

This thesis is submitted for the degree of 'Doctor of Philosophy'

(Ph.D.) at

Lancaster University

**Exploring the Survival Strategies of Small Social Housing  
Providers (SHPs) in a Competitive Age from a Critical  
Realist (CR) Perspective**

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Degree

Ph.D., Housing Studies

December 2019

## PERSONAL ACADEMIC DETAILS

Institution: Lancaster University

Faculty: Arts and Social Sciences

University Number: S1109424

Academic Status: Part-Time

Funding Source: Self-Funding


Start Date: 1st October 2013

Word Count ('Contents' to 'Glossary' and appendix, minus 'Bibliography': 78,824

Ph.D. Thesis (in accordance and compliance with Lancaster University procedures  
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## STATEMENT OF THE CONTRIBUTION OF OTHERS

This Ph.D. thesis has been made possible through the support of the following people: Professor Frank Peck, Dr Ian Chapman, and Dr Grace Hurford (Academic Supervisory Team) and Interview Participants

## ABSTRACT

**Simon P Taylor, BA (Hons), M.Sc., MBA.; December 2019; Exploring the survival strategies of small Social Housing Providers (SHPs) in a competitive age from a Critical Realist (CR) perspective**

SHPs in Britain in the 21st century perform a dual role. As businesses, they are expected to be commercially aware as well as run efficiently, and in their role as landlords, they are expected to provide housing for a social purpose. They are organisations that operate within a competitive environment and have to balance the conflict between market forces and addressing a social need. This study seeks to explore how they manage to do this by developing an understanding of the strategic responses that they put in place to help them survive in a competitive environment. The research focused on small SHPs operating in rural areas.

Using a Mixed Methods Research (MMR) design, the analysis was carried out employing the qualitative method of semi-structured interviews and case study predominantly. Interviews were carried out with practitioners mainly from Social Housing but also health, social care, local government, and the third sector. The philosophical approach of Critical Realism (CR) and a typology of strategic responses (partnership, innovation, hybridity, and service strategy) were drawn upon to analyse the research data. CR helped to assess the contextual conditions applicable to individual SHPs through a stratified ontology.

The research highlighted the importance of place and locality as a connection between the SHP and the local community. The specific conditions within a locality that impact upon a SHP will influence the nature of the strategic response that they

adopt. The strategic responses that had been adopted by the SHPs varied included combinations from the typology. Partnership was highlighted in one case as an approach by one SHP to gain a competitive advantage over its rivals. The strategic responses of SHPs may need to be reviewed over time as contextual conditions change.

## DEDICATION

This study is dedicated to my mum and dad who sadly will never see it.



## ACKNOWLEDGEMENTS

I want to thank my academic supervisory team, Professor Frank Peck, Dr Grace Hurford, and Dr Ian Chapman, without whom I would not have been able to tackle this thesis. Their insights, advice, and encouragement have been invaluable over a long period.

Also, I would like to thank the people who gave up their time to be involved in the research interviews. I would especially like to thank Andy Todman for his time and Kieran Steuart for his productive conversations, friendship, and proofreading.

Finally, I would like to thank my wife, Sheena, for her support during the long process of undertaking this study. Also, to my children, Caitlin, Calum and Catalina, for their support and humour. It seems strange that two of my children were in their early teenage years when I first started but are now at university.

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## ABBREVIATIONS

Abbreviation	Description
AGM	Annual General Meeting
AHP	Affordable Housing Programme
ALMO	Arm's Length Management Organisation
AR	Action Research
ASB	Anti-Social Behaviour
CAP	Crisis Accommodation Project
CCH HUB	Cumbria Community Housing HUB
CEO	Chief Executive Officer
CH	Community Housing
CHF	Community Housing Fund
CHTG	Cumbria Housing Training Group
CLT	Community Land Trust
CR	Critical Realism
CS	Case Study
CQC	Care Quality Commission
CWSC	Centre for White Space Communication
DA	Documentary Analysis
DCLG	Department of Communities and Local Government
DWP	Department of Work and Pensions
GFC	Global Financial Crisis
GT	Grounded Theory
HA	Housing Association
HB	Housing Benefit
HC	Housing Corporation
HCA	Homes and Communities Agency
HE	Homes England



HICR	Housing Income to Cost Ratio
HMCCT	Housing Management Compulsory Competitive Tendering
HTB	Help to Buy
IR	Insider-Researcher
IJB	Integrated Joint Board (Dumfries and Galloway)
Km	Kilometre
KPI	Key Performance Indicator
LA	Local Authority
LAD	Local Authority District
LDNP	Lake District National park
LCHO	Low-Cost Home Ownership
LSVT	Large Scale Voluntary Transfer
MA	Method Assemblage
MB	Management Board
MMR	Mixed Methods Research
MMRe	Mid-Market Rent
NFP	Not for Profit
NGO	No Government Organisation
NHS	National Health Service
NHF	National Housing Federation
NPM	New Public Management
NPPF	National Planning Policy Framework
OA	Output Area
OECD	Organisation for Economic Co-operation and Development
OGL	Open Government Licence
ONS	Office for National Statistics
OR	Outsider Researcher
OS	Ordnance Survey
PESTLE	Political, Economic, Social, Technological, Legal and Environmental

PHP	Primary Housing Provider
PIS	Participant Information Sheet
PRP	Private Registered Provider
PSBR	Public Sector Borrowing Requirement
RP	Registered Provider
RSL	Registered Social Landlord
RTB	Right to Buy
RSH	Regulator of Social Housing
RUC	Rural-Urban Classification
SCI	Scottish Care Inspectorate
SG	Scottish Government
SHP	Social Housing Provider
SHIP	Strategic Housing Investment Programme
SHR	Scottish Housing Regulator
SNP	Scottish Nationalist Party
STB	Social Tariff Broadband
TECS	Technology Enabled Care Solutions
TSHP	The Structure of Housing Provision
TV WS/DS	Television White Space / Dynamic Spectrum
UC	Universal Credit
UoC	University of Cumbria
UK	United Kingdom

## CHAPTER ONE:

### INTRODUCTION

#### 1.1 Setting the Scene

Providing housing that meets the accommodation and shelter needs of citizens in any country is a fundamental right. This right was recognised on a global level by the United Nations General Assembly under Article 25 (1) of the Universal Declaration of Human Rights (UDHR):

‘Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control’ (UN, 1948, p. 7).

This declaration was made at a critical point in world history, following the end of World War II in 1945, and was part of the process of renewal and realignment in the aftermath of the war. The declaration was recognition by a global institution of the fundamental rights to which citizens throughout the world should be entitled to irrespective of the country in which they live. One of the rights recognised in the declaration, housing, is the subject of this thesis. The study explores aspects of the housing sector in Britain but focuses upon the provision of social housing.

Since the late 19<sup>th</sup> century, the evolution of the housing sector in Britain has been influenced by the political, economic, and ideological shifts occurring in society. During this time, the impact of different political approaches has been felt with alternative influences on the provision of housing, by the state or the market. After

1945, as part of the post-war welfare settlement, there was an acceleration in the provision of housing to rent by the state. This was to change in the 1980s as the ideology of neoliberalism and market forces became dominant. The market approach to the provision of social housing has emphasised the importance of the business aspects of being landlords. SHPs are organisations that are independent of the state. They face the challenges of operating as businesses within a competitive market environment and fulfilling a social responsibility to provide housing for those with a need for accommodation. SHPs have used different approaches, or strategic responses, to adapt to the demands of meeting both of these roles.

The role of the state increased after World War II until 1979. In 1945, a Labour Government was elected winning 393 seats out of 640 in the House of Commons, a majority of 145. This election victory facilitated the introduction of the welfare state which provided healthcare, education, unemployment, and social security benefits for the population. The creation of the welfare state followed the recommendations in a report entitled *Social Insurance and Allied Services*, written by William Beveridge. It proposed widespread reforms to address five identified evils within society; Squalor; Ignorance; Want; Idleness, Disease. Housing was not one of the five founding pillars of the welfare state but it played an essential role in supporting the five founding pillars. The vital role that housing played was highlighted by Torgersen (1987), who described it as the 'wobbly pillar' under the welfare state.

The ideas of John Maynard Keynes influenced economic thinking at this time. Keynes (1936) advocated that free markets cannot balance themselves. Jahan et al. (2014) claimed that Keynes also took the position that there is a need for state intervention to stabilise the economy. Kerr (2001) argued that both Conservative and Labour parties administered the country from 1945 to 1979 within a relatively consensual policy framework. The part that the state had played in the provision of housing was to change following the election in 1979 of a Conservative Government led by

Margaret Thatcher whose party followed a neoliberal ideology. The ideology of neoliberalism influenced the programme of political change introduced in the 1980s.

At the heart of this ideology is the dominance of free-market economics. The rules of supply and demand are paramount, there is little or no government intervention, providers compete with each other and there is an onus upon self-reliance, and the importance of the individual. Mudge (2008) has referred to the term neoliberalism as 'an oft-invoked but ill-defined concept' (p. 703). Ostry et al. (2016) identified two main concepts under the name neoliberalism. Firstly, an increase in competition achieved through deregulation and the opening up of domestic markets and, secondly, a reduced role for the state (Ostry et al., 2016). Harvey (2005) highlighted a number of characteristics linked with this ideology such as individualism, self-reliance, a weakening of the welfare state, wealth inequality, and regulation. Heazle (2010) identifies that this administration embraced the economics of the free market and a political ideology that argued for a curtailment of the role of the state.

Successive Conservative governments in the 1980s followed a radical policy programme. This programme exposed public services to market forces, including marketisation, outsourcing, and privatisation. One policy that had a major impact on the social housing sector was the introduction of the Right to Buy (RTB) in 1980. This legislation gave tenants who were living in council housing the right to apply to their landlord to purchase the property. As part of the process, a discount on the selling price would be given to the prospective homeowner which was calculated on the number of years they had been a tenant. Mullins (2010) takes the view that housing policies that were introduced at this time led to changes in the sector including the role of the state as the Primary Housing Provider (PHP). These changes included: fragmentation of the traditional public housing sector, the rise in the housing association movement, and a change in the roles that parts of the sector play for client groups.

