing tenants' to get involved (2019, 305, which is a general participation issue, and even then those who do have greater participation input are still 'chosen' by the institution.

Millward (2005) considered the issue of tenants often being represented just by the 'motivated' people, noting that often 'natural joiners' are often 'written off as the 'same old faces'' (2005, 735). 'Representativeness', where 'traditionally underrepresented groups' are expected to be included is increasingly part of the discourse (2005, 736). Millward argues that this results in creating two types of participants – the 'amateur' and the 'professional', where the 'amateur' is the preference (2005, 736). She notes that there is increasing demand on tenants to participate and that this is often 'work' (2005, 738), so only those with the capacity and motivation are the ones prepared to show up (2005, 746). As they do so, those tenants gain skills to navigate the participation process and gain confidence, moving them from 'amateur to professional' (2005, 738). She also raises the issue of payment and compensation for tenant time, given they are asked to give up their time and their experiences. Indeed, some tenants may 'risk losing money by being unavailable for work' (2005,750). Millward raises this in a way that highlights the power dynamics:

'Perhaps it is no accident that the question of payments for volunteers is current – many tenants have been making a long-term 'professional' contribution and finding that they are the only ones at the table not being paid' (2005, 748).

The majority of tenants interviewed for this thesis were not actively looking to participate further. They were frustrated with certain services, but the overall feeling was more that giving their time and feedback was not being listened to, leading to apathy towards the process. Several also did not have the time or emotional capacity to and others lacked confidence and did not believe they had anything to contribute. This resonates with Millward's findings on this, stating that 'tenants, like everyone else, have the right *not* to participate. Some people feel that they have better things to do or don't care; others are quite content to have their views presented by the active tenant' (2005, 748). She argues part of this is to do with the power dynamics between the policymakers, the 'professional' tenants and the 'amateur tenants', where the 'amateur' ones are less likely to have any power or influence over what they are being

consulted on (2005, 749). This is somewhat reflected in the findings of this thesis, but as participation was not the intended focus there was not a specific opportunity for tenants to discuss this specifically at the time.

11.4.4 The Institution and Participation in Conjunction

Although this thesis is focussed upon tenant experiences, its placement within historical institutionalist theory recognises the central role of the institution in participation processes. Reid and Hickman (2002, 917) look at the process of ‘organisational change’ and how there has been a ‘neglected concern in research into tenant participation’. The relationship between the tenant and the institution, particularly past experiences, is one consideration in participation. But the dynamics within an organisation, from the management to staff and to budgets, will have possibly the most substantial impact on how tenant participation is approached. Reid and Hickman (2002: 896) describe tenant participation as ‘the interface between social housing organisations and their service users’. In the mid-1990s the government moved towards a model of using tenant participation as best practice, a significant shift that has made big changes to housing providers over the last 25 years. The aim was that institutions should be learning from the lived experience of the tenants (2002: 896), however the reality of this varied hugely in its implementation. Reid and Hickman highlighted a gap in understanding ‘the relationship between participative and enabling mechanisms and organisational learning’ (2002: 904), showing the ‘stickiness’ (Hudson and Lowe, 2009: 334) that can occur when established institutions are expected to change. This suggests that however well-designed the tenant participation practices are, if the institution doesn’t have the right mechanisms for organisational change and learning to include tenant feedback, it will be mainly ineffective (2002: 904). This could be part of the reason for the issues with tenant participation as shown in the interviews in this thesis, that they knew their feedback would not be incorporated into change, so it led to apathy or lack of confidence.

One organisation Reid and Hickman undertook research with took the approach of ‘we don’t impose anything on tenants... it’s about giving them access to participation at the level they choose’ (2002: 908). The interviews from this thesis showed a wide range of responses to the participation opportunities from the housing association,

ranging from 'happy with the level offered' to 'wanting more' and 'being irritated that it was too much'. This stance is worth considering, giving options and access at various levels for tenants to meet depending on their time, motivation and availability. It is perhaps the operationalisation of the data and the way the data that the institution receives is used that needs to be considered, rather than increasing the burden on the tenant. Reid and Hickman argue that there is 'scope for tenant involvement at all of the policy, strategy and operational levels' (2002: 908), but it is worth considering that this is an institutional issue rather than a failure of tenants to adequately participate. This is coupled with their later finding that organisations found that 'tenants are less interested in policy and strategy issues and more interested in the things which 'directly affect them'' (2002: 913), which was supported by this thesis' interviews.

Stenberg (2018) looked at organisational system change and tenant participation in Sweden. Due to the different structure of their housing system, their tenants are not directly comparable (2018: 3). However, her institutional findings had some similarities to Reid and Hickman, noting 'the weak position of tenants, characterized by a tokenist bias' (2018: 2). Stenberg found that plans were often made by the institution 'prior to the tenant consultation' (2018:12), and that the areas of supposed choice tenants were given were very planned and controlled. Part of this is perhaps understandable from an institutional perspective regarding budgeting, but Stenberg found this was often because the institution 'considered themselves "the experts"' (2018:12). Stenberg argues that for tenant participation to work, the institutions need systemic change and calls for further research into this (2018: 20).

The dynamics between the macro and meso level institutions and how this affects the micro level is briefly touched upon by McCormack (2009, 402). He is mainly looking at tenant perspectives of stock transfer consultation but notes that the institutional 'world view' in communications has implications for tenants. In his particular example, he describes how 'the council is present[ing] as an innocent victim of central government rules and regulations' (2009, 402). This is a pertinent example of why understanding the institutional worldview and inter-dynamics is important in their communication, as well as understanding tenant responses and analysis. Institutional worldviews were considered by Hickman (2006), who looked at tenant participation in practice, discussing how research into 'theoretical and conceptual frameworks' has

taken place, leading to best practice guides for institutions (2006, 211). Although he is not working in a historical institutionalist framework it could be argued that the 'institutions' could be at both the macro and meso levels, though his theory may be clearer at the meso or local government level. He suggested three types, or styles, of institution when it came to participation: 'traditional, consumerist and citizenship' (2006, 213). Traditional authorities believed they were the 'true voice' of tenants and had a top-down, limited approach (2006, 213). Consumerist authorities used participation as a 'mechanism for better services' but was not seen as 'having value in itself' (2006, 213). Finally, citizenship authorities looked to have full tenant participation, were open to having 'tenant representation on decision-making bodies' and aimed to 'empower tenants' (2006, 213). These three institutional approaches highlight the importance of locality and context when analysing policy, especially policy outcomes. Tenant experiences of participation, as seen in this thesis and within the research for this section, will be affected by their own experiences certainly, but they are also shaped by the institution and Hickman's types could be helpful in differentiating institutional approaches.

