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Social Housing in England: Testing the Logics of Reform

Introduction

The role and function of social housing in England is being recast. Government has embarked on a radical programme of reform that has included changes to the way that social housing is funded, how people access the sector and the types of tenancies that are granted. The stated aim of these reforms is to reconstitute social housing to "provide the support that people need, when they need it, and to be a springboard for social mobility, rather than trapping people into patterns of worklessness and benefit dependency" (HM Government, 2011, p.ix).

This reform programme draws inspiration from a 'revisionist critique' of social housing (Cole, 2007), originally articulated in a series of think tank reports and position statements, which has gained increasing traction in discussion and debate about the role and function of social housing in England (Dwelly, 2006; CIH, 2008; Greenhalgh and Moss, 2009; HDWG, 2008; PSIG, 2007; Stroud, 2010). This critique portrays social housing as an agent of social exclusion, rather than a springboard for social mobility, which promotes welfare dependency and undermines self-sufficiency by distancing people from paid work. Instead of "*enabling tenants to build successful lives*", it provides a "*terminal destination*" (HDWG, 2008, p55). Tenants are tied to poor neighbourhoods where the dominant culture inculcates them with values that are antithetical to norms and standards of mainstream society (in particular, in relation to work). This problem is reinforced by the management of the sector, which is accused of hampering movement for work related reasons.

Meanwhile, security of tenure prevents the effective operation of social housing as a welfare service, by allowing people to remain in the sector regardless of whether or not they have an ongoing need for the help and support that the sector provides. In short, social housing is 'part of the problem, not the solution'.

This critique mirrors debates in the USA about the potential of housing assistance to perversely affect self-sufficiency (Shroder, 2002) and employs the same logics that underpinned recent reform of public housing in New South Wales, Australia (Lewis, 2006). It is also consistent with the dominant framework of welfare policy now installed in the UK, which demonizes public welfare as a major factor underpinning the reproduction of poverty and places increasing conditionality on access to reduced assistance, while emphasising individual responsibility for resolving social exclusion, principally through engagement in paid work (Horsell, 2006; Levitas, 1998; Dwyer, 1998; MacLeavy, 2008, Mooney, 2007).

This paper scrutinises this causal story underpinning radical reform of social housing in England. In particular, it investigates the claim that social housing undermines self-sufficiency and promotes dependency, through an exploration of the relationship between social housing and work. It does so by venturing beyond the popular stereotypes and discursive themes that have dominated debate to analyse the situations and experiences of social tenants. To this end, it draws on data from 150 qualitative interviews with people living in social housing in England undertaken during a major programme of research exploring links between social housing and work (Fletcher et al., 2008; Bashir et al., 2011).

Discussion begins with a review of the charge sheet against social housing and a summary of government reforms. The approach to data collection is then outlined

before attention turns to consider two key points. First, the suggestion that social housing serves to distance tenants from work, promotes dependency and undermines responsibility is explored. Second, the possibility that social housing sector might actually serve as a positive work incentive and agent of social mobility is considered. Finally, a concluding section considers some of the challenges raised by the current direction of travel in the reform of the social rented sector in England. Throughout the paper, social housing is the term used to refer to publically funded housing owned by either a local authority or a housing association, managed by a local authority, Arms Length Management Company or a housing association and which is typically let at sub-market rents to people in housing need.

Social Housing: The Charge Sheet

Welfare policy in the UK is framed by a notion of social exclusion that foregrounds individual shortcomings and behavioural deficiencies and pays little attention to wider social or economic processes that might be responsible for reproducing deprivation and exclusion (Horsell, 2006; Silver, 1994). Rather than extending citizenship rights, the emphasis is on the enforcement of greater conditionality and the reduction or outright removal of rights in a bid to break the dependency on welfare provision that is perceived to cause 'the poor' to be in such dire circumstances (Levitas, 1998). Social exclusion is constructed as a condition that people are in - an outcome - which is synonymous with dependency on welfare benefits and disengagement from the formal labour market. As Mooney (2007) points out, structural factors are neglected in favour of the demonization of public welfare as a major factor underpinning the reproduction of poverty and family dysfunctionality, and which

contributes to wider issues of law and order, community fragmentation and breakdown (p. 14).