Cerny (2008) claims that in the 21st century, the processes of marketisation that started in the 1980s and 1990s have become embedded in society. Following the Global Financial Crisis (GFC) in 2008/2009, the Coalition Government was elected in the UK in May 2010 on a policy programme to introduce measures aimed at reducing the deficit in public finances. The deficit is the difference between what the government spends and the income that the state receives from taxations. This policy programme has become labelled as austerity. Blyth (2013) highlights that under the policy of austerity public expenditure was cut severely. The Government have also stated that the implementation of this policy was to restore order to public finances which they had inherited upon taking office in 2010 and had 'unsustainable levels of public and private sector borrowing' (HM Treasury, 2010, p. 1). The policy of austerity has been seen by D'Ancoa (2015) as being beneficial in terms of controlling public expenditure.

Krugman (2015) has questioned why the Government ever introduced the policy of austerity. Hall (2011) argued that the policy of austerity is part of a longer-term political programme to extend the tentacles of the free market in society under a neoliberal project. Hodgkinson and Lawrence (2011) wrote of social housing as being the 'forgotten pillar of the neoliberal project' and saw its demise as being a continuation of the withdrawal of the state from the provision of housing and a rise in inequality in the country. In 1979, 6 % of the nation's income went to the top 1% of the population, and by 2015 this had increased to 14% (Jones, 2015). A trend where the inequality gap between the richest and poorest people in the UK had been narrowing in between 1945-1970 was reversed (Equality Trust, 2015).

After six years of austerity, wages have not returned to a pre GFC level. There has been a decline in real economic growth from 3.1% in 2014 to a predicted 1% in 2018 (OECD, 2017). After nearly a decade of the policy of austerity, it has been suggested by Taylor (2017a) that this has contributed to 'greater inequality' (p. 16) in the distribution of wealth in the UK. Goering and Whitehead (2017) have articulated

that investment in the provision of social housing during the era of austerity was reduced. Evans (2010) points out that whatever funding was made available at this time for investment in housing was focused on encouraging homeownership.

The challenges of a competitive operating environment in the 21<sup>st</sup> century have required SHPs to employ a range of strategies to survive. These have included improving their housing offer to attract customers, working in collaboration with other organisations or developing innovative ways of delivering services.

## 1.2 Aim, Scope and Questions

The aim of this study is to explore the challenges that SHPs face operating in a competitive age and the strategic responses they adopt to survive as independent organisations.

At the beginning of the research process, a review was undertaken that looked at SHPs by type, size and geographical area of operation. There are differences among SHPs as to the scale and location of their operations, with some organisations operating nationally, across several local authority areas or in one local authority area. The scope of the study was narrowed down to one part of the social housing sector, small rural-based SHPs. These are organisations that operate within predominantly rural locations and in one local authority area. They often do not have the resources or capacity of larger organisations, and this impacts on their ability to be able to deal with operational challenges.

There may be a greater urgency for smaller SHPs to respond to financial and service pressures within a shorter period than a larger organisation. There was also consideration given to the location of the research in terms of whether it was looking at small SHPs operating in urban, rural, or both types of area. There are differences in the kind of issues dealt with by SHPs who own and manage housing stock in rural areas compared to urban. The geography of an area and distances between dispersed housing stock can add to the operational challenges in a rural area which would not be applicable to an urban area. In an urban area the geographical footprint of an SHP may be very small compared to a similar sized organisation in a rural area. Just as rural areas have specific characteristics relating to their areas, urban areas also have aspects that are prominent in their areas. An example of this is Anti-Social Behaviour (ASB) for which there are higher rates in urban than rural areas (Wichstrom et al., 1996).



. The research focuses on answering the following three questions:

1. What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?
2. What are the strategic responses that are put in place by small SHPs and what are the underlying factors that influence these strategies?
3. What role does innovation and partnership play within these survival strategies?

### 1.3 Philosophical Approach

The philosophy of CR is used as the lens to analyse the empirical data gathered by the research. The study endeavours to understand the strategic responses of SHP to the changing competitive environment within which they operate. These responses can be presented as events that have been generated by mechanisms and underlying structures when analysed through a CR perspective. The analysis focuses on particular cases to explore the nature of the strategic responses, the mechanisms that generated them, and the structures that lie beneath the surface.

CR uses a specific approach to look at the social world and applies a stratified ontology that informs the analytical process. There are not many examples of the application of the philosophy of CR by housing researchers in their studies apart from the area of homelessness (Somerville, 2012). The application of this philosophy to homelessness has been to explore the causes of homelessness (Fitzpatrick, 2005; Bramley and Fitzpatrick, 2017). In her study, Fitzpatrick (2005) posited that a CR approach enabled 'a coherent causal analysis' to be undertaken of the subject even 'in the face of the diverse circumstances associated with homelessness' (p. 1).

Lawson (2001, 2002, 2003 and 2006) has carried out comparative research looking at housing systems using a CR approach to understand 'the phenomenon under research' (Lawson, 2001, p. 3). CR is presented by Lawson in her work as a new ontological perspective for housing researchers to use in their explorations to tackle fundamental issues in housing studies, such as the functioning of housing markets in different countries.

#### 1.4 Method

An MMR approach, which combined both qualitative and quantitative methods, called the Concurrent Embedded 'nested' Design was employed. The qualitative approach is dominant within this MMR design, with semi-structured interviews being the method most employed to gather empirical data. The use of qualitative methods fits well with the CR philosophical approach.

In CR research, qualitative methods 'tend to predominate' (Hurrell, 2014, p. 243), and in this thesis, statistical data played a supporting role in providing contextual information. The dynamic nature of the research material required that the design needed to be flexible enough to be able to embrace different approaches and methods as well as engage with new data and emergent issues. It also needed to be robust enough to stand up to scrutiny.

## 1.5 Thesis Structure

The thesis has seven chapters. Chapter One provides an outline of the issue being investigated, the questions that are being asked, the research methodology used, and its theoretical and practical relevance (Love, 2001). Chapter Two is a policy chapter that reviews the literature on social housing to provide context for the study. In this chapter, the relevant political and economic influences impacting the social housing sector since 1980 are examined together with the challenges facing SHP in the 21<sup>st</sup> century. Chapter Three focuses on the philosophical considerations of the study. Realist approaches to housing studies are assessed, CR is presented as the philosophy for the research and a typology of strategic response types is presented.

Chapter Four provides an explanation of the methodological approaches used to carry out the research. This explanation includes the overall MMR approach and the individual research methods considered and chosen. The relevant empirical data harvested from the research of documentation and from semi structured interviews is displayed in Chapter Five. In Chapter Six, the research data is analysed from a CR perspective and observations are made in relation to the findings. Chapter Seven brings the dissertation to a conclusion. The findings are summarised and linked back to the initial literature. The concluding chapter then states how the thesis has contributed to the body of knowledge, as well as discussing the limitations of the study, and emphasizes suggestions for further research. The Bibliography encompasses a full list of references.

## **1.6 Conclusions**

The provision of social housing is an essential part of the fabric of society in Britain. It provides accommodation for people who need shelter, but who do not have the resources to access a home through the market process. SHPs as the PHP face the challenges of providing for this social need against those of operating as businesses in a competitive operational environment. The research in this thesis aims to explore what those challenges are and how SHPs meet them. Chapter Two presents a review of the literature around the political and economic factors that have influenced change in Britain and the contextual aspects of social housing relevant to the study.

## CHAPTER TWO:

### SOCIAL HOUSING: POLICY AND CONTEXT

#### 2.1 Introduction

Literature about the evolution of the social housing sector in Britain is reviewed in this chapter including an assessment of the impact of political and economic change. Murie (1997) claimed that to understand the evolution of the social rented sector the context that drove or influenced change needs to be appreciated including political, economic, demographic and social factors. A number of factors relevant to the evolution of social housing in the UK are looked at in this chapter.

A historical view is taken of the development of the social housing sector up to the 21<sup>st</sup> century. Focusing on the period after World War II, the transition from the welfare state to one where neoliberalism is the dominant political and economic ideology is assessed. This assessment is also linked to the wider economic change from what has been characterised by many researchers as an era of Fordism to post-Fordism. The political programme of change that introduced marketisation to public services under New Public Management (NPM) and its impact on social housing is examined. The final section in the chapter highlights the challenges facing SHPs in the competitive operating environment, including housing provision, affordability, the impact of devolution and the demographics of an ageing population.

## 2.2 Social Housing: Historical Context

During the late 19th and early 20th Centuries, intervention by the state increased to encompass the provision of housing driven by issues of, unhealthy living conditions, unaffordability, access to a supply of suitable housing, and the inadequacy of the existing housing stock (Malpass, 2000). The period following World War I saw an increase in the provision of state-provided housing through the passing of the Housing and Town Planning Act 1919, which created a generous subsidy system for councils (Malpass, 2011). Councils and municipal corporations were made responsible as the PHPs. A smaller number of voluntary and independent organisations did exist that also provided housing, although they could also access central government subsidies, these were less generous. The period between the two world wars (1919-1939) saw a number of slum clearance programmes being undertaken in urban areas and a continued expansion in the building housing for rent and homeownership.

In 1945, there was a need for over 750,000 new homes to replace those that had bombed or damaged lost in the war. In the post-war period, a building programme was established to replace these homes. Between 1945–1980, local authorities built five million homes, and during the same period, housing associations within the voluntary sector built a further 50,000 (Malpass, 2011). The use of new construction methods such as concrete prefabrication and system building contributed to the building programme and demonstrated the policy of modernisation during this period (Muthesius and Glendinning, 1994). A legacy left from this period was that the construction of a proportion of the dwellings was of poor quality, which has left landlords with a legacy of structural and design defects (Pawson, 2006).

### 2.3 Political and Economic Influences

This section looks briefly at how there has been a shift in the contextual background in Britain since the 1980s. The purpose in doing this is to show how the competitive operational environment that SHPs work in has evolved.

In 1979 the Government introduced a radical legislative programme of change inspired by the ideology of neoliberalism. Successive Conservative administrations in the 1980s and 1990s continued to follow the changes that neoliberalism had brought into society. A 'New' Labour Government was elected in 1997 and they sought to blend the traditional commitment to the provision of public services by the state with the forces of the market through an approach called the 'Third Way' which viewed 'that the old class-based divisions of left and right are now redundant' (Guardian, 2003). In 1999, acting on their election promises, they introduced a programme of devolved Government in the UK for Scotland, Wales, and Northern Ireland, as well as a proposal to devolve power to the regions in England. The package of powers agreed under the devolution agreement transferred the responsibility for social housing to the relevant administrations in Scotland, Wales, and Northern Ireland.