As a necessary counterpoint, housing institutions need to also be recognised as organisations that can have tenant best interests at the heart of their policy making and implementation. To clarify, this is the institutional staff who are responsible for interpreting and operationalizing governmental policy within the housing provider. Housing staff and practitioners are not directly involved in policy, however they can influence tenant experiences in their policy delivery. It can be implied from the focus on the lack of tenant inclusion and tenant voices that the institution is often coming solely from a negative standpoint. However, this is not always the case and indeed social housing policies have provided tenants with safe, affordable housing options from which tenants are grateful, as expressed in some of the interviews in this thesis. In addition, full tenant participation does not always guarantee best outcomes as tenants are not homogenous groups, and as seen in this thesis, they do not always agree on policies. With housing, it is impossible to be fully representative due to the wide range of views from diverse tenants. Perhaps one of the differences with social housing over other policy participation is the crucial nature of housing, and lack of other choices that means say and participation is more important. Considering this, further research into participation may be best focused on how to balance institutional

restrictions and expertise *alongside* lived experiences and effective, non-tokenistic tenant participation.

11.4.5 Move to Automated and Online Services

Part of the participation issues raised in Chapter Ten, is the move to automated services, reducing the human contact for residents. As there is a move to larger housing associations, mainly to reduce overhead costs, this has led to centralised, not local, offices and a lack of human contact with their landlord. Whether this reduces participation issues or not, for the tenants interviewed for this thesis, a couple did comment on the lack of personal contact and the negative aspects of a move to more online and controlled contact being offered by the housing association. Tenant perspectives on this and how it impacts their experience of participation and ‘say’, would be particularly interesting to investigate further, particularly across different age groups. The impact of this is perhaps not fully seen or understood yet. Either way, ensuring that tenant communication is prioritised, and a feedback loop is completed so tenants know they are being heard and appropriately replied to should help to reduce some of the problems from this.

McKee (2011: 10) had similar findings, noting that people were ‘angered that their phone calls to the housing office were never returned, and at the lack of information about how their complaints were progressing and being acted upon. It exacerbated the feeling that they were not being listened to and that their views did not matter’. As councils and housing associations move to an increasingly online model, it seems likely that these communication issues will increase. Indeed, McKee found that ‘tenants liked having a local office they could go to in person when they had an issue to raise. They argued it provided a more personal and responsive service, because they had come to know the local housing staff based there’ (2011: 12). The views of the housing staff would make an interesting further study here too, to consider their job experience either face to face or online.

11.4.6 Conclusions on Participation

Hickman (2006: 216) quotes a tenant who was dismayed by their housing provider's wish to change the language of 'tenants' in their institution to 'customers'. Her statement sums up the underlying issue about participation for tenants, also seen in this thesis' findings. She said:

'We are not customers because customers have choice. They can go somewhere else if they are not satisfied. Tenants are sitting ducks. I appreciate why the authority use the word customer. They want us to feel that we have an input into service choices. But I see nothing to be ashamed of in referring to us as tenants'. (2006: 216).

This thesis supports her statement, recognising that most social housing tenants do not have alternative choices. Therefore, their participation must understand and reflect that reality. That is part of the reason that 'tokenism' can cause such anger and apathy in social housing tenant experiences, and why including tenant experiences is particularly vital – tenants have so few real choices and say in their housing that institutions should consider the implications of that.

Participation issues offer a vast and curious area for future research. From the dynamics of power in participation, looking at tenant feelings and experiences in a broad range of consultation processes, to the most effective approaches to participation; there are significant gaps in knowledge that have the potential to yield helpful results. This thesis has highlighted the importance of managing participation issues, as it has shown that it has a greater underlying effect on tenant experiences than possibly assumed or explicitly explored in the academic literature. This is, as seen above, a nuanced topic that cannot be fully covered in this discussion. Instead, the aim of this section was to recognise the challenges for housing institutions as they also consider the issues that arise with tenant participation and approaches to it. Further research into organisations have adapted to this over the last 20 years, and how tenants have responded to it, would be particularly thought-provoking. This is perhaps where combining tenant experiences with historical institutionalism could be rather effective, as it is considering both elements in conjunction. Research into a realistic approach to participation factoring in the realities of institutional constraints and tenant perspectives would be particularly beneficial. Tenant participation cannot be

researched without simultaneously understanding the institutional factors as well as considering how tenants experience their participation opportunities.

11.5 Contributions to Knowledge

Considering this thesis' findings and the supplemental literature review above, there are three contributions to knowledge from this thesis:

Firstly, the combination of historical institutionalist theory with tenant experiences is a new approach. The thesis utilises a well-used and tested policy analysis approach and integrated tenant experiences to give macro, meso and micro levels of understanding and analysis. Previously these have often been kept separate and this thesis has shown how they can be combined in a helpful and meaningful way. Chapter Four cited Cole and Furbey (1994: 149), where they argued that the 'biographical gulf between council tenants and most academics has been a spectacular misreading of tenants' experience of their homes and their likely response to changing circumstances'. Considering the interviews from this thesis, this view is supported, particularly in the case of issues surrounding Universal Credit and the Right-to-Buy. Counteracting this, it has also shown a link between academic and tenant identification of the 'big' critical juncture policy changes. This suggests that the gulf may not be as wide as initially considered, and combining approaches such as in this thesis, will draw these different perspectives together.