A policy framework is thereby invoked in which issues of inequality and disadvantage are addressed not by a redistributive welfare state but through a process of responsibilisation, involving individuals being given responsibility for the governance of their own lives and enabled to participate in society. The role of government is one of promoting participation of materially disadvantaged and socially isolated individuals and communities in mainstream society and social relations, through the employment of various disciplinary and therapeutic measures (MacLeavy, 2008). Central to this process of integration is engagement in paid work. This twin-track approach to challenging dependency and promoting individual responsibility is well established within social housing policy in England (Flint, 2006; Ravetz, 2001; Robinson, 2008). Revisionist voices have argued that greater urgency needs to be injected into this agenda.

The starting point for the revisionist analysis of social housing is the fact that social housing in England is a residualised welfare sector, that increasingly caters for the least well-off in society. This has involved changes in the social composition and socio-economic status of the tenant base. For example, 67 per cent of social tenants of working age in 1981 were in full-time employment. By 2006 this figure had fallen to 34 per cent (Hills, 2007). There has also been a corresponding rise in the proportion of tenants who are economically inactive, to 58 per cent in 2009 (CLG, 2011a). This changing tenant profile is inevitable in a sector where access to a shrinking stock base is rationed on the basis of need and vulnerability. In 1981, the social rented sector (housing association and council housing) accounted for more

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than 30 per cent of all dwellings in England and 32 per cent of households lived in the sector. By 2006, as a result of the combined effect of a dramatic decline in new build activity and the loss of stock through the right to buy programme, involving the sale of units to sitting tenants, the sector accounted for just 17.9 per cent of all dwellings in England and 18 per cent of households lived in the sector (CLG, 2008). However, the problem, according to revisionist voices, is not that the sector has shrunk in size or that it is accommodating an increasing proportion of deprived and disadvantaged households, but that it is failing to fulfil its potential as a support mechanism for the poor and vulnerable; it is a destination, rather than a launch pad (Stroud, 2010).

The revisionist story-line asserts that social housing is part of the problem of dependency and a social tenancy is a mode of exclusion, shutting people off from mainstream values and social relations by undermining individual responsibility and creating dependency. This argument draws on the well-worn logics of the underclass thesis, which argues that state welfare creates dependency by allowing people to live better on welfare than in work. In particular, it taps directly into Murray's (1990) claims that social housing, income support and housing benefit are the causes of a rising underclass. A secure tenancy, together with Housing Benefit payments direct to the landlord, is assumed to create dependency on the state and undercut personal responsibility. Tenants have no experience of the consequences of their behavioural and financial actions. Security of tenure can even allow "*tenants to continue with a poor payment record and anti-social behaviour to the detriment of the wider community*" (PSIG, 2007, p138). The children of social tenants, rather than learning about how to succeed, learn how to get their own safety net, something

they are reported to be adept at achieving (Dwelly, 2006; p10). Hunkering down and clinging to one of the few 'assets' they possess (a secure tenancy), the aspirations of social tenants are dampened and social mobility thwarted.

Social landlords of all types are also accused of limiting opportunities for tenants to move to improve the quality of their life and access opportunities, including employment offers. Less than five per cent of households in social housing move each year, compared to almost one quarter in private renting (CLG, 2010). Some of the poorest in society, so the revisionist discourse asserts, therefore become lumped together as a single group on stigmatised estates, where positive role models are few and far between. Applying the logics of the culture of poverty thesis, which argues that disruptive cultures emerge when populations are socially and economically marginalised, it is assumed that living in these "*dead-end ghettos*" inevitably leads to tenants and their families becoming "*trapped into a vicious cycle of deprivation and corresponding poor educational attainment and ill health*" (PSIG (2007, p122). Lessons about how to succeed cannot be learnt. Invoking Joseph's (1972) 'cycle of deprivation', the result is presumed to be inter-generational dependency (Dwelly, 2006; Greenhalgh and Moss, 2009).

This narrative taps into deep-seated notions about the 'problem tenant' and 'problem estate', which have increasingly dominated public and policy perceptions of council housing (Cole and Furbey, 1994; Ravetz, 2001). Whereas council tenants in England in the 1950s and into the 1960s were constructed as privileged and relatively affluent, in the intervening years they have come to be constituted as a socially excluded, economically inactive underclass (Watt, 2008). The revisionist discourse extends this argument to the housing association sector, which is tarred

with the same discursive brush, through repeated reference to social (rather than merely council) housing. Drawing on this causal story, revisionist reformers interpret the powerful correlations between a social housing tenancy and various aspects of disadvantage, including levels of unemployment and economic inactivity, as evidence that living in the sector limits opportunity and undermines well-being.