Markantonatou (2007) points out that by the 1970s, Keynesianism could not respond to the economic challenges of competition and globalisation. Jessop (2002b) highlights that the post war welfare state was criticised for being bureaucratic and interfering. Young (1995) claimed that the welfare state was seen as fostering a dependence culture among the population. There was an ongoing debate regarding state intervention or a free market approach where intervention by the state stifles the development of free markets (Nàpoles, 2014). By the end of the 1970s,



neoliberalism had emerged as the dominant ideology affecting political, economic and social change. Monbiot (2016) claims that in the four decades after 1980, these influences have permeated political, economic, and social life in the UK, radically changing the shape of society. An example that is given is the dominance of the economics of the free market which has resulted in the wealth inequality in Britain, a reduction in social and a reversal of the gap between the richest and the poorest in society.

The transition for advanced countries like the UK from being societies influenced by a political and economic system based on a Keynesian welfare system to a society that has been shaped by the ideology of neoliberalism can be seen in parallel with the change from Fordism to post-Fordism (Lind, 2013). The Fordist regime of accumulation built around the mass-producing welfare state to a post-Fordist regime of flexible and fragmented markets (Breadnach, 2010; Taylor, 2019a). The identification of boundaries between periods like Fordism and Post-Fordism is one that is debated by academics.

Amin (2003) sees that both the Fordist and post-Fordist labels are open to different interpretations and that a simple categorisation approach may result in the simplification of complex concepts. Applied to illustrate change in housing, the move from a state-dominated model of housing provision to one where this role has reduced can be likened to the move from a Fordist to a post-Fordist period. The housing sector had one type of PHP, which was the state, and this period can be labelled as the Fordist period. It has evolved with a diverse range of types of housing provision by a multitude of organisations, and this can be seen as the post-Fordist period.

Clarke (1990) highlighted that transformational changes in the political, economic, and social systems of countries from the Fordist/Keynesian model of organisation started in the 1970s. There is no specific date which defines the end of Fordism. Ritzer (2000) has argued that aspects of Fordism are still present within the economy, workplace, and society, where they exist alongside the post Fordist elements. Renault (2007) puts forward an alternative view that there is a clear break between the Fordist and the post-Fordist eras and that the latter has 'left Fordism behind and entered a new phase of capitalism' (p. 1). During the process of transition from a Keynesian / Fordist model to a neoliberal / post-Fordist model, large parts of the state which hitherto dominated public services began to see changed. The introduction of market forces saw the outsourcing of some public services and the exposure of other services to private sector management practices.

During the era of austerity, SHPs have operated within an increasingly competitive market place, and they have had to adapt their business strategies to remain operational and survive. This thesis explores the financial and operational challenges that SHPs face and investigates aspects of the policy of austerity. The following sections assesses political and economic influences, including neoliberalism and NPM and their impact upon the social housing sector.

### 2.3.1 Neoliberalism in Housing Policy

The neoliberal ideology espouses the liberalisation of markets, privatisation of industries, a reduction in the role of the state and highlighting the importance of the individual. In terms of social housing the relationship between the housing provider and the individual has been recast in terms of provider and consumer. This section reviews some essential aspects of neoliberalism that are relevant to this thesis.

Neoliberalism has evolved from classical liberalism and economic theory, which was based on the 'The Wealth of Nations' written by Adam Smith in 1776. Olssen et al. (2004) identified this as a critique of the mercantilist state, which was the political and economic system in existence in Britain at the time it was written.

In this book, Smith, promoted the idea that the wealth of the nation derived from the initiative and enterprise of individuals. He argued that individuals generated wealth through trade and the free exchange of goods, which benefits each of the involved parties. The role of the state is reduced within the process of free trade, including the taxation of its citizens. Smith had envisaged a society where individuals prioritised their interests, and where they were self-reliant, industrious, and wealth generating. Enterprise and the creation of wealth are seen as creating opportunities for others in society to earn a living, through the creation of employment opportunities and the trickling down of wealth.

These ideas have been critiqued because they generate wealth inequalities as well as promoting individualism and self-interest. There are negative aspects to the doctrine of self-interest and wealth accumulation through unfettered free trade. One of these is that some sections of society accumulate wealth, but other sections do not, which results in wealth inequality in society. Another negative aspect is the focus on competition that the approach encourages, especially concerning individuals. An example of this is the employment market. Here some individuals cannot compete

for employment due to sickness or other vulnerabilities, which results in them being unable to find work.

Fotaki and Prasad (2015) highlight the problems caused by growing wealthy inequality under the free market economic system. Hill et al. (2009), argue that the ideas of individuals pursuing a course of self-interest ignores aspects of the human character (art, culture, and morality) that take humans beyond the level of self-gratification. Hodkinson et al. (2012) claim that the impact of neoliberal housing policies employed from the 1980s have dismantled the 'protective shield against exploitation and injustice' (p. 4) through a programme of neoliberal reform (privatisation, marketisation, and de-regulation). One of the results arising from the implementation of this programme is that the systems for helping those with a need for housing have been reduced.

In contrast to the stance of left-wing critics, such as Hodkinson et al., of the programme of neoliberal reform in the social housing sector, the broad neoliberal view is that 'private markets should take the function of producing and distributing the housing stock. Rent controls, excessive land-use regulations, and building standards that stifled private enterprise should be removed, and institutional reforms be undertaken to enable housing markets to perform effectively' (Sandhu and Korzeniewski, 2004, p. 2). After nearly four decades of the implementation of neoliberal housing policies, although there are differences of opinion about them. Pawson and Mullins (2010), identify that the dominant view is that the changes are embedded, evolutionary, and modernising.

Writing from a left-wing political viewpoint, Hodkinson et al. (2012) stated that neoliberalism is a continuous 'free market capitalist assault' on society' (p. 5). Watt (2011) takes the view that this assault has been driven by a right wing political force that can be analysed in terms of a class perspective. He argues that this perspective

has been lost in the analysis of housing policy. Keohane and Broughton (2013) state that the politically inspired ideological shift in housing policy that started in the 1980s held a 'belief in the market trumping reliance on the state' (p. 4). Opponents of neoliberalism have claimed that its supporters are seeking to reduce the power of the state and that this is being achieved by the dismantling of the structures of the welfare state (Espin-Andersen, 1999; Harvey, 2005).

Keynesian theorists were critical of classical liberal economics, which viewed the market as the most important factor affecting the economy and society (Whitfield, 2006). State interventionism removed from the influence of the market any responsibility for crucial parts of the economy and society such as health, education, social security, and housing (George, 2004; Hall and Pfeiffer, 2000; Kirby et al., 1984). Critical services provided for the public through the development of the welfare state became available to all, and free at the point of use. This approach contrasts with the market view, which highlights the exclusivity of access gained through paying for services (Hearne, 2009).

Hosseini-Zadeh (2014) sees the relationship between the state and capital during the Keynesian period in the middle of the 20th century as one based on continuous growth through the fine-tuning of the economy and the state keeping the forces of capital in check. The relationship was beneficial for capital as the period represented an era of sustained profitability and wealth accumulation for capital (Harman, 2008; Fine, 2006). Marangos (2013) takes the view that the post-war consensus was replaced by the free market, becoming the primary driver in the period since the 1970s.

Robertson (2007) identified that the post-war consensus was in decline by the 1970s. He views the world shortage of oil in 1973 as a crisis for capitalism, which signalled the end of the Bretton Woods economic system. This system had been established to

foster global trade and co-operation since the end of the World War II. Hobsbawm (1994), saw this period as an opportunity which the advocates of neoliberalism took to defeat Keynesian economic theory to promote the establishment of their economic model of free markets as the dominant economic system. He saw the conflict between the two sides as not just an economic one:

'The battle between Keynesians and Neoliberals.... was a war of incompatible ideologies. The Keynesians claimed that high wages, full employment, and the welfare state created consumer demand.... the best way to deal with economic depressions. The neoliberals argued that this prevented control of inflation and cutting costs...thus allowing profits.... the real motor of the economy' (p. 409).

It has been argued, by Harman (2008), that failure of a Keynesian inspired response to the conflicting free-market ideologies, promoted by the work of Friedman (1962), made it easier for the political and economic ideologies of neoliberalism to become accepted. Also for this version of capitalism to have an impact on the state and improve its profit and wealth accumulation opportunities. Campbell (2005) suggested that from this period of change, the Fordist model of production and economic management gave way to the rise of neoliberal free markets.

In Britain, economic restructuring in the decades following the 1970s saw a rolling back of the state through the privatisation of state assets, the outsourcing of public services, and the introduction of private-sector practices into state-run services. Robertson (2007) identified that the exposure of state services to marketisation created new spaces where profit could be made. Tickell and Peck (2005) claim that the state has been reshaped, and the rules have redrawn for the role that it plays in society. The neoliberal state can be seen as hegemonic in Gramscian (Gramsci, 1999) terms with a stranglehold on the political discourse through which it sustains itself. Harvey (2005) sees the neoliberal state as authoritarian not only in protecting the elite in power but through its coercion of the masses through the imposition of its political and economic ideologies.

These political and economic changes have had an impact on the social housing system. During the middle part of the 20th century, the provision of housing by the state was a priority for both Labour and Conservative governments. The change from a Keynesian inspired welfare state dominated era to a neoliberal one directly impacted upon the social housing sector. The state's role as the primary provider of housing changed to one of enabling SHPs to develop and manage housing. Since the 1980s, the neoliberal programme of privatisation has exposed the housing sector to radical change, reduced the overall number of properties available for rent, and has reduced the role of the state in the provision of housing.

### 2.3.2 New Public Management (NPM)

NPM was the label given to the processes of managing public services which were introduced from the 1980s. The programme aimed to facilitate public services operating as businesses and to be subject to the same forces of the market that faced the commercial sector. Like other public services the social housing sector has been exposed to the changes introduced by the programme of change.

The increased exposure of public services to marketisation from the 1980s onwards brought new processes of management to state sector organisations which were identified by Hood (1991) as NPM. He referred to NPM as 'a summary description of a way of reorganizing public-sector bodies to bring their management, reporting, and accounting approaches closer to (a perception of) business methods' (Dunleavy and Hood, 1994, p. 9). NPM has been criticised for being a label that has 'no clear definition' about what it covers or 'actually is' (Ferlie et al., 1996, p. 10). In their book Ferlie et al. (1996) identify that a number of trends and changes could be identified across the public sector in relation to the management and organisation of services. They argue that NPM is not a specific form of management but a label that encompasses the different changes across the public sector. To contribute to making NPM more definable they put forward a typology of four models which they suggest can provide new approaches for management in the public sector.