Policy analysis at the macro and meso levels, particularly within historical institutionalism has been effective. By extending this to the micro level, the tenant and their experiences of the policy, the analysis can become deeper, more nuanced and arguably more effective. The lack of tenant experience included in policy analysis, or where the experiences are controlled by an institution, is a missing dynamic. This thesis has shown that tenant experiences can be incorporated into an established theoretical framework effectively.

Secondly, this approach showed the importance and impact of *how* participation is conducted, especially for social housing tenants. This emerged as a key theme

and finding throughout the interviews. There are overarching, macro-level, issues of political ideology and the influence of this is crucial in understanding why participation has been designed and conducted in the ways it has. This has been further influenced at the meso-level depending on the institution's ideology and leadership, so the ways tenants have been asked to participate can vary widely. The impact of this at the micro-level for tenants has therefore been mixed and their responses to ways participation is offered and delivered has been equally mixed.

How to conduct genuinely effective participation, that is fully included in the policy process, is a substantial area that requires further research. This work has identified that the way participation is often currently conducted can often feel tokenistic and arbitrary to tenants with little choice, which makes future participation even less likely. For those in social housing, with particularly limited housing options, this further limits their already small say and influence on their housing. This part of the institutional policy process raises some questions around the 'othering' of social housing tenants, viewing them as unimportant and participation as a 'box ticking' exercise.

At its best, using tenant experiences to deepen understanding of policy can enrich and contribute towards evidence-based policy, which has the potential to be used to amplify tenant voices and improve life for those with the fewest choices. However, this happening was not apparent within the data collected for this thesis, where there was also cynicism about the value of participation in consultation processes. Furthermore, the response of some of the tenants during the interview that they were not clever enough, or did not know enough, was representative of the power imbalance between the institutions and the tenant. The tenants themselves did not view their lived experience as worthy of hearing or an important part of the process. Part of the aim of this research was to increase the considered value of lived experiences, and this has resulted in showing why they should be crucial in participation, analysis and decision-making processes, even if tenants are reluctant to do so. However, it is not arguing that tenant participation alone is the only approach, in part because tenants are not a homogenous group, and recognising the institutional restrictions and in certain cases the institutional expertise that means there needs to be a balance. This thesis has addressed this aim by showing how effectively tenant experiences can be integrated

into policy analysis, so they can be used more easily and therefore institutions could increasingly value their contributions.

Thirdly, the concept of housing stability needs to be considered specifically for those in social housing properties. There has been research into housing stability for those who have experienced homelessness or have significant additional issues such as substance abuse or domestic violence (see Frederick (2022) and Woodhall-Melnik (2017)). There is also wide ranging work on the meaning of home and emotional stability (Gurney 1990 and 2020). However, what has come out of the data from this thesis is that social housing tenants, who are technically ‘securely’ housed, are still in an insecure situation. Tenants in social housing are supposed to be allocated properties on the basis of housing need. The allocation comes from an inability to be able to be adequately housed in any other way, in the area they live. This lack of housing choice impacts their housing stability in conscious and unconscious ways, which came through in the interviews. This led to the creation of the ‘Elements of Housing Stability’ (Figure 12) for social housing tenants, a model to show the ways these identified parts work together. These elements will be weighted differently for each tenant, depending on their personal and housing histories, however each of these factors work to provide the tenants with a stable housing environment.

Housing stability can be viewed as something nebulous and therefore no policies specifically set out to improve housing stability across different tenures. Having a model for what comprises stability has the potential to improve people’s lives by giving direction over what elements of provision are needed. For the tenants in this thesis, the elements that made them feel secure in their housing were; the security of their tenure; that it was a safety net (both as a resource and also in terms of accepting benefit towards their rent in changing circumstances); affordable level of rent; a decent property standard so the home was pleasant to be in; the ability to make it feel like their space and decorate; and that it was independently their tenancy (not reliant on anyone else). There are legal, material and subjective parts, drawn together and collated from the tenants themselves. It has taken tenants’ experiences and created the ‘Elements of Housing Stability’ model as an illustration of their contribution of what housing stability ‘should’ feel like for those with minimal housing choices. It cannot change the tenants personal circumstances or the root cause of why their housing

choice is so limited, but it can highlight the ways tenants can feel as stable as possible in their home.

11.6 Application and Relevance of These Contributions to Knowledge

These contributions to knowledge have relevance because they bring lived experiences in to show the impact of housing policies. Participation, housing stability and tenant experiences are themes which emerge from the interplay between these elements, so are relevant in showing how we can apply, approach, analyse and discuss housing policy and its impact on those living with it. Understanding of this can then be used and applied to future housing policy to improve housing stability and participation approaches for both tenants and institutions. Listening to tenant experiences and then integrating these systematically and effectively in analysis can be extremely beneficial for all parts of the policy process, if those in macro and meso institutions can cultivate a culture of valuing tenant experiences.

There is an interesting bridge between path dependency, participation and housing stability found in work by Clapham (2005), as further discussed by Woodhall-Melnik *et al.* (2016), who argued:

‘The home is intricately connected to one’s reflexive project of the self which in turns suggests that housing pathways (Clapham, 2005) play a central role in experiences of ontological stability. In viewing housing through a ‘pathways’ approach, we argue that it is necessary to think about housing situations as fundamentally woven through an individual’s life course, and pay close attention to the meanings attached to the home, the relationship with other life events, and an individual’s biography’. (2017: 255)

This takes a ‘path dependent’ approach to people’s personal housing timelines. As argued in this thesis, just like in institutions, personal housing situations are limited by past decisions and usually only change with ‘critical junctures’ in their lives. This is seen in Chapter Nine, where there are timelines combining life events of the individuals alongside policies, that are a visual outworking of this concept by Clapham (2005) and Woodhall-Melnik *et al.*(2016). This is a way to link together these housing timelines in showing the reasons for each individual’s understanding of housing

stability, the importance of policy timing (as explored by Pierson (2004)) and personal life events. It also helps to show how personal experiences can be integrated neatly within a historical institutionalist framework for policy analysis and why that is so effective. The life story timelines also showed how, for some of the tenants, having stable housing was of great benefit during particularly difficult times in their personal life, as it meant they were able to deal with the crisis they were experiencing without increased worry about their housing circumstances. This shows that this thesis has relevance in contributing to the existing literature and that by applying the findings it can extend the literature.