A second key element of the revisionist critique of social housing is that rules and regulations governing the sector limit its potential to serve as an effective and efficient support mechanism for poor and vulnerable households. The crux of this argument is that the scarce resource that is social housing is allocated on a secure, long-term basis, based on an assessment of need undertaken at one particular moment in a person's life. Yet "*while there are some vulnerabilities that can be permanent, others can be fluid and change over time*" (CIH, 2008, p21). Security of tenure, however, means that "*there is very little flexibility within the system to take into account changes in an individual's circumstances once they are in the home*" (p21). As a result, the sector becomes 'silted up' with households whose housing needs and personal vulnerabilities may no longer warrant the support of social housing. Meanwhile, people in "genuine need" presenting to social landlords in search of help and assistance struggle to gain access to the sector. The result is a growing waiting list, with estimates suggesting 4.5 million people - one in every 13 people in England - are on a social housing waiting list (National Housing Federation, 2010). As the government has acknowledged, many of these people have no realistic chance of getting a home (CLG, 2010). This 'silting up' effect also serves to inhibit the mobility of existing tenants, who have little opportunity to transfer within the sector. According to revisionist analysis, the result is that tenants have to

choose between the benefits of mobility - which are presumed to include improved job prospects - and the benefits of living in social housing, given that if they move they will not be able to secure alternative accommodation within the sector.

The revisionist analysis concludes that help with housing costs is necessary, but a permanent social tenancy is not. Instead, they call for the creation of a more flexible, responsive and effective social housing sector, central to which is the move to a more time limited system of support targeted at those in immediate need. It is suggested that this could involve social landlords making an offer of housing until a tenant's "*crisis is resolved and they are well on the pathway to independence*" (HDWG, 2008). Support and training will be provided alongside positive incentives for people to work and behave (Greenhalgh and Moss, 2009). The sector could then serve as a springboard for social mobility, promoting a "virtuous circle of independence" (Greenhalgh and Moss, 2009), which will serve to turn people's lives around and propel them along a pathway to self-sufficiency; a "*dynamic resource, helping people to get on their feet and on with their lives*", which provides a "*temporary home before private renting, moving on when possible to shared equity, or outright ownership*" (Stroud, 2010, p7).

Delivering Reform

Government has embarked on a radical programme of reform of social housing that taps directly into the language and logics of the revisionist discourse. According to the Secretary of State for Work and Pensions, pockets of social housing which were "once a support for families working hard to give their children something better" have too often "become a place of intergenerational worklessness, hopelessness and dependency" (Duncan Smith, 2011). The Minister for Housing reinforced this

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narrative, repeatedly associating social housing with dependency and social failure and arguing that social housing had come to be widely regarded "as a byword for failure, a home for life in a dead-end street" (CLG, 2011a). The system was not working and the key reason was because landlords were not able to make best use of their stock and target provision where it was most needed. 'Inflexible, centrally determined rules' required landlords to grant lifetime tenancies that took no account of how the circumstances of an individual or household might change and provide tenants with subsidised rents regardless of their ability to pay (CLG, 2010).

The solution was to reform social housing so that it was no longer "a block on mobility and aspiration" (CLG, 2010, p.5) but was instead "a launch pad to fulfil aspirations" (CLG, 2011b). To this end, entitlements were limited, tenant rights reduced and conditionality increased.

Various welfare reform measures have been introduced that have had a direct and substantial impact on social landlords and tenants. These include reforms of Housing Benefit. Non-dependent deductions - amounts assumed to be paid to the official tenant by 'non-dependent' members of the household who are aged 18 or over - have been increased. Cuts have introduced in Housing Benefit entitlement for social tenants deemed to be underoccupying their property. A cap has also been introduced on the total amount of out of work benefits payable to a household. It is also proposed that Housing Benefit will be paid to individuals, rather than direct to landlords in a bid to encourage financial responsibility. In addition, the Localism Act 2011 introduced major reforms to how social housing is funded, accessed and occupied.