Labels have given names to processes like NPM by different commentators, which have included managerialism (Sanderson, 1998), reinvention (Osborne and Gaebler, 1992), and retrenchment (Myles, 1998) to contextualise emergent trends resulting from the changes in services and organisations. These labels referred to processes of change that had been driven by the government policies of privatisation and marketisation. Politicians, policymakers, and managers used the power of the



market to deliver efficient services that achieved value for money and to professionalise the management practices in their organisations (Terry, 1998; Ferlie et al., 1996).

The role of professional management within NPM can be viewed within the context of the traditional model of public sector administration. In the traditional model, governance was overseen by an elected politician and operational control of services was managed by state-employed managers who were answerable through the governance structures. In contrast, the changes that occurred to the management and organisation of services across the public sector under the label of NPM are fragmented. Some governance structures replaced elected politicians with Management Boards (MB) comprising of nominated representatives and co-opted experts in their specific field. Kirkpatrick et al. (1994) identified this separation of the traditional formulation and implementation of public policy with the introduction of a range of market-driven practices into public services. Clarke and Stewart (1991) highlighted five characteristics of the traditional model of public sector administration which are outlined in Table 2.3.2.1.

No	Characteristics	Description
1	Self-Sufficiency	Public services carried out by staff employed by the state / LA
2	Direct Control	Elected officials making decisions/policies and procedures limiting managers freedom
3	Uniformity	Uniform provision of services to the public
4	Professional expertise	Specialist professional staff / specific service areas – Planning
5	Vertical accountability	Hierarchical structures of control and accountability

Table 2.3.2.1 - The characteristics of traditional public administration

Source: Clarke and Stewart (1991)

Ferlie et al. (1996) identified transformation from the 1970s as periods when different models (efficiency, downsizing, excellence, and public service orientation) were applied. Alonso et al. (2011), identified these as characteristics of an overall approach that describes change happening in different sectors, where from the outside it can appear as fragmented and disjointed. Cooke (2015) claims that these transformation processes can vary from sector to sector. Housing has been subject to the policies of privatisation, outsourcing, and marketisation from 1980. Council housing was privatised and sold directly to tenants under the RTB, and under the Large Scale Voluntary Transfer (LSVT) programme properties were transferred from council landlords to independent companies. The private sector practices that were introduced to social housing in the 1980s and 1990s have transformed the sector and the way that the majority of social housing in Britain is managed.

### 2.3.3 NPM and Social Housing

Alonso et al. (2011) asserted that the processes of transformation within the social housing sector have been identified by under ten process types (NPM components) and grouped under three main headings market type mechanisms, managerialism, and customer orientation. These are presented in Table 2.3.3.1 together with an example from the social housing sector of each component. This highlights the range of the programme of privatisation that has impacted the social housing sector.

Topic	New Public Management Component	Social Housing Sector Change Implemented
Market Type Mechanisms	Shift to greater competition in the public sector	Increased role of HAs as landlords
	Outsourcing	Transfer of housing stock Right to Buy/Contracting out
	Performance-related pay	Different agreements in different organisations
	Competitive Tendering	Housing management compulsory competitive tendering in the 1990s
Managerialism	Decentralisation	Transfer of housing stock Right to Buy
	Professional management	Transfer of housing stock to specialist organisations
	Purchaser/provider split	Contracting out management/Stock transfer
	Output control	Contracting out
	Disaggregation of organisational forms	Transfer of housing stock/Contracting out
Customer orientation	Improve service quality	Increased focus on performance

Table 2.3.3.1 – NPM components and examples (social housing sector)

Source: Adapted from Alonso et al. (2011, p. 6)

There are four types of market mechanism identified; shift to greater competition in the public sector, outsourcing, performance-related pay, and competitive tendering. In the social housing sector, the role of SHPs as owners, developers, and managers of housing stock has increased since the 1980s. Because of the changes that successive administrations have made to the legislation that governs social housing, the independent part of the sector that owns, manages, and provides homes has grown while the equivalent state part of the sector has shrunk.

Murie (2018), takes the views that the social housing market has matured, SHPs have developed as organisations that operate along business lines, competition has developed between SHPs, and the sector has become transformed. Outsourcing of this kind presents an option for direct privatisation of a service and its removal from public sector control. Financial restrictions were placed on council landlords by central Government from the 1980s onwards, and this curtailed their ability to be able to fund long term maintenance of the housing stock that they owned. The opportunity to access investment for long term maintenance of the housing stock became one of the primary attractions that outsourcing offered council landlords.

Managerialism is the second topic area identified in Table 2.3.3.1. There are five component areas identified; decentralisation, professional management, purchaser/provider split, output control, and disaggregation of organisational forms. It is argued, by Alonso et al. (2011) that managerialism is a component of NPM, but it is seen by Pollitt (2014) as being a broader concept on its own that incorporates NPM. Decentralisation within the housing sector is shown by the movement of housing from central state control to a range of different providers. This includes the transfer of individual homes to homeownership under the RTB and the transfer of multiple rented properties to SHPs/HAs/NFP organisations from councils. Drucker (1974), sees managers and management as being essential in making organisations work effectively. Pollitt (2014), claims that the ideas of NPM are reflected in the

professionalisation of management within public sector services, by the introduction of private sector values, influences, practices, and techniques to make them run efficiently.

The rise of the SHP part of the social housing sector has resulted in the professionalisation of organisations that own and manage social housing. Their only business function is the ownership and management of housing in contrast to the position within the state sector, where the ownership and management of housing is one of several services provided by a local authority. The purchaser/provider split is part of the outsourcing process and has developed as part of the process to contract out housing management services. This is undertaken mostly by councils who own housing and purchase management and maintenance services from private sector firms. Housing providers measure outputs through the performance of services that are contracted out, an example of which was the delivery of Key Performance Indicators (KPIs).

There are a variety of organisational forms in the independent part of the social housing sector, which contrasts directly to the uniform structures within local authorities. The transfer of housing stock from local authorities to SHPs has led to the creation of new landlords in different forms, such as stand-alone organisations or larger group structures which are made up of subsidiary organisations. The contracting out of management functions can also lead to different structures being formed, and where maintenance functions are contracted out by SHPs, a range of providers can be engaged, such as small local contractors to large national companies.

The third topic area in Table 2.3.3.1 is customer orientation. One component area that is identified is the drive to improve service quality. In the social housing sector, the improvement of services is monitored as part of the regulatory system. The

performance of SHPs was monitored by the Homes and Communities Agency (HCA) in England and Wales until April 2012 when the Regulator for Social Housing (RSH) became the responsible body. In Scotland, social housing landlords are regulated by the Scottish Housing Regulator (SHR). By scrutinising the performance of SHPs, the regulators are looking at how the organisations deliver value for money, to raise levels of competition amongst organisations, and to improve customer satisfaction. Levels of performance are also crucial for HAs financial borrowings and the relationship that they have with their commercial lenders. Improving the quality of homes and accessing finance to do this has been a critical driver behind the transfer of housing from council landlords to SHPs. Organisations in the independent part of the sector have developed against a background of reduced state finance for social housing, pressures to borrow private finance, and pressures to follow private sector businesses practices.

The sale of council houses was a flagship policy but it was not a new concept. Local authority landlords had always been able to sell their housing to the tenants that occupied them, but this was rarely enacted, and the numbers sold were small. For example, between 1957 and 1964, 16,000 properties were sold (Murie, 1975). In 1967 the Conservative-controlled Greater London Council (GLC) created a scheme to promote the sale of council housing but it was not until 1980 that the nation-wide policy was introduced which made the sale of a property a legal duty by the local authority at a discount following the receipt of a request from the tenant to buy.

Following the introduction of this legislation, local authorities had a legal duty to comply and enact the processes to administer property sales. There was opposition to this policy mainly from local authorities because of the potential impact that it would have on reducing the numbers of homes that councils owned (Guardian, 2015a). Once introduced the policy was popular and resulted in a high number of property sales. The promotion of homeownership and the development of a

'property-owning democracy' has a history within 20<sup>th</sup> century British politics before the introduction of the RTB in 1980.

The phrase was first used by Conservative politicians in the 1920s to establish a link between the progressive developments in society, an egalitarian approach to wealth distribution, and their political ideology (Williamson and O'Neill, 2009; Jackson, 2005). Jackson (2012) identified the interpretation of the term 'property-owning democracy' in the 1980s by politicians as being 'confusing and contradictory' (p. 32). The contradiction arose because the term suggested equality in distribution but also wealth inequalities. Jackson (2012) points this out by highlighting that the term is a 'non-socialist model for the advancement of egalitarian distributive objectives' but is also 'indifferent to a significant widening of income and wealth inequalities' (p. 32). He aligned this interpretation to the Conservative Governments of the 1980s under Margaret Thatcher.

The Conservative vision was that by introducing the RTB, they were democratising access to homeownership tenants with aspirations to be homeowners, prior to which they may never have been able to realise if it had not been for this legislation. By becoming homeowners, it was portrayed that these former tenants would experience 'security, dignity and freedom' and in the words of Michael Heseltine, the then Environment Secretary, 'home ownership stimulates the attitudes of independence and self-reliance that are the bedrock of a free society' (Guardian, 2014). The RTB demonstrates that the Conservative Government in the 1980s implemented their radical political ideology through their policy programme.

The vision of RTB was to make homeownership accessible and it was felt that by becoming homeowners, tenants who used to rent their properties would become more responsible and self-reliant. Becoming home owners would 'liberate them from the nannying of local council landlords,' and also 'make them better citizens,

with their stake in the economic wellbeing of the country, they would have an incentive to contribute to national prosperity' (Guardian, 2014). The RTB policy would become a feature of the housing policy of successive conservative governments. The policy provided an opportunity to own their homes. It also offered the tenants purchasing their homes at a discounted price the opportunity to potentially make money from the increase in the value of the house bought (if they chose to sell).

The RTB policy was reversed in Scotland in 2014 at a devolved level by the Scottish Nationalist Party (SNP) administration. This is a crucial policy split between the two countries. In contrast, in 2016, in England and Wales, the RTB policy was extended to SHPs by the Conservative Government through a voluntary agreement with HAs (NHF, 2016). Since 1988, local authorities throughout the UK have undertaken LSVT where housing stock is transferred from the local authority to a SHP set up to receive the housing following a vote by tenants. SHPs are organisations outside of the borrowing restrictions that were put on local authorities, and they can access private finance to improve and develop housing.