As discussed more in the limitations section below, and in the Methodology in Chapter Five, generalisations within qualitative work should be made with caution, and to theory rather than populations. Figure 14 below, Elements of Housing Policy Impact, represents how all of these factors considered in this thesis overlap to form a tenant's personal experience with housing policy. However, as we have heard and established through the interviews, this will look different for each tenant. What can be more generalised is the presence of all of these factors for each individual, so although it is more challenging to identify the degrees of impact for each one, being aware that all of these factors will be present should be beneficial in understanding tenant interactions with policy outcomes. For those who already have a great deal of stress, with less 'give', smaller events can feel like a larger impact. What is relevant is knowing that all of these elements and layers are going to be present for each of them.

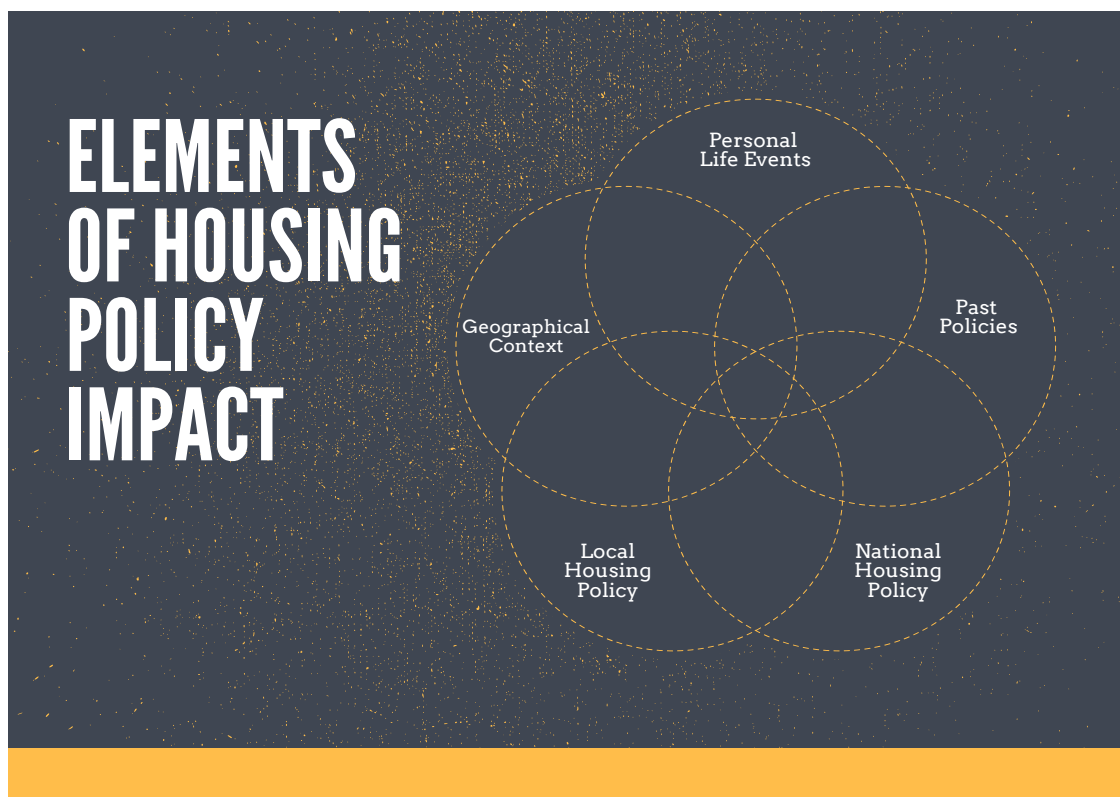


Figure 12 - Elements of Housing Policy Impact

Alt Text: A diagram of overlapping circles labelled with different housing policy impacts.

McIntosh and Wright argue that including lived experience allows ‘empathetic immersion in the lives and concerns of people affected by and involved in policy processes and outcomes’ (2019: 463). McKee *et al.* (2019: 1483) supports this, saying that ‘by emphasising lived experience, we seek to broaden awareness and understanding and ensure the voices of low-income renters are heard and listened to. This is vital to affect real change’. Woodhall-Melnik *et al.* (2016: 254) argues that ‘when definitions are built using lived experience, in combination with quantitative measures, researchers are able to gain a deep understanding of an issue while monitoring change over time’. The lived experiences documented in this thesis are a contribution to knowledge in their own right, providing a type of ‘oral histories’ of social housing tenants. Applying the tenants’ knowledge from those interviews has allowed their experiences to be amplified and for that to have the potential to be used to inform and improve housing stability, participation and policy. It gives real examples of the impact of these housing policies and their intersection with people’s lives.

Alongside hearing tenant voices and experiences as important, considering the application of their experiences and these findings was also relevant. An example from this thesis is looking at tenants' responses to the bedroom tax policy. The lack of desirable smaller properties, coupled with a loss of outside space and a lack of understanding for what that extra space is used for had led tenants to pay more in order not to move. It leads to the question of whether the desired policy outcome might happen in places where desirable and appropriate properties are available, and if there were appropriate properties the possibility there would be greater uptake in Haywards Heath. The findings from this thesis could form the basis of future local house building and planning, for example more retirement options with a small garden or balcony, engaging with mental health impacts such as personal outside space. This is one of the ways potentially participation in the right context could help the institution both develop new approaches and understand why a policy may have had an unexpected consequence. Changing the availability of certain types of social housing properties is an example of why institutions can be 'sticky' and hard to change, particularly in the case of a physical asset. This is one example of the ways this thesis' findings can be applied, using an example of where the inclusion of the macro, meso and micro levels in policy would be helpful for all parties to achieve a good outcome. It also relates to the housing stability discussion and model. If policies are causing unexpected hardship for tenants, this affects their feelings of and tangible reality of stability. One of the crucial elements for the tenants interviewed in this thesis was affordability. The bedroom tax has negatively impacted the finances of some of the tenants, who may have considered moving if there were suitable smaller properties in the area. Fundamentally, that was the aim of the bedroom tax, to cause financial hardship that forces tenants to downsize. However, for the tenants interviewed, they have either endured the financial penalty or found ways to circumvent it, because the smaller property options were particularly unappealing or unsuitable. The combination of a historical institutionalist multi-layered approach, a consideration of participation and an understanding of housing stability has helped to deepen understanding of the bedroom tax policy from a variety of perspectives and levels. This thesis' approach could be applied to other housing policies using the same considerations, providing relevant, useful information.