A key provision in the Localism Act 2011 was the introduction of a new flexible tenancy in the local authority sector, which allows landlords to provide tenancies with a range of fixed periods (in most cases, for a minimum of five years). Housing associations are also now able to offer fixed-term tenancies after the Tenant Services Authority changed its tenancy standard to reflect reforms in council housing. According to the Minister for Housing, this will end the "lazy and patronising perception that social housing is a dead-end option for life" (CLG, 2011b). In determining their policies on granting and renewing tenancies, social landlords will have to consider the broad objectives set out in the strategic tenancy policy that all local authorities will be required to publish. In the consultation document published prior to the introduction of the Bill, this requirement was presented as consistent with the principles of localism, freeing social landlords from bureaucratic structures that limit their ability to respond creatively to the particular needs of local communities and particular circumstances (p22). In theory, therefore, landlords could continue to offer lifetime tenancies at sub-market rents if this is deemed consistent with local needs. However, government gave landlords good reason to sign up to the reform agenda. Direct funding for new building was virtually halved and social landlords will in future be expected to make up the shortfall by borrowing against projected rental income, which will be boosted by taking advantage of new rules permitting them to charge 'Affordable Rents' at 80 per cent of the local market rent on new tenancies. It is perhaps not surprising, therefore, that 18 of the 25 largest housing associations in England have indicated their intention to introduce fixed term tenancies for new tenants (Bury and Hollander, 2011). In addition, analysis suggests that some landlords might have to convert existing social rented properties into Affordable Rent properties to make this financial regime 'stack up' (CIH, 2011).

The Data

The following discussion draws on a rich qualitative dataset to test the logics of the reform programme through analysis of the context and lives of social tenants and their insider experiences of the relationship between social housing and work. This evidence was collected during a major programme of research exploring reasons for the relatively high levels of worklessness within the social rented sector (Fletcher et al., 2008; Bashir et al., 2011). The aim of the research programme was to explore the processes informing the observed correlation revealed by quantitative analysis between social housing and high levels of worklessness (Hills, 2007). A qualitative approach was developed in response to the limits of traditional survey measures to fully grasp the complex personal situations informing labour market engagement among social tenants. Intensive coverage and depth of understanding was deliberately prioritised over extensive coverage and breadth of understanding. The approach centred on in-depth interviews with a sample of social tenants in a bid to capture and understand the complexities of motivation, behaviour and reaction with regards labour market engagement and the importance of social renting within the structural and personal factors informing patterns of engagement.

The research programme was divided into two stages. The first involved in-depth interviews with more than 100 social tenants and a control sample of 30 private tenants across four case study local authority districts (Derby, the London Borough of Islington, Peterborough and Sheffield). The second phase of the study focused explicitly on social tenants with dependent children and involved repeat interviews with 12 respondents from the first phase of the study and additional interviews with 38 new respondents.

The four case study districts were selected from a shortlist of different types of local authority area (housing and labour market context; urban form and administrative structure; and social rented stock profile). A long-list of concentrated and pepper-potted areas of social housing was generated, allowing the selection of one of each neighbourhood type in the four districts. This was to allow analysis of any area effects associated with living on an 'estate'. In addition, labour market context was analysed and controlled for, ensuring all case study neighbourhoods were experiencing above average levels of worklessness in the context of employment opportunities within the immediate vicinity.

Access to respondents was secured through housing and employment related service providers, as well as through snowballing techniques. Attention was paid to ensuring the inclusion of key groups known to experience higher levels of worklessness and to ensure ethnic diversity within the sample. A total of 107 relevant interviews were completed in the first round of fieldwork. In the second phase of fieldwork, all respondents with dependent children in the Derby and Islington case studies were invited to take part in a repeat interview. Twelve interviews were secured, which were supplemented with a further 38 new interviews with parents living in social housing.

In the first round of interviews, the interview schedule addressed three key questions: is there anything about social housing that distances people from the labour market; do social tenants recognise any positive work incentives associated with living in the sector; and are there any factors too subtle to be picked up by traditional survey measures that help explain high levels of worklessness among social tenants. In the second round of interviews attention focused on understanding difficulties or

challenges that families in social housing face in relation to labour market participation. Wherever possible, interviews were recorded and transcribed into verbatim text.

Social Housing, Welfare Dependency and Worklessness

There is no denying the increasing concentration of disadvantaged households in social housing in England. In large part, this transition reflects the shift in social housing access polices, away from filtering out some of the most disadvantaged households and toward the targeting of those in greatest need (Lupton et al., 2009). However, increasing attention has focused on the possibility that there is something intrinsic about living in social housing that limits social mobility and promotes worklessness. Hills (2007) suggests that, even accounting for the fact that access to social housing is rationed on the basis of vulnerability and need, levels of worklessness in the sector are disproportionally high. To support this assertion he draws on analysis suggesting that where a social tenant is affected by one disadvantage, their rate of worklessness is much higher than for people with same disadvantage who do not live in social housing and for any number of overlapping disadvantages those in social housing have lower employment rates (Hills, 2007, p100). This finding raises the possibility that social housing is an independent predictor of worklessness.