An alternative model to the transfer of housing stock by a local authority to a SHP has been the outsourcing of the management of the housing stock. The local authority retains ownership of the properties and control via a contractual relationship with the service provider. Arm's Length Management Organisations (ALMOs) have been set up specifically by some local authorities to manage their housing stock through a contractual agreement. SHPs operate as individual businesses setting performance rewards, as well as pay, and working conditions for their staff. This contrasts with the position of council landlords who regarding such matters are part of a national agreement with unions. The implications are that these organisations can operate as individual businesses when dealing with staff and



are not restricted by nationally negotiated agreements. They have greater control over staff and their costs, but there is also less security and protection for staff.

Housing Management Compulsory Competitive Tendering (HMCCT), was introduced by the Conservatives in the 1990s to housing management within local Government. This was an extension of a process that had started in the 1980s within the state sector and local government relating to construction-related trades. The election of the 'New' Labour Government in 1997 led to the replacement of the HMCCT regime with one of Best Value, where the onus was on the service provider to demonstrate that their service provided the best value available. The Best Value process allowed councils to retain their housing services and did not require them to actively seek private sector interest in running their housing services to demonstrate competition. Similar to its predecessor, Best Value was described as seeking to balance 'quality of services as well as their cost' (DETR, 1998, p. 9). HMCCT came to an end in 1997 along with the competitive tendering policy. The contracting out and commissioning of services that were introduced as part of a raft of private sector practices and have been labelled NPM are still within the scope of the organisation and management of public services (Stewart, 1995; Flynn, 1997).

#### 2.3.4 Social Housing: Evolving Sector

The increased role played by independent organisations in the provision of social housing has been influenced by the policies adopted by successive governments from the 1980s onwards. Financial and legislative restrictions placed on local authorities during this time, reduced their role in developing new housing and fostered the transfer of housing stock from councils to independent SHPs. The policies of the 'New' Labour Government elected in 1997 did not change this approach but actually 'accelerated the transfer process, to the extent that by the end of the third 'New' Labour Government in 2010, over a third of local authority stock had been transferred' (Jacobs and Manzi, 2013, pp. 1-13).

Malpass and Victory (2010) suggested that the role of PHP transferred from the state to the market between 1970-2010. They argue that the transfer of housing stock from local authorities was part of a broader privatisation and marketisation process that allowed 'private companies to seek profits directly from social housing' and moved social housing 'towards the private sector' (p. 10). Contextualising this longer-term shift, Malpass and Victory (2010), presented a model illustrating how social housing has moved from a 1970s public housing labelled position to a 21<sup>st</sup> century social housing labelled position (see Table 2.3.4.1).

Characteristic	Public Housing	Social Housing
Role in the housing system	Accommodating a broad social spectrum	Predominantly residual
Ownership	Overwhelmingly municipal	A mix of local authority and other social housing providers
Procurement/development	Local authority	Mainly non-municipal providers
Governance	Municipal democratic; local autonomy from central control	Managerialist; heavily regulated by the centre
Organisational culture	Bureaucratic/professional	Customer-oriented; focus on asset management
Finance	Public sector loans and subsidies	A mix of public and private loans; use of cross-subsidy from private developers
Tenants	Passive recipients	Active consumers
Tenure	Rented	Rented and shared ownership

Table 2.3.4.1 - A model showing two periods within the history of social housing

Source: Malpass and Victory (2010)

Malpass and Victory (2010) draw a distinction between public sector council housing, which was provided by the state and social housing provided by SHPs. The public housing label represents housing owned, managed, procured, and provided by the state primarily through local authorities. This type of housing was identified as being available for any customers and as playing a mainstream role in the provision of housing in the community. They argue that public housing, which was dominant during the middle part of the last century, reflected the interventionist policies

adopted by the state during that period. Furthermore, they identify that the provision of public sector housing was modelled on the 'large public sector bureaucracy,' which was the 'dominant organisational model of service delivery in the post-war welfare state' (p. 8).

The social housing part of the model identifies that the role of social housing has evolved into a residual one which provides accommodation primarily for specific client groups such as households with low incomes, homeless people, vulnerable people, and those who cannot access housing through the market mechanism. Malpass and Victory (2010) state that the social housing label is 'based on a freer and more open economy, a greater role for private markets, a reduced role for the state in key areas, heavier emphasis on individual choice and responsibility, and a more diverse pattern of service delivery organisations' (p. 8). The model highlights changes that have occurred in social housing as part of a modernisation process over a long period showing evolution within the sector from public housing to social housing.

Pawson and Mullins (2010) argue that the approach taken by Malpass and Victory (2010) has enabled them to examine retrospectively policy developments relating to social housing to show that there has been an evolutionary process at work in the sector. Hodgkinson et al. (2012) state that acceptance of the modernising and evolutionary approach has divided 'policy developments from broader paradigmatic shifts in capitalism and social welfare while downplaying the role of socio-political contestation' (p. 5).

The rise of HAs/SHPs from the 1980s to become the PHPs has been identified as being a vital part of this modernisation, professionalisation and restructuring of the sector (Mullins, 2010; Pawson and Sosenko, 2012). Mullins (2010), assessed the evolving role of HAs within the social housing sector in the UK in the current and

previous centuries. He identified three periods of change across this timescale that reflect the political, social, and economic changes that occurred within society. The framework (see Table 2.3.4.2) developed by Mullins (2010), has been adapted to show periods of evolutionary change in social housing and to reflect more comprehensive contextual changes relating to the social housing sector.

Period	Third Sector	State Sector	Era
	HA/Not for Profit (NFP)	LA	
Liberal	Almhouse, Charity, Philanthropic	Post-1919 – Primary Housing Provider (PHP)	
Social Democratic Post-1945	Minor Housing Role	Mass Housing Provision Welfare State	Fordist
Neoliberal Post-1979		De Municipalisation	Post Fordist
1988-1997	PHP	Transfer of Housing and	
1997-2010	Expansion	PHP Role	

Table 2.3.4.2 - Periods of evolution in social housing

Source: Adapted from Mullins (2010)

The framework advanced by Mullins (2010), categorised three periods of development during the 20th and 21st centuries: The Liberal Period before 1945; the Social Democratic Period post-1945, and the Neoliberal Period post-1979. The label third sector is an umbrella term that covers a wide range of providers with similar characteristics, charitable goals, philanthropic provision, voluntary, not-for-profit (NFP), and independent. During the early part of the last century, as the state became involved in the direct provision of housing, the role of the third sector became recognised by the state. In the Social Democratic Period, the third sector continued to play a minor role in the provision of housing in contrast to that played by the state through the mass provision of housing. Post-1979, the Neoliberal Period is a turning point for housing providers from the independent third sector. They

gradually take over the primary responsibility for the provision of social housing from the state.

Mullins (2010), in his framework has focused on the evolution within one part of the housing sector. In contrast, Malpass and Victory (2010), studied evolution within the whole social housing sector. Table 2.3.4.2 has been adapted from the original by adding information that identifies that the role of PHP belonged to the state from 1919 and HAs/SHPs after 1979. The table also illustrates the period of transition from the mass provision of housing by the state during the Fordist era to a market-based model of mixed housing provision during a post-Fordist era. The last stage identified in the table is the Neoliberal period. During this period, different phases of development have been identified (1988-1997 and 1997-2010), which reflect continuous change within the housing sector with the expansion of SHPs and the decline of the state in housing provision. From 1988, SHPs were encouraged to develop new social housing and to take over the role of PHP from local authorities. At the same time, access to funding for local authority landlords that would enable them to improve their existing housing stock were restricted. The law was changed, to allow local authorities to transfer their housing stock to a SHP who could access funding on the private markets. The period 1988-1997, has been identified as the first phase of stock transfers from local authorities to SHPs. Following further encouragement from the Government in 1997, there was a further phase of transfer activity up to 2010 (Mullins, 2000, 2010).

## 2.4 Challenges for Housing Providers in a Competitive Age

This section looks at the challenges that are facing SHPs in 21<sup>st</sup> century Britain. Specific attention is drawn to the issues of competition, affordability, housing provision, devolution and demographics which are relevant factors to the research.

Manzi and Morrison (2018) state that SHPs are now operating in 'an era of minimal subsidy, low security and high risk' having been 'compelled to retreat from the traditional provision of subsidised rental housing, towards market renting and promoting varieties of homeownership (pp. 1-7). The competitive environment that SHPs operate in has evolved from the programme of privatisation, marketisation and commercialisation that started in the 1980s. The role of the state as the PHP of social housing changed from that date and SHPs have inherited this role. Mullins and Murie (2006) view this transition as the responsibility for the PHP being handed to efficient, semi-independent organisations that operate along business lines and can access private finance for the development of housing services.

These new organisations would raise private finance by using their housing stock, future streams of rental income, as well as any other activities as collateral against the loans. Other activities included non-profit support services to the delivery of commercial activities, which were usually small scale and had to be delivered through an organisation expressly set-up as a subsidiary of the central organisation. The subsidiary organisation would not be registered as a charity and could generate a profit. The main housing organisations would be registered charities that could not make a profit. The profits made by the subsidiary organisation would be passed back to the main housing organisation as a charitable gift. In effect, this process is using profit generated by one part of the organisation through commercial activity to contribute to, and cross-subsidise another non-profitable part of the organisation. This dual approach has resulted in an increase in the hybrid nature of some SHPs as organisations that combine the delivery of profit and non-profit services.

Mullins and Pawson (2010) point out that SHPs have previously undertaken commercial activity alongside their core housing management functions but in a competitive environment, they need to diversify these activities more. This is so that they increase the amount of profit that they make to cross-subsidise their core activity of renting houses at affordable rates (Morrison, 2016). In both England and Scotland, SHPs have been exposed to the challenges of increased marketisation and the risks of financial borrowing but in England since 2015, SHPs have also been subject to radical Conservative Government policies of 'grant reduction, rent restrictions, and welfare reform' (Manzi and Morrison, 2018, p. 9).

The Government policy on rent required social landlords to reduce the rents that they charge by 1% each year for the four financial years from April 2016 – March 2020 (House of Commons, 2017). This has caused financial problems for organisations who have borrowed private finance over set loan periods against anticipated rental income streams, which would be reduced over four years. The net result has been that organisations have either had to renegotiate their loans or look at ways to replace this funding shortfall. In Scotland, the social housing sector has not been subject to such radical policies. This is because housing policy is set by the devolved administration in Edinburgh which has implemented policies to support the sector.