The findings of this thesis have led to a combined theoretical approach, a more detailed understanding of the role of participation and the powerlessness of the tenants, and a devised framework of housing stability. These can be applied to various elements of housing policy analysis to provide relevant further data and approaches to formulating and understanding housing policy outcomes.

11.7 Limitations of the Contributions to Knowledge

There will always be limitations, whatever form the research takes. This thesis, as described above and in detail in the Methodology in Chapter Five, has several limiting factors. It has argued that these have been recognised, minimised where possible and that the findings still bring value and a contribution to knowledge. As noted in the Introduction, this research has also been conducted over a decade, which may have limited the scope as new theoretical approaches have emerged, though care has been taken to reduce this and include newer work.

Firstly, small scale qualitative work does limit definitive wider conclusions. In addition to the recognised limits of qualitative work, the size of the study also has an impact. Due to time, budgetary constraints, and the onset of the global pandemic in March 2020, this thesis conducted 20 interviews in one geographical location. A wider range of interviews may have given insight with greater nuance and would perhaps have allowed emerging issues to be explored in greater depth. Because different areas have such vastly different housing stock, issues such as the bedroom tax will have different pressures in other geographical areas. Therefore, it is limited on how much this analysis can bring on a national scale. However, it still adds to the literature and brings a contribution to knowledge, as the interviews have given insight into things like the importance of outside space for those getting older on their mental health, as well as an understanding of the wider pressures such as caring responsibilities like providing childcare for grandchildren due to high childcare costs. Moreover, the interviews have provided substantial insights into how we might think about social housing and the tenant experience, with many of the findings in line with previous research and providing new insights. These limitations need to be recognised, but do not discount the findings.

11.8 Further Research Angles

The contributions to knowledge from this thesis have also raised several areas that would benefit from further research. Especially due to the interdisciplinary nature of housing, work that can draw these together has the potential to give some deeper insights into the relationship between the tenant and the institution.

11.8.1 Historical Institutionalism and Personal Experiences of Policy

This thesis has argued that including personal experiences of a policy's impact can give a new layer to policy research within a historical institutionalist framework. Aboy (2007) in Argentina, Purdy and Kwak (2007) in Canada, Abrams and Fleming (2011) in Scotland and this thesis in England have all combined a historical and personal approach giving a human element to policy outcomes. Hulse and Haffner (2014) have also suggested this approach has merit. There is significant scope for this to be done elsewhere, to expand the literature and theoretical approaches further and provide a well-tested method for multi-layer policy analysis.

11.8.2 Housing Stability

Further research could use the Elements of Housing Stability (Figure 11) framework to see if social housing tenants in different geographical locations (i.e., without commuter belt pressure, or in rural areas) identified the same 'elements', or whether this is specific to certain areas. This could enable the identification of 'key elements' which are present in all areas and 'localised elements' like those which are specific to certain areas or demographics. This could help to inform policy formulation and implementation in creating stable housing for those most in need, as well as a new theoretical development. This would expand the theoretical saturation and give a different level of granularity to develop the theoretical framework further.

It could be argued that housing stability will look, subjectively or otherwise, different according to socio-economic, geographic, and demographic factors. There will likely be some key underlying elements that transcend all of the groups, and specific ones for each group in addition. Those in private rental properties are likely to have lower

stability in many ways, but also have the potential for more choice, which can give an element of stability in its own right. These variations are an area of future research that could help to define and properly conceptualise housing stability across the range of tenures.

11.8.3 Participation

The issue of participation raised significant further questions as a part of the findings in this research. The current ability of social housing tenants to participate in their housing experience is limited. Not all tenants said they specifically wanted greater participation, yet from the interviews and hearing their experiences, the majority of them had been impacted negatively by policy, and had concerns and had ideas for how to improve social housing when asked directly. There were underlying barriers to their enthusiasm and motivation in participation. This raises questions, both practical and theoretical, such as: are expectations on tenants' time and commitment reasonable and is compensation provided. This also raises broader questions about participation in housing policy more generally, for example whether other tenures are expected to participate to the same level and whether this is an additional burden on those who are already disenfranchised.

Researching how housing staff experience and conduct tenant participation from the institutional side would provide further insight into how the institution both manages, and is managed, in terms of participation policies and processes. The ideological component within the institution, and how individual staff manage that, could provide some helpful insights into why participation is such a pertinent issue.

Those in other tenures often have more rights, choices and autonomy, so the 'burden' of participation is another element that would be an interesting research angle. How, and when, to engage tenants in participating in the policy process is something that requires significant further research. It also raised the question of the institution as the 'controller' of participation, in how its worldview shapes the way participation is conducted and utilised. Fundamentally a degree of participation is beneficial, but it must be conducted appropriately, well balanced and must work within the institutional

restrictions and knowledge. There is a need for further research into how that could best work in practice.