The revisionist narrative considers this relationship to be a given. Powerful correlations between a social housing tenancy and various aspects of disadvantage revealed by longitudinal analysis of the role that social housing plays in the lives of people as they move from childhood to adulthood (Feinstein et al., 2008; Lupton et al., 2009) have been read as evidence that living in the sector limits opportunity and

undermines well-being. Leunig (2009), for example, concludes from the findings of these reports that "*social housing makes it more likely that they [children] will have less fulfilling lives than children whose families are identical in every way except that they did not live in social housing*" and that "*the right policy would be to keep children out of social housing at almost any cost*". In response, Lupton and Tunstall (2009) point out that it is not possible to be sure that growing up in social housing caused the different social outcomes apparent across different sectors of the housing system or that the alternatives (such as private renting) would have been any better. Furthermore, as Feinstein et al. (2008) observe, although there are currently powerful correlations between a social housing tenancy and many aspects of disadvantage, history tells us that these negative correlations are not inevitable or inherent to the provision of housing by the public sector.

Revisionist analysis chooses to ignore such subtleties. Empirical evidence is eschewed in favour of a mixture of stereotype and contentious assertion. The corrupting influence of welfare support (in this case, security of tenure and sub-market rents), which promotes reliance on the state and undermines individual responsibility, is asserted, despite remaining unproven . The presence of distinct subcultures in 'places of the poor' - in this case social housing estates - which socialise residents into behaviours (such as worklessness) that perpetuate poverty, is presented as an uncontested truth and a critical causal factor resulting in the production of an underclass, physically separated and distinct from the rest of society in terms of income, life chances and aspirations. Yet, no evidence is presented to validate this causal story, beyond repeated references to correlations between social housing and aspects of deprivation and disadvantage.

The qualitative interviews with social tenants set out to fill this lacuna by testing assertions regarding the corrupting effect of a social tenancy and exploring the causal pathway through which a social tenancy is presumed to undermine workforce participation. No evidence could be found that living in social housing undermines workforce participation. Rather, the experiences of the tenants challenged four key presumptions of the revisionist critique regarding the relationship between social housing and work.

First, no evidence emerged for the existence of cultures of worklessness in concentrated or pepper-potted areas of social housing. This finding is consistent with the fact that evidence of a lower cultural commitment to work in concentrated areas of unemployment has long proved elusive, despite policy presumptions about the existence of cultures of worklessness in such locations (Gaille, 2004). Rather than being a homogenous group with a shared value system and disposition, social tenants reported variable experiences of and attitudes toward work. However, many were very keen to work, an assertion that, for the most part, was supported by a consistent series of statements that underlined a strong and enduring work ethic. Most respondents followed a value-orientation within which material dependency upon the wage relation was seen as natural and integral to personal identity. The problem was reported to be finding and keeping work in a labour market where casualisation and insecurity were the norm.

Second, there was little evidence from the qualitative interviews with social tenants to support cultural explanations of economic marginality. This is a notable finding given the increasing tendency of policy to relate an array of contemporary social problems (including worklessness) to cultures presumed to prevail in segregated

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places of the poor (Robinson, 2011). Evidence did emerge of social norms and routines that represented a barrier to formal paid employment, but these were typically centred around caring responsibilities (for children, partners, relatives and friends). Attitudes toward work among these people were found to not be governed by economic considerations but rather structured through moral considerations about what was the right and responsible thing to do. For example, lone parents talked about their moral responsibility to be a 'good parent', which might be compromised by entering formal paid work. There were some examples of more problematic routines, including criminal activity and drug-use, among the people interviewed, but these only served to distance a small number from the formal labour market.

Third, there was little evidence that respondents had been exposed to area effects by virtue of living in social housing. Two area effects were apparent; reported problems with postcode discrimination by employers and the narrow spatial horizons among some local residents, which served to restrict travel to work areas. These area effects were more readily apparent in one of the concentrated areas of social housing, which, in addition to high levels of unemployment and poverty, was characterised by relatively low levels of residential mobility, a strong sense of 'local identity' and strong social networks between residents. There was no similar evidence of area effects in the experiences of tenants in the three other areas of concentrated social housing (or estates), or in the four pepper-potted areas of social housing. The variable experiences of tenants in different estates call into question the broad-brush conclusions of the revisionist critique, which projects the presumed problems of monolithic local authority estates onto a sector which is increasingly

diverse in form, ownership and location as a result of the Right to Buy, stock transfer and associated programmes of regeneration and renewal.