There is another example of a social housing sector in a northern European country being exposed to commercialism and market forces. In the Netherlands, a country with a similar social housing history to Britain, a radical shift in the countries social housing system took place in 1995. Housing providers were deregulated, state funding for housing was withdrawn, all long-term debt that was owed to the state by providers was cancelled and overnight the sector experienced privatisation. Social housing landlords found themselves in an unregulated environment where the



actions of senior staff were not scrutinised, and unscrupulous practices were followed.

The most example of this kind of practice being deployed, the landlord called Vestia, gambled with financial 'derivatives' which resulted in the organisation having to be 'bailed out over €2 billion' which required a house to be 'sold off, and rents were raised' (Aalbers et al., 2017, p. 12). This resulted in criminal investigations taking place, and a government commission being held. These found that there had been a severe lack of scrutiny of these organisations and that there had been a failure in 'management, governance and the system of self-regulation' (Taylor, 2017a, p. 52).

In England and Scotland, there is a system of regulation in place. In each country the regulator oversees the activities of housing landlords and carries out regular monitoring of their performance. This includes carrying out checks on their financial viability, scrutinising their governance arrangements and testing the service satisfaction levels of their customers. The regulatory system in both countries has been designed to identify service failings and malpractice. If there are any concerns identified by the regulator they have the statutory powers to be able to deal with them. Compared to the Netherlands where the social housing sector was subject to a radical exposure to the commercial world, in England and Scotland the exposure has been gradual.

The extreme excesses of the marketisation experience in the Netherlands have not been witnessed in England or Scotland. Manzi and Morrison (2018) have identified that there are commercial risks associated with borrowing large sums of money on the private markets. The experience of the Netherlands can provide lessons from which the UK could learn. These include the need to ensure that the governance and regulation structures in place are fit for purpose and that the management

executives in these organisations are held accountable for the decisions that they make.

Pawson (2006) has identified that in the 25 years between 1980 and 2005 the social rented sector had contracted by one fifth at a rate of 1.5% a year. This can vary from year to year depending on the number of dwellings lost through privatisation and demolition as well as the building of new houses. As the sector changed so did the patterns of tenure and housing provision.

### 2.4.1 Housing Provision

The transfer of housing from the tenure of social renting to home ownership saw 1,300,000 council homes sold via the RTB in the period 1980-1997, and a further 500,000 homes between 1998-2007 (Davies and Wigfield, 2010). Pawson and Mullins (2010) point out that since 1988 over 1 million dwellings have transferred from local authorities to new landlords, mostly SHPs. The shifts in the restructuring of housing tenures in Britain for the period 1951 – 2011 are shown in Figure 2.4.1.1.

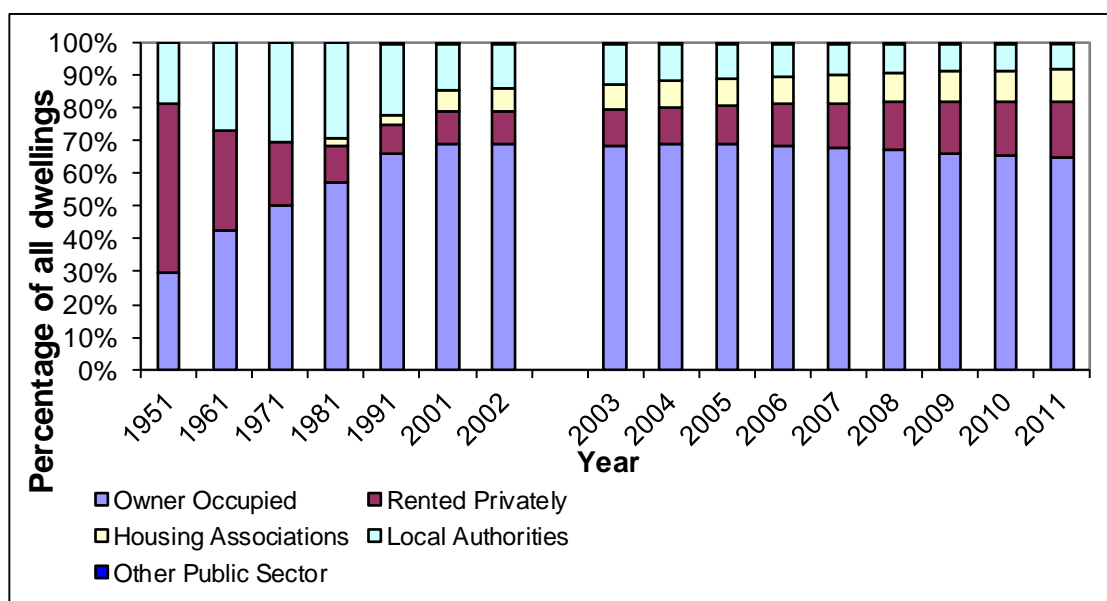


Figure 2.4.1.1 Dwellingstock and tenure split in Britain - 1951 – 2011

Source: Ministry of Housing, Communities and Local Government, (2018)

Figure 2.4.1.1 illustrates the shifts in the patterns of tenure that took place in Britain between 1951 and 2011. The rise in homeownership is can be seen together with the expansion of the private rented sector, the rise of the HA/SHP sector, and the decline in the local authority rented sector. It also records a category for other public sector owned property such as army married quarters. The private rented sector had decreased from 50% of the market in 1951 to 10% in 2001, but this part

of the housing sector has subsequently become resurgent in the 21st century. The trend for homeownership during the second half of the 20<sup>th</sup> century has been upward, which has reflected a general increase in living standards and access to finance. There has been a slight decline from its peak in 2003, as the economic effects of the 2008 economic crash reduced the availability of finance for aspiring homeowners. The split across the UK for levels of owner-occupation in 2011/12 was 62% in Scotland and 70% in Wales and Northern Ireland and 65% in England down from 69% in 2001 and an overall peak of 70.3% in 2003 (Whitehead and Williams, 2011).

Harloe (1995) posited that over the course of the 20<sup>th</sup> century there had been a long term shift in tenure from mass private renting at the end of the 19<sup>th</sup> century to one of mass home ownership. He claimed that the investment in social rented housing by the state during the twentieth century and its subsequent privatisation has modernised the housing system. In the early part of the 21<sup>st</sup> century the tenure of home ownership has started to decline as highlighted in Figure 2.4.1.1.

Kemeny (1995) argued that the social rented housing tenure operate under two types of housing system, dual and unitary. The dual system has the social rented tenure competing with all other tenure categories whereas the unitary system is based on a balance between the tenures. The dual system is formulated on social housing, becoming residual, tightly controlled, and through which the government can provide a safety net for a vulnerable and low-income household. The balance between the tenures within the unitary system is provided by household demand operating on a social market mechanism with non-state landlords benefitting from the process.

Harloe (1995) had predicted that the social housing sector in the UK would become residualised in the longer-term, providing accommodation for poorer households

who could not be provided for by the market. Scanlon et al. (2015) indicated 20 years later, that the social housing sector was housing many low-income households. Czische (2009) claims that a residualised social housing sector is one that is for vulnerable households reliant on state benefits. She identified England as having the only purely residual social housing sector in her research comparing social housing provision in six European countries. Out of the other countries in the study, Finland and Italy, have generalist social housing sectors, and France and Germany were classed as having a mixed social housing sector.

Both the Coalition (2010) and the Conservative (2015) Governments focused on the promotion of homeownership in their housing policies and reduced spending on social rented housing. The funding that was made available for the provision of social rented housing, let at social and affordable rents, was by a central HCA affordable housing programme and via the planning process (Section 106s) and successive governments since 2010 also encouraged provision via the development of Community Housing (CH) and Community Land Trusts (CLTs). Contextual information about CLTs are relevant to this thesis because one of the SHPs researched is a CLT.

In 2011, the Localism Act was passed. This legislation aimed to 'scale back the state's role in public life and to reduce bureaucratic complexity perceived to hinder people and communities from taking responsibility for their own fate' (Moore, 2014, p. 2). The Coalition Government encouraged community-based housing and the development of development of CLTs. The National Community Land Trust Network (2018) has defined a CLT as 'a form of community-led housing, set up and run by ordinary people to develop and manage homes' as well as 'ensuring that they remain genuinely affordable'. Volunteers and members of the local community were empowered to take forward opportunities to provide affordable housing and respond to the increasing challenges of affordability.

During the period 2010 and 2017, there was a 6-fold increase in CLTs from 36 to 225, which have built over 800 homes with a further 6,000 more in the pipeline (National Community Land Trust Network, 2018). The rise of CLTs has been at a time post-2010 when decision making at a local community level and encouraged voluntary participation in the delivery of local services has been encouraged by government. The government provided funding through the HCA to encourage community groups to be formed by volunteers. These groups would develop into constituted groups and could subsequently own assets and develop affordable housing for their community.

In 2016, a Community Housing Fund (CHF) was established by the Government to provide £60 million a year for five years to fund new housing developments by CLTs. Wainwright (2017), highlighted how CLTs are viewed by political parties, 'for Labour, they represent bottom-up communitarianism; for the Tories, they are self-help and the "big society" in action; for the Lib Dems they embody the great liberal quest for land reform.' In 2010, the Government drove forward the Big Society agenda of empowering citizens, opening the public sector services to be delivered by the private sector or other parties, and encouraging active participation by citizens in their community through volunteering (DCLG, 2011). Only a limited number of properties are provided through CLTs and they have part of the governments housing policy to increase supply.

A review of the government's housing policy took place following the election of Theresa May as Prime Minister by the Conservative Party in July 2016. The outcome from the review process was an increase in funding for the development of social housing. This included some rented housing being provided at social rent levels as well as some at affordable rent levels. In the financial year 2016/17, it was reported that out of 217,000 new homes delivered in England, 2.5% or 5,425 were for rent at social rent levels (Inside Housing, 2018b). Out of this figure, less than 1,000 were

attracting public subsidy (National Housing Federation, 2018). This figure indicates that SHPs provided the funding for over 80% of the rented housing that was provided at a social rent level and that funding for this type of housing from central government was only a small part of the programme.

The difference in the way housing policy has been run in England and Scotland can be seen in the approach to the issue of affordability and providing for new homes at a subsidised level of rent that is affordable. In England, it has been suggested that 240,000 'additional homes will be required each year to meet newly arising demand and need' during the period 2011-31 (Holmans, 2013, p. 21). The number of new homes needed a year for the social housing sector is 145,000 with 90,000 for social rent, 30,000 for affordable intermediate rent, and 25,000 for new shared ownership' (Inside Housing, 2018b). The government definition of intermediate housing can 'include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing' (Ministry of Housing, Communities and Local Government, 2012).