11.9 Final Conclusions

Tenant experiences of social housing policy changes are important and should be heard. These experiences are exacerbated by the precarious situation tenants are often living in, recognising that they rarely have alternative housing options. Housing has been referred to as the ‘wobbly pillar’ of the welfare state, originally by Torgerson (1986), and widely used by Lowe (2004) and Malpass (2006), amongst others. However, increasingly there has been recognition that decent housing is more than the wobbly pillar, but an essential part of the welfare state and that low quality, unsuitable and insecure housing impacts health, education, employment, finances and general well-being. This has led to Malpass (2008, 1) arguing for housing to be considered as the ‘cornerstone’ of the welfare state. Part of the work on housing stability that has come out of this thesis could also imply that housing is the cornerstone of the state, not just the welfare state. Decent housing, whether provided by the welfare state, in private rental or through homeownership can be argued as the cornerstone for all citizens in being able to meet one of their basic physiological needs (Maslow, 1943). Understanding the composition of housing stability has the potential to improve housing stability for tenants, which this thesis argues is the cornerstone that can improve outcomes in all other aspects of life.

Rather than assuming what social housing tenants need, this thesis has highlighted the importance of listening to the voices of those who actually live in it. It investigated the experiences and views tenants have and considered how housing policy and practice can incorporate this lived experience. As discussed, consultations by institutions on policy formation can be more decorative than collaborative, where significant power imbalances come into play and tenant voices have limited influence. Institutions are not duty-bound to act upon the information from those consultations. Meso-level institutions (such as council or housing associations) are in a position of power, both with the tenant and, to some extent, also the government as they can, within reason, influence how to implement the policy.

This thesis does not only add to the existing literature, but also shows the importance and benefits of considering tenant voices in housing policy. As argued initially, and seen in their interviews, these tenants are often faced with no alternative housing options and housing policy changes they have no significant influence on can have a significant impact on their lives. It seems reasonable that their views should be given equitable, proper consideration as part of the process. Regardless of how many types of theory and approaches there are in including tenant experiences, the reality is that there is a power imbalance that is not straightforward. Tenant experiences of housing, especially when in insecure situations, are going to be moulded and formed by the institutions they are involved with. This thesis argues it is therefore beneficial to examine them in conjunction. It has shown that historical institutionalist theory can, quite naturally, include tenant experiences as part of its framework.

Housing policy is developed and controlled by institutions who are central to the delivery of social housing and some of these institutions have knowledge and expertise. Concurrently, those who are reliant on social housing, as we have seen, are rarely involved in the policy process in a meaningful, substantial way. Understanding the dynamic between the institutions and the tenants gives context and information on a new level. Including this context and this dynamic is part of recognising and understanding how and why housing stability and participation have emerged as key parts of the tenant experience in this thesis. It has also briefly explored and recognised the significance of the power dynamics between tenants and the housing institutions. This work is focussed upon the tenant, but it is necessary to consider how the political ideology of the macro level institutions affects each level to fully contextualise the tenant's situation.

This research has also asserted that tenant experiences are also shaped by their perception and experiences of past policies, but more crucially that the impact of policy changes on them depends on when they occur alongside their life events. Tenants are affected by the context of their geographical location and personal, family history. Critical junctures occur in policy, providing opportunities for changes in policy direction, but this thesis argues that similar events occur in people's lives, influencing their housing experiences. For this reason, in the 'Elements of Housing

Stability' model it allows for different weighting for each tenant, whilst acknowledging that all of the factors will be present.

This thesis set out to explore tenant experiences of critical junctures in social housing, using a historical institutionalist framework to explore policy change from a tenant's perspective. Through interviews embedded in the local context, considering personal housing histories alongside policy change, it has achieved this exploratory aim. Out of their voices, and through analysis linked closely to policy and theory, findings emerged that can help to understand the dynamics of housing policy change in a deeper way, centred on the tenants. This thesis has therefore contributed to the existing discussions in the literature on historical institutionalism theory and its application; qualitative interview data from social housing tenants in an under-researched area; raised the complex nature and challenges of tenant participation; and proposed an Elements of Housing Stability model. This model could be used in an exploratory way, beyond the scope of this thesis, to improve actual and subjective housing stability for people and be an enduring contribution.

Appendices

APPENDIX 1: Introductory Letter



Dear _____,

My name is Anna Browning and I am a PhD research student at the University of York. I am writing to see if you would like to take part in some research about changes in social housing by the Government and the impact this has had on you. I

would be really interested to hear your opinions, experiences and thoughts on social housing and the recent changes.

What would this involve?

Taking part involves a telephone conversation that will last about an hour, to be done at a convenient time for you. You do not have to answer any questions you do not want to. I will be asking questions on things like how you feel about your home and if housing changes affected your feeling of local community.

Confidentiality

If you would like to participate, you will be interviewed by me in person or over the telephone. These interviews will be recorded, anonymised, then transcribed and stored securely. You can change your mind about taking part at any time.

If you would like to take part, please complete the slip below. I will then contact you to arrange a convenient interview date.

Your thoughts would be helpful, interesting and important and would be a chance for you to have your say. I hope to hear from you.

Yours Faithfully,

Anna Browning
PhD Research Student, The University of York
Email: anna.browning@york.ac.uk
Supervisor: Dr Carolyn Snell
Email: carolyn.snell@york.ac.uk

Name: _____
Address: _____
Telephone: _____

I am interested in opting-in to take part in the interviews about social housing policy being conducted by the University of York. I am happy for my name and telephone number to be held by the researcher to arrange an interview.

Signed: _____ Date: _____

APPENDIX 2: Informed Consent Form



If you would like to be interviewed for the research please tick to agree you understand and are happy with the process.

Confidentiality:

- Under no circumstances will your name or personal details be used in the written research.
- The anonymised interview transcript will be held safely on a secure server at the University of York.
- I will do my utmost to uphold confidentiality.
- If you say anything that makes me think you might be at risk of harm, I may have to tell the suitable authorities. I will talk to you first about the best thing to do.

Agreement:

- I would like to take part in the research project. I understand this is voluntary and I can stop at any time.
- I have seen the Information Sheet and had any questions answered.
- I understand the confidentiality points above.
- I give permission to be audio-recorded and for my anonymised transcript to be used in this research and kept for future academic research.
- I agree to take part in the study and be contacted by telephone at a convenient time for an interview.