Fourth, there were no examples of people being cut off from work opportunities as a result of the management practices of social landlords. This is a key accusation directed at the sector by proponents of the revisionist agenda, who have spotlighted difficulties moving within the sector as a key disincentive to work. There is little doubting that it is difficult for people to move within the sector for work related reasons. However, the possibility that such problems might represent a major barrier to employment was explored during the interviews with social tenants and no examples were unearthed where problems with residential mobility represented a barrier to work. Furthermore, it was rare for a respondent to suggest that moving to another neighbourhood would increase their chances of securing work.

Tenants rarely considered place of residence to be an important determinant of a their relationship with the labour market. Much more important were supply-side barriers (including health problems and disabilities, caring responsibilities, low educational attainment, limited work experience and worries about managing financially when in work) and demand-side barriers (including the instability and uncertainty of work, income levels, inflexibility of employers toward working parents, age and race discrimination). Moving to another neighbourhood would not remove these barriers. Added to this, the majority of respondents expressed a reluctance to move for work for two key reasons. First, some people reported already having access to local centres of employment, by virtue of where they were living (all case study neighbourhoods were close to local centres of employment). Second, the assumed costs of moving (the severing of social ties and the loss of key resources

that help people 'get by', such as help with childcare) were reported to outweigh the presumed benefits (the possibility of low paid, insecure employment).

Finally, the interviews with social tenants hinted at some possible explanations for the high levels of worklessness within the sector, which Hills (2007) suggests are apparent even after controlling for the fact that access is rationed on the basis of need. Personal vulnerabilities, including health issues, debt problems and drug and alcohol dependence, were serving to affect the employability of some respondents. Some also had a personal history that served to distance them from work, such as a criminal record. Caring responsibilities also served to distance, particularly women, from work. Many people were facing more than one of these barriers to work, in addition to lacking skills, qualifications and work experience. Each factor brought with it a corresponding reduction in their competitive position in the labour market. Sometimes these problems were severe and frequently, particularly in the case of alcohol and drug related problems, were hidden from official agencies. In sum, they were indicative of complex personal situations likely to inhibit labour market engagement but unlikely to be fully acknowledged in the administrative or survey data typically drawn upon for modelling the relationship between housing tenure and work.

Social Housing as a Positive Work Incentive

In stark contrast to the common portrayal of social housing as an agent of exclusion and dependency, the social tenants interviewed often talked at length about the benefits of living in the sector. Social housing was recognised as providing a superior residential offer to the private rented sector for people on low incomes, in terms of quality, affordability and security. This should come as no surprise. A

glance at the Survey of English Housing (CLG, 2011a) reveals that social housing provides lower rents, greater residential stability, improved safety and better living conditions than the private rented sector. In addition, tenants who were relatively close to the labour market (were looking for work, had a recent experience of working or were in work) also identified a series of work-related benefits associated with living in social housing. The significance of these findings lies in the questions they raise about the validity of the presumptions drawn on to legitimise reform of the sector.

First, respondents were aware that there was a differential between rent levels in the social and private rented sectors; in 2007/08 the mean average weekly rent in England in the social rented sector was £73, compared to £149 in the private rented sector (CLG, 2011a). Rent levels in the private rented sector were frequently identified as a barrier to work. In contrast, social tenants talked explicitly about how sub-market rents serve to render work a more financially viable option. Nasreen, for example, a 37 year old lone parent who was currently unemployed explained how the rent charged by her housing association landlord compared favourably with rent levels in the private rented sector. As a result, she was able to contemplate coping with the partial or complete withdrawal of Housing Benefit as and when she moved into work:

> To tell you the truth, when I hear about the situation with people who are paying £4-500 a month I think we're very lucky 'cos the housing association's rents are fairly good. I think they're affordable and if we got off housing benefit it wouldn't be too bad, paying out about £60-70 a week considering how much people do pay it's not too bad so I won't be worried.