To deliver the suggested annual figure of 90,000 homes for social rent in England, at the reported rate of delivery in 2016/2017 (5,425) would require an increase in the rate of building of up to sixteen times that of the actual number of houses delivered. Because the government funds less than 20% of the current delivery of homes for social rent, an increase in the rate of building this type of housing would require a substantial investment of finance by SHPs or the government through a programme of intervention as in Scotland

Tsenkova and French (2011) highlight the growing importance of the issue of affordability. They state 'affordability of housing remains the fastest growing and most pervasive housing challenge in Europe and North America' (p. 27). In England there are two types of rented accommodation in the social housing sector, social and

affordable. Both types have rents that are under the market cost for rented housing. Rents for social housing had historically been 'set at around 50% of market rents' (House of Commons, 2018, p. 3).

In 2011, the concept of affordable rent was introduced. The policy was described in an article in *Inside Housing* (2018a) which stated that the rents increased 'on new rental homes to up to 80% of the market rate' and the article also highlighted that the rent charged for existing houses that were owned and managed by SHPs could be increased to the 80% level once 'they became empty'. As properties on which a social rent was charged at 50% of the market rate became empty, they were subsequently relet to new tenants at the higher affordable rent of 80%.

Between 2012 and 2018, 111,570 homes were converted from social to affordable rent levels (DCLG, 2018). Shelter (2019) take the view that this process reduces the real number of homes for rent that are really affordable. Preece et al. (2019) claim that the replacement of the traditional social housing rent to the affordable level has added to the problem of affordability in the country and has they question if the higher rents are too expensive. Shelter (2019) have argued that affordable rent levels are out of the reach of a large number of people who are eligible for social housing.

In 2017, 'on average, full-time workers could expect to pay around 7.8 times their annual workplace-based earnings on purchasing a home in England and Wales' (ONS, 2018, p. 2). In England there are local differences according to geographical location. For example, Kensington and Chelsea was 'the least affordable local authority in 2017, with median house prices being 40.7 times median workplace-based annual earnings'. In contrast 'Copeland, in the North West of England, was the most affordable local authority in England and Wales in 2017, with median



house prices being 2.7 times median workplace-based annual earnings' (ONS, 2018, p. 2).

In comparison, in 1997, the average cost of purchasing a property was 3.6 times the average wage, and between 1997 and 2016, average property prices increased by 259%, whereas the average wage only increased by 68% (ONS, 2017d). This ratio only gives details about one part of the housing sector and affordability. A ratio that is more representative of housing costs across different tenures is the Housing Cost to Income Ratio (HCIR), which linked the cost of housing to an individual or family against their income level. This considers the total income within a household against the total costs of housing as opposed to the more simplistic approach of taking the average house purchase prices in an area and comparing them to local average wage levels.

#### 2.4.2 Devolution

Devolution has had an impact on the evolution of housing systems in England, Scotland, Wales, and Northern Ireland. Housing is a responsibility of the new devolved administrations in those countries, and housing legislation has been passed in each country. This has resulted in differences in the housing systems in each country. This research features SHPs from England and Scotland. Contextual information about the housing systems that have evolved in these countries helps to provide an understanding about the environments in which they operate.

Wilcox et al. (2017) assert that although different housing systems have evolved since devolution in each country there are still common areas of challenge such as demand, supply, affordability, homelessness and Welfare Reform. Access to comparable data between the countries to analyse some of these issues has become a problem. The position prior to devolution where there was uniformity of data categories no longer applies. An example is a difference in the classification of urban and rural areas. Before devolution, there would be one system of categorisation through which comparable data across the two countries could be easily obtained. Post devolution, there are two different categorisation systems in place which makes direct comparison of data more complicated. Data comparison could still be undertaken but not on a like for like basis.

In 1997, the 'New' Labour Government passed primary legislation that enabled referendums to be undertaken in Scotland, Wales, and Northern Ireland for the proposed devolution of power from the Westminster Parliament to their assemblies. The result of the referendums held in each country was positive, and subsequently, the UK government 'passed three devolution Acts: the Scotland Act 1998; the Northern Ireland Act 1998; and the Government of Wales Act 1998' (Government, 2013b, p. 1).

These pieces of legislation established a Parliament in Scotland and assemblies in Wales and Northern Ireland to which specific powers were devolved from Westminster. The UK government funds the devolved administrations. There is no devolved parliament just for England as the Westminster administration fulfils this role. The political dynamics that have evolved between the UK government and the devolved administrations during the period of austerity have continued to impact on social housing in the four home countries. Examples of where this occurs include the distribution of central funding and reform of the welfare system by the UK government.

Scotland became unified with England in 1707 under one parliament in Westminster. Following the implementation of devolution, the Scottish Parliament was established in 1999. After more than a decade, the Scottish Government held a referendum in 2014 on independence from England which was rejected. Further powers were granted to the Scottish Parliament in 2016 when the UK parliament passed the Scotland Act. This package incorporated some social security and welfare powers. These included the ability to create new benefits, top-up reserved benefits and vary the housing element of Universal Credit (UC) for rented accommodation as well as vary how UC is paid to customers (Berry and Wane, 2016).

In Scotland, the Scottish Governments since 2011 have stated that ‘the supply of new affordable housing remains a priority’ (Powell et al., 2015, p. IV). The SNP Government elected in 2011 committed public funding for the delivery of 30,000 houses, of which 20,000 would be available for social rent. In 2016, when the government was re-elected, they were committed to the delivery of 50,000 affordable homes with 35,000 available for social rent (Scottish Government, 2018). Social rented housing in Scotland has one level of rent, unlike England, where it is split into two levels, social rent, and affordable rent.

To provide for individuals and families who could not access social rented housing and could still not afford to buy, the Scottish Government introduced a funding programme to encourage a form of rented accommodation called Mid-Market Rent (MMRe). The MMRe programme has delivered 'between 3,000 and 4,000 units over 21 Scottish local authority areas' (CIH / Wheatley Group, 2017, p. 3). There are eligibility rules for those applying to qualify for housing under the scheme. These include having to be in employment and having a level of income within the set criteria limits. This programme has been targeted at helping people with specific household incomes who would have difficulties accessing either social rented or owner-occupied housing

Gibb (2004) stated that Scotland has a 'tradition of independence in housing policy' (p. 6) from the rest of the UK. He argues that this existed before devolution where the country 'had its legislation, and a powerful national housing agency, with funding, regulatory and additional powers' (p. 3). In the two decades following devolution 'there is a high level of political and policy support for social housing' (Wheatley Group, 2016, p. 1). The main differences in social housing between Scotland and England are identified in Table 2.4.2.1. The author has adapted this table by including some of the original table content only.

*Exploring the survival strategies of small Social Housing Providers (SHPs) in a competitive age from a Critical Realist (CR) perspective*

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Area/Issue	Scotland	England
Rent cut	1% rent cut imposed by central Government for the next four years. No rent cuts in Scotland – housing associations are free to set rents with no central government rent controls or caps, and Scottish Ministers have confirmed that this will continue to be the case.	1% rent cut imposed by central Government for the next four years.
Right to Buy	Abolished in Scotland	Being extended to housing associations.
Pay to Stay	No pay to stay requirement	Tenants on higher incomes in England will be required to pay market rate, or near market rate, rents
UC	Power is devolved to the Scottish Government to continue payment of Housing Benefit (HB) straight to social landlords – mitigating the impact of UC	Being rolled out and will include HB. Introduces the risk of individuals paying their rent for the first time and consequent risk of an increase in arrears and bad debts
Grant support for new build	New build grant levels significantly higher than England (benchmark £70,000 per unit) – with ongoing cross-party support for new affordable housing, e.g., SNP policy commitment to 50,000 new affordable homes 2016-21 if re-elected.	Social housing not supported. S106 planning requirements for social housing being scrapped – reduced pipeline of schemes for social landlords.
Bedroom Tax	Bedroom tax effectively abolished in Scotland through Scottish Government subsidy, with devolution proposals likely to	Applies in full – reduces HB entitlement and increases payment/income risks to housing associations

	formalise this	
Regulatory Context	A different regulator – the Scottish Housing Regulator, which is close to the smaller number of HAs and "has demonstrated a track record of intervening to support failing housing associations, whether through supervision, mergers, or arranging for additional grant" (S and P, June 2015). No deregulation measures being proposed, so Regulator retains the power to appoint administrator.	RSH as regulator, risk-based regulation with proposal for "deep dives" on selected providers.  Powers to appoint administrator being removed and ceded to Courts
Diversification Model	More traditional, low-risk business model based on government-backed revenue streams; minimal reliance on commercial income such as build for sale, or exposure to the care sector.	Move to higher risk business areas such as build for-sale housing and other property development activity
Legislation	Different legislation on Homelessness, Private Sector Housing, Housing Strategy, Health/Social Care Integration	Different legislation on Homelessness, Private Housing, Housing Strategy, Health/Care Integration

Table 2.4.2.1 – The differences between the social housing systems in Scotland and England

Source: Adapted from Wheatley Group (2016, p. 3)

The increasing divergence of the social housing sector in Scotland from England since devolution is reflective of the political differences between the respective governments and highlights that 'an important element of devolution is choosing not to follow the UK or English policy development' (Gibb, 2014, p. 36). The Scottish Government has chosen not to follow most UK housing policies but has

taken an approach to protect social rented housing as a tenure, mitigate the impact of the Welfare Reform programme on tenants of social housing, as well as putting less emphasis on the commercialisation of SHPs activities (Wheatley Group, 2016).

### 2.4.3 Demographics: An Ageing Population

In the UK, the demographics of an ageing population is an issue that impacts on the provision of services, and planning for the use of public resources. The projections of an increasing elderly population presents challenges for policymakers as they plan resources for the health, social care, and welfare systems. The Government have recognised that an increasing elderly population will have an 'effect on the total amount of ill-health and disability in the population' which 'will result in a major shift in the allocation of resources and the configuration of services' of which 'health and care' are key areas' (Government Office for Science, 2016, p. 26). Table 2.6.1 shows and projects the distribution of the population by age for the period 1975 – 2045.