If you would like to talk more about anything about this please contact me on anna.browning@york.ac.uk or by telephone on 07841 455175.

Participant Signature:

Name: _____ Date: _____

Researcher Signature:

Name: _____ Date: _____



APPENDIX 3: Participant Information Sheet



INFORMATION SHEET

Do you live in social housing and would like the opportunity to talk about your views and experiences?

Who is the researcher?

My name is Anna Browning and I am a PhD research student at the University of York in the Department for Social Policy and Social Work. I have worked in social housing for 10 years and been a part-time, self-funded PhD student for 4 years. I am interested in how government decisions on housing policy affect you and your home.

What is the research about?

I am interested in how tenants view their housing after government policy changes. I believe it is important to get tenant views on their own housing experiences. By looking at the history of housing and the circumstances that have allowed big changes to the way social housing is run, I am hoping to see both the good and bad impacts on people and communities over time.

How am I looking to research this?

In order to find out what tenants think, I would like to interview them to hear from them directly. This would involve an approximately hour long interview. The interview will be audio-recorded, transcribed and anonymised.

Are there any benefits in taking part?

The biggest benefit in taking part is being able to discuss your experiences and thoughts on your housing situation, which will be included in this research. There will be no costs to you except your time. I will also offer a £5 voucher as a thank you for participating.

Will my personal details be kept confidential?

Yes, your personal details will be kept confidential. There will be no identifying information kept on the recording or the transcript and all personal information will be stored anonymously on a secure and coded computer system. Your signed Consent Forms will remain confidential. The research plan has been approved by the University Ethics Committee.

- The only exception is if you say anything that makes me think you might be at risk of harm, I may have to tell the suitable authorities. I will talk to you first about the best thing to do.

Can you change your mind about taking part at any time?

Yes, you can change your mind at any time.

What happens next if you want to take part in the research?

If you would be interested in taking part, I will take your details and give you a letter and a Consent Form. I will then call you to arrange a convenient time for our conversation.

Will I hear back about what the research has found?

If you would like to hear about the findings from the research I would be happy to send you a summary paper when I have completed the research, or you would also be welcome to read the completed thesis.

If you would like to talk to me about this research or have additional questions please do contact me on:

anna.browning@york.ac.uk or telephone me on 07841 455175

Alternatively you can also contact my research supervisor, Dr. Carolyn Snell, on:

carolyn.snell@york.ac.uk or by telephone on 01904 321 249

APPENDIX 4: Short Flyer



Do you live in social housing and would like the opportunity to talk about your views and experiences?

My name is Anna Browning and I have worked in social housing for nearly 10 years. I am now a social policy PhD research student at the University of York. I am looking for local tenants in social housing to take part in an interview about their housing experiences. The interview will be with me, will take about an hour and I am offering a £5 voucher for your time. The interview will be recorded, but your information will remain confidential and your details will be anonymous.

If you would like to talk to me about this research or have additional questions please do contact me on:

anna.browning@york.ac.uk or telephone me on 07841 455175
Alternatively you can also contact my research supervisor, Dr. Carolyn Snell, on:
carolyn.snell@york.ac.uk

APPENDIX 5: Topic Guide for Interviews

Topic Guide for Interviews

Thank you for taking the time to talk with me. I'm really interested in your opinions and experiences. You don't need to answer anything you don't want to.

SECTION 1: How they came to be living in social housing **General background information**

It would be helpful to hear a little about you.

1. What do you do for a living?
 - Have you always done that? What kind of jobs have you had before?
 - Do you do any unpaid work/volunteering/caring
2. Did you grow up in the area you are currently living in?

- If yes, did you want to stay in the area?
- If not, where did you grow up? What brought you to this area?

3. Where were you living before being in your current home?
4. Can you say a bit more about how you came to be living in your current home?
 - Is this your first time living in social housing?
 - If not, can you say more about your previous experiences of living in social housing (how long in each, how long overall)
5. What was your experience in applying for a social housing property?
6. Can you tell me a bit more about your home? Do you like it?
7. Does your home work for your household's needs?
 - If not, describe how it doesn't work for your household.
 - Have you had to change the way you use your home at all? If yes, why did you make a change?
8. Do you feel stable in your house?
 - That you can stay there for a long time if you want to?
 - How long is your tenancy agreement for?
 - Does it feel like home?
9. How do you feel about being a social housing tenant?
 - How do you feel about your landlord?
10. Do you think what you pay in rent is fair?
11. Do you wish you had more housing options, or are you happy with social housing?
 - What would your alternative preference be?
12. What are your future housing plans?

Section 2: Policy Change

Which policies have impacted residents and how have they identified them?

13. In general terms, do you think social housing has changed since you first moved in?
 - If yes, how?
 - What have been the biggest changes do you think? (prompts at end – RtB, BRT etc.)
14. Are there any changes that have affected you personally?
 - Can you say more about this?
15. Do you mind me asking whether you receive any benefits, as I am interested in your experience of changes to how benefits are given to tenants? Have the changes to housing benefit affected you at all? (Universal Credit/SSSC)

- If yes, in what way?
- How do you feel about the changes?

16. What do you think of the Right to Buy?
 - Is it something you would consider? Do you agree with it?
17. How have the changes we have just discussed affected you and your household?
 - Have these changes improved your situation overall?
 - Have they been problematic at all?
 - Which change has had the greatest impact?

Section 3: Housing Expectations

How has housing history informed and shaped expectations of social housing provision?

18. What do you think the main purpose of social housing should be?
19. Do you think more social housing should be available or built?
 - Why do you think that?
20. If you were to recommend living in social housing to a friend, what would be the best things about it? What would you warn them about?
21. Do you think tenants get a say in how social housing is run? If yes, how and if no, what would be a good way to do that?
22. Some tenancies are shorter now, how do you feel about that?
 - Should life tenancies still be offered?
23. If you could talk to the Housing Minister about social housing in the UK, how would you ask them to improve it?
24. What do you think about what the media has to say about social housing? Do you think it has changed?