Second, social tenants frequently focused on the issue of security of tenure when asked whether living in different housing situations makes it harder or easier to think about working. The benefits of security of tenure were often explained through reference to the very different situation in the private rented sector. Private landlords typically grant assured shorthold tenancies. After the first six months, unless a new tenancy is signed, an assured shorthold tenancy grants the landlord a guaranteed right to recover possession of the property without having to explain the grounds for possession and giving the tenant only two months notice. The Chartered Institute for Housing (2008) has argued that all the conditions that allow social housing to provide a secure platform from which people can look to access greater opportunity and improve their lives can apply to people living on insecure tenancies in the private rented sector. Findings from this research suggest otherwise.

Respondents were not necessarily clear about their legal rights and responsibilities as a private tenant, but the consensus was that private renting represents a more insecure housing tenure. It was reported that private landlords frequently exercise their right to terminate or to not renew assured shorthold tenancies, promoting a sense of uncertainty and insecurity. Some respondents noted that not even 'good tenants' who keep up with rental payments are free from insecurities of living in the private rented sector, in contrast to the reported situation in social housing:

> at least with council property as long as my rent's paid on time I'm left
> alone. With private accommodation a landlord can just come along and
> say 'right a month's notice, you're out'. You could pay your rent, you could
> be the best rent payer going but they can still kick you out after that month
> so there's no security that you're going to have that property permanently
> and it's a lot more expensive. (40 year old married woman, with four
> dependent children, looking after the family home, Islington).

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Tenants closer to the labour market reported that security of tenure served to render paid employment a more viable and realistic proposition. Indeed, social tenants focused on the issue of security of tenure when asked whether living in different housing situations makes it harder or easier to think about working. This point was forcefully made by Salima, a lone parent who was working part time and had recent experience of renting from both private and social landlords:

> Interviewer   you've got experience of living in private rented accommodation and social rented. Which is better in terms of thinking about getting work?

> Respondent   in the housing that I'm in I'm settled so I can start thinking about working now. Now I don't have to think about being thrown out, where am I going to go or anything like that, now I can focus on looking for work, working and then buying my own home. I think life's better now. Now I can start thinking about working, about having an education, my children can be educated too. I can look for work.

> Interviewer   So if you were living in private rented accommodation do you think that your situation would be different in any way?

> Respondent   Then I think I'd just be thinking about the house, when am I going to be thrown out, because in that situation they can take their home back whenever they like and there's no safety then.

Third, the more sympathetic and supportive attitude of social landlords when dealing with tenants facing financial problems when making the move from benefits into work was also reported to be important in supporting the move into work. This point was made by Tom, a 36 year old unemployed man living with his wife and young daughter in Derby:

I'd probably say it's easier, security, with the Council because they can be a bit lenient when you first go to work. … They can carry your housing benefit on and that for a bit until you get paid …or they'll say, 'pay half your rent for the first few weeks,' and you'll probably an extra tenner a week thereafter, you've caught up. But with a private landlord, you know, the only way you can talk to them is with a shot gun and persuade him that way to say, 'Look, can you just be a bit lenient, I'm starting work. You ain't gonna get your full rent for a few weeks because I ain't gonna get paid for so long'. And he's gonna say, 'No, I want it now, so there's the door'.

Many social tenants reported that private landlords would not tolerate late or delayed payment of rent and expressed concern about the speed at which private landlords move to evict tenants for rent arrears. Kurshida, a private tenant living in Derby shared this view:

Respondent at the end of the day he's only given me one year's contract, he [private landlord] can chuck me out any time he wants and what if I fall behind with the rent?

Interviewer Would your situation be different if you were living in social rented accommodation?

Respondent Yeah I think I would definitely go for a full time job….. and the other thing is the rent is a lot lower and you're still, it's the security, nobody's going to kick you out and even if you do fall behind with arrears you go to them, talk to them and a private landlord you can't do that because they've got to pay a mortgage as well at the end of the day, it's not their fault but you've not got security with private.

The more understanding approach of social landlords was reported to allow tenants to consider insecure or casual work that would be deemed too risky if they were living in the private rented sector. This was particularly the case for people

considering short-term contracts and other temporary work opportunities, where income is unpredictable and payment can be sporadic or delayed.

Discussion

Social tenants are increasingly concentration among the lowest income groups. The evidence presented here casts doubt on the explanatory power of the revisionist critique of social housing in England when it comes to understanding this correlation. Qualitative analysis of the experiences and perceptions of more than 150 social tenants failed to unearth evidence that social housing breeds welfare dependency and found no evidence that living in the sector is a disincentive to work. On the contrary, the experiences of these tenants suggest that security of tenure, along with sub-market rents and the sympathetic and understanding response of some social landlords to the challenge of moving off benefits and into work, can serve to render work a more viable and realisable proposition.