Thank you for taking the time to talk to me today, I appreciate it. I've really enjoyed hearing about your experiences.

APPENDIX 6: Coding Frame

APPENDIX 6: Coding Frame

Interview No.	Gender	Age bracket	Length of tenancy	Employment	Phone or F2F	Pseudonym	Local/Moved	RTB Stance	UC issues	On benefits?	Working?	Expectations	Bedroom Tax	Life Tenancies?
1	F	40-45	22	Retail	F	Cath	Local	Pos - but cross as ineligible	Yes - worry if need it	Not now	Yes	Low/Med	n/a	Yes
2	F	40-45	25	Carer	F	Emma	Local	Pos - wants more available	No - but liked consolidated	Not now	Yes	Good	n/a	Yes
3	F	25-30	10	Cleaner	F	Sophie	Local	Don't know	Yes - hard w/salary changes	Yes - part	Yes	Good	n/a	Yes
4	F	20-25	4	SAHP	F	Becky	Local	Don't know	No - no prob	Yes - full	No	Good	n/a	Yes
5	M	60-65	35	Retired	F	Steve	Local	Neg - it's wrong	No - no prob	Yes - part	Retired	Good	Yes	Yes
6	F	20-25	6	SAHP	P	Jessica	Local	Pos	None	No	Yes	Low/Med	n/a	No
7	M	50-55	20	Disability	P	Mike	Local	Neg - if properties are replaced	No - no prob	Yes - full	Disability	Low	Yes - worried	For some
8	F	50-55	29	Disability	F	Linda	Local	Neg - it's wrong	No - no prob	Yes - full	Disability	Good	n/a	For some
9	F	25-30	8	Cleaner	P	Kelly	Local	Pos	Yes - some issues	Yes - part	Yes	Low	n/a	No
10	M	20-25	2	Retail	F	Matthew	Local	Pos - but should be replaced	Yes - some issues	Yes - part	Yes	Good	n/a	No
11	F	35-40	12	SAHP	P	Suzanne	Moved (Devon)	Mixed feelings	Yes - prev issues	Not now	Yes	Low	n/a	No
12	F	30-35	8	Carer	P	Amber	Local	Pos	None	No	Yes	Medium	n/a	No
13	F	30-35	7	Carer	P	Francesca	Local	Pos	Yes - hard w/salary changes	Yes - part	Yes	Good	n/a	Yes
14	F	20-25	2	SAHP	P	Kaci	Local	Don't know	Yes - at start	Yes - part	Yes	Good	n/a	Yes
15	F	25-30	5	SAHP	P	Isabelle	Local	Neg - not fair	None	No	Mat Leave	Good	n/a	No
16	M	25-30	5	Chef	P	Harry	Local	Neg - it's wrong	None	No	Yes	Medium	n/a (thinks good idea)	No
17	F	60-65	35	Retired	P	Jane	Local	Neg - it's wrong	Yes - big probs	Yes - full	Retired/Disability	Medium	Yes - big prob	Yes
18	F	60-65	32	Retired	P	Karen	Local	Pos - but should be replaced	Yes - some issues	Yes - part	Retired	Low	n/a	Yes
19	F	20-25	1	SAHP	F	Alyssa	Local	Don't know	No - no prob	Yes - full	No	Medium	n/a	No
20	F	30-35	6	SAHP	F	Victoria	Moved (East Sussex)	Neg - it's wrong	Yes - some issues	Yes - part	Yes	Low	n/a	No

Interview No.	Gender	Age bracket	Length of tenancy	Garden	Main Positive	Main Negative	Media View	Improvement	Like House?	Housing B/Ground
1	F	40-45	22	Important	Security and can decorate	Repairs	Poor portrayal	More housing	Yes	Private
2	F	40-45	25	Imp for kids	Actually affordable	Neighbours and stigma	Stigma	More aff housing	Yes	Private
3	F	25-30	10	Wants one	Affordable	Neighbours and no garden	Negative	More gardens and life tenancies	Yes	Council
4	F	20-25	4	Wants one	Independence	Repairs	Negative	More gardens	Yes - but small	Council
5	M	60-65	35	Important	Decent housing	Repairs and stigma	Negative	Retirement w/gardens	Yes	Council
6	F	20-25	6	Wants one	Decorate and affordable	Stigma	Papers lie/negative	More houses and RTB options	Yes	Council
7	M	50-55	20	Important	Safety Net	No choice	Negative	More housing	Yes	Private
8	F	50-55	29	Imp or Communal Space	Security	Repairs	Negative	Good already	Yes	Council
9	F	25-30	8	Wants one	Decorate	Stigma	Negative	Sort out UC and more RTB	Yes	Private
10	M	20-25	2	Not bothered	Own space	Can't choose	Negative	Garages rent	Yes	Council/Foster
11	F	35-40	12	Loves theirs	Affordable	Stigma	Negative	More housing	Yes	Private
12	F	30-35	8	Nice to have	Affordable	No choice	Negative	Reduce private rent	Yes - alright	Council
13	F	30-35	7	Wants one	Security	Stigma and repairs	Negative	Improve repairs and red priv rent	Yes	Council
14	F	20-25	2	Not bothered	Own space	Nothing	Don't know	Don't know	Yes	Council
15	F	25-30	5	Important	Affordable and security	Nothing	Negative	Nothing	Yes - but small	Private
16	M	25-30	5	A positive thing	Security	Nothing	Negative	More housing	Yes - but small	Council
17	F	60-65	35	Wants one - ret flat	Stability	Repairs	Negative	Gardens for retirement props	Yes	Private
18	F	60-65	32	A positive thing	Affordable	No choice	Negative	Repairs and being a bit nicer	Yes	Private
19	F	20-25	1	Not bothered	Nice houses	Nothing	Negative	More housing	Yes	Council
20	F	30-35	6	Not bothered	Security	Repairs	Negative	Nothing - just thanks	Yes	Private

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