These findings challenge the pathologising of social housing in England as a mechanism of social exclusion. In doing so they are consistent with past studies in England that have sought out the views and opinions of tenants and revealed insider accounts that challenge institutional 'truths' about the sector (Andrews, 1979; Damer, 1989; Parker, 1993; Reynolds, 1986). They are also consistent with findings from other countries, which have revealed various positives to be associated with living in social or public housing, often in direct contradiction to dominant policy discourses (De Decker and Pannecrucke, 2004; Mee, 2007, 2009).

On the basis of the evidence presented here, there appears to be a risk that government reform of social housing in England could actually undercut the viability

of work for some social tenants. It has already been suggested that in more expensive housing markets, the cap on maximum benefits might see tenants in family-sized properties having their entitlement capped below the 80 per cent market rent level, given that the cap is to be set at a flat rate across the whole UK with no variations to take account of family size or housing costs (Pawson and Wilcox, 2011). Rents set at 80 per cent of market rent are also likely to be unaffordable to tenants in work. Furthermore, any move that undermines residential security is likely to undermine the sense of security that can help people face up to the risks of entering low-paid and often insecure work. There is also the possibility that a series of perverse logics will be generated, that might serve to distance people further from work. As Hills (2007) points out, the threat that a tenancy might end if an individual's circumstances improved would be an unhelpful disincentive to moves towards economic independence (p157).

An additional consequence of forcing tenants who become 'better-off' to move out of social housing would be, as Hills (2007) points out, to institutionalise polarisation. This appears to be what is happening in New South Wales, Australia, where tenure policies in public housing have recently been changed so that new tenants are offered a fixed term lease which is only renewed if still deemed to be eligible and in priority need. Research has revealed that the less employment income a tenant earns the less likely they are to leave public housing (Dockery et al., 2008). It is also a move that is likely to increase population turnover and risk tearing at the fabric of communities, many of which, contrary to the presumptions of the revisionist agenda, are rich in key resources that people rely upon in order to secure and sustain

employment and get-by in the context of poverty and disadvantage (Crisp et al., 2010).

A further danger associated with moving to a time-limited system of support targeted at people in current and ongoing 'need' is the potential to complicate the management of social housing. Criteria will be required to guide the allocation of housing to people in immediate and pressing need. How the ongoing right of a tenant to occupy social housing will be 'need-tested' and whether social landlords possess the required skill-set remains to be seen. Increased conditionality also raises equality issues. A key challenge, given past experience (Harrison, 2003), will be designing a system capable of defining and assessing need on an ongoing basis and enforcing a shifting menu of rights on the basis of this assessment without (deliberately or unwittingly) discriminating against particular groups.

Conclusion

Many people struggle to access social housing in England and are exposed to poor quality and insecure living conditions in the private rented sector or are subject to the privations of homelessness. Rather than building more social housing to meet rising demand, the proposed response is to limit demand for social housing by changing the role and function of the sector. Instead of a destination tenure, social housing in England will increasingly serve as short-term respite provision for all but the most vulnerable of households. This approach reflects a pessimistic appraisal of the contribution being made by social housing, which is portrayed as an agent of social exclusion, and an optimistic appraisal of the potential of the market to resolve England's housing problems. It is consistent with the direction of travel on welfare reform in England and has a particular allure for policy makers faced with the

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challenge of squaring the circle of managing rising demand for social housing during a period of major public sector retrenchment.

This paper has challenged this portrayal of social housing. There is a lack of evidence to substantiate claims that social housing serves as an agent of exclusion and the experiences of social tenants reported here suggest that the sector serves as a significant social good. In particular, living in social housing has been revealed to render work a more viable and realisable possibility for some tenants. Rather than recognising these benefits and seeking to extend them through some combination of a subsidised new social housing build programme and legislation to improve the rights and conditions of private tenants (such as longer tenancies and incentives for landlords to improve stock conditions), housing policy appears engaged in a 'race to the bottom', extending the insecurities and affordability problems of private renting to new tenants in the social rented sector. The experiences of the tenants revealed in this paper suggest that this approach could have major implications for the well-being and life chances of tenants and serve to undercut, rather than promote, workforce participation.

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