Year	UK Population	0 to 15 years (%)	16 to 64 years (%)	65 years and over (%)
1975	56,226,000	24.9	61.0	14.1
1985	56,554,000	20.7	64.1	15.2
1995	58,025,000	20.7	63.4	15.8
2005	60,413,000	19.3	64.7	15.9
2015	65,110,000	18.8	63.3	17.8
2025	69,444,000	18.9	60.9	20.2
2035	73,044,000	18.1	58.3	23.6
2045	76,055,000	17.7	57.8	24.6

Table 2.4.3.1 - Age distribution of the UK population, 1975 to 2045 (projected)

Source: ONS (2017c)

Table 2.4.3.1 illustrates the population aged 65 and over as a proportion of the overall population has increased from 14.1% in 1975 to 17.8% in 2015. This is projected to increase to 24.6% by 2045. The overall population is set to rise to increase by 10,945,000 between 2015-2045, and by 2045 it is forecasted there will



be a total of 18,709,530 people in the UK who are aged 65 or over. This can be compared to 11,589,580 in 2015 and 7,927,866 in 1975.

The life expectancy of the population is also increasing and Table 2.6.2 illustrates this in the UK during the 20<sup>th</sup> and 21<sup>st</sup> centuries.

Year	Life Expectancy – Male (yrs.)	Life Expectancy – Female (Yrs.)
1901	45	49
1951	66	70
2010	78	82
2016	79	83

Table 2.4.3.2 – Life expectancy rates in the UK 1901 - 2016

Source: ONS (2017c), Parliament (2016)

Longevity of life has increased for both males and females since 1901. Along with this increase in life expectancy is the reality that a proportion of this time will be spent living with health conditions. The average time a female is expected to live with bad health is 19 years and 16 years for a male (ONS, 2016). This has implications for the health and social care systems, which must deal with 'increasing demand from older people and insufficient funding' (Guardian, 2016). The increase in an ageing population will have an impact on public services, especially health and social care. The impact will be in the shape of higher demand for these services, which will require more resources and will cost more. Finding the extra finances to pay for the provision of services to meet the increased demand has vexed policymakers for the last 30 years.

The Government has taken steps to meet the challenges of an ageing population. These have included abolishing the state retirement age, removing the cap on when a person is expected to stop working and increasing the age when the state

retirement pension can be accessed. These measures have been put in place to reduce the financial burden on the state and free up money for other services. The government has also introduced compulsory workplace pensions for every person in paid employment to try and increase the amount of finance that individuals save for their retirement.

The challenges that an ageing population presents to the provision of health and social care services requires joint working and integration between these two areas. In Scotland, the lack of progress in the integration of services between health and social care persuaded the Scottish Government to legislate so that the integration became a statutory process through the Public Bodies (Joint Working) Act 2014. This legislation requires that health and social care services are integrated through new public organisations that control resourcing, planning, and decision making through the governance of the process. The integration of health and social care services 'was predicted to result in potential budget efficiencies of between £138 million and £157 million because of reducing delayed discharges, unplanned admissions to hospital, variations between areas, and inefficiencies' (Scottish Parliament, 2016, p. 1).

The position in England contrasts to Scotland, the integration between health and social care is still voluntary between these organisations, but it is heavily encouraged by policymakers who have a vision that the integration will be in place by 2020. Progress towards achieving this goal was found by inspectors to be 'slower and less successful than envisaged' (National Audit Office, 2017, p. 8). The financial savings that had been envisaged were expected to be made by the reduction in emergency admissions to the hospital. In 2015-16, the number of emergency admissions to the hospital increased by 87,000 against a planned reduction of 106,000, and 'days lost to delayed transfers of care increased by 185,000, against a planned reduction of 293,000' (National Audit Office, 2017, p. 8). The approaches in both countries show

how partnership and collaborative working can be required through a formal legislative process and encouraged through an informal process. Social housing is not formally identified as a partner in the integration process, but it is an essential element in enabling health and social care to integrate their services. SHPs can provide specialist accommodation and services to help health and social care with the discharge of elderly and other vulnerable people from the hospital. This could be to help those who have had their medical needs seen to but cannot return to their home because of the unsuitability of the accommodation or lack of support.

## 2.5 Conclusions

A relevant thread that runs through this thesis is the ideological conflict between the free-market approach to political, economic, and social development against the interventionist approach, which seeks to mitigate the adverse effects of free-market capitalism through the state by mediation, regulation, and control.

The ideology of neoliberalism that was behind the radical programme of political reform implemented by the Conservative Government elected in 1979 was examined together with NPM, to assess the impact that it has had on changing the landscape for social housing. The landscape has become increasingly competitive in the last 40 years. Since the 1980s, the role of the state in the direct provision of social housing has reduced and there has been an increase in the number of SHPs operating as independent businesses regulated by the state. As well as negotiating a competitive operational environment, SHPs face a number of other challenges in Britain in the 21<sup>st</sup> century and these have also been reviewed.

The next chapter discusses the philosophical and theoretical considerations of the study.

## CHAPTER THREE:

### PHILOSOPHICAL AND THEORETICAL CONSIDERATIONS

#### 3.1 Introduction

This part of the thesis explores the philosophical approach to the study, which is CR. Firstly, the role of philosophy, the relationship to research and realism in housing research are discussed. The chapter then compares the social constructionist and the CR philosophical approaches. The adoption of the CR philosophical approach is then justified. A summary of CR, its stratified ontology, and the terminology that is used by this philosophy is provided. Finally, a typology of strategic responses that SHPs may adopt to help them meet their operational challenges is presented with each type being assessed and subsequently applied to the research data.

### 3.2 The Role of Research

Research has been defined as 'any form of disciplined enquiry that aims to contribute to a body of knowledge of theory' (ESRC, 2007, p. 7) and by Mertens (2005) as an investigation or enquiry into a subject. This research could be an inquiry into the natural world or into the social world. The research in this thesis is exploring the social world. New (2007) identified that the researcher exploring the social world should be clear about their philosophical position as well as the ontology that they use. This chapter identifies the philosophical approach used in the research and ontology of that philosophy.

### 3.3 Knowledge and Philosophy

Before the time of Plato, knowledge has been studied by philosophers seeking to gain an understanding of the world. Knowledge is 'what is known,' and the body of knowledge develops over time as new information, research findings, and new knowledge are added. Knight and Turnbull (2008) suggest that there are relationships between knowledge and historical timescales as well as social, political, and cultural contexts. Furthermore, that these relationships impact upon the use and development of knowledge.

The study of knowledge is called epistemology which comes from the Greek 'ἐπιστήμη' (knowledge), and epistemologists look at the origin, nature, scope, and limits of knowledge (Crotty, 2003; Grix, 2004). Together with epistemology, in philosophy, the two essential concepts of ontology and axiology are used. Ontology which comes from the Greek 'ὄντο' (to be) describes the nature of reality (Grix, 2004) and axiology which comes from the Greek 'ἀξία' (value or worth) refers to the study of values and beliefs.

Philosophers, academics, and researchers have used these core concepts to adopt different philosophical positions concerning knowledge and reality. These philosophical positions range between two overall approaches positivism and subjectivism. The three philosophical concepts are shown in Figure 3.3.1 as arrows that are presented along a continuum between the positivist and subjectivist positions.

*Exploring the survival strategies of small Social Housing Providers (SHPs) in a competitive age  
from a Critical Realist (CR) perspective*

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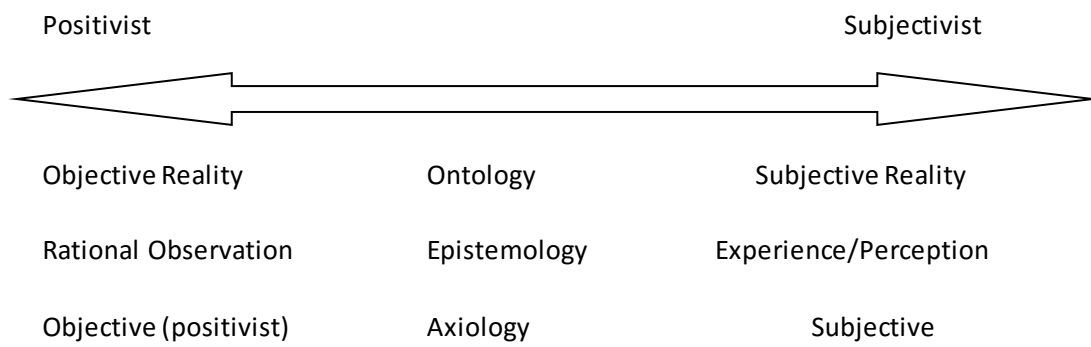


Figure 3.3.1 – Three philosophical concepts

Source: Adapted from Dawood and Underwood (2010)



### 3.4 Philosophical Approaches

Bryman (2004) asserts that there are different views about the scope, range, ordering, and labelling of philosophical approaches. There are two main approaches underpinning philosophy, positivism and subjectivism. Holden and Lynch (2004) have described these two approaches as 'polar opposites' on a continuum 'with varying philosophical positions aligned between them' (p. 4). Kulatunga et al. (2008) claim that positivism acknowledges the objective reality of objects and events independent of the individual, and that subjectivism is where reality is perceived by the individual.

Crotty (2003) indicates that the positivist understands the world by rational, systematic and empirically based processes but the subjectivist understands the world through the perception of the individuals who experience them, where 'meaning is not discovered but constructed' (p. 9). Positivism identifies that through observing phenomena, theories can be drawn up and predictions made about the world. This approach has been criticised for being a closed process which views causality as patterns of regularity between events or variables.

The development of knowledge in Europe has historically been driven by the positivist tradition with the subjectivist and realist approaches emerging later. Crotty (2003) describes Positivism as 'the march of science' (p. 18), which provided empirically-based accurate knowledge about the world during the enlightenment (14<sup>th</sup> to the 18<sup>th</sup> centuries), replacing the belief-based understanding of the middle ages. The emergence of subjectivism and the sociology of knowledge in the 19th and 20th centuries is providing a balance to positivism to understand reality through the meanings constructed by people as they interpret the world and awareness of external objects assigns meaning rather than their existence (Crotty, 2003).

Commentators have advanced theoretical frameworks that have presented the relationship between positivism and subjectivism. Burrell and Morgan (1979) developed the Subjective-Objective Dimension. Evely et al. (2008) advanced the Positivist Subjectivist Continuum (see Table 3.4.1.1) and Saunders et al. (2009) proposed the Research Onion. The Subjective-Objective Dimension and Positivist Subjectivist Continuum frameworks are linear with positivism at one end of the line and subjectivism at the other end. Saunders et al. (2009) illustrate the relationship in a circular model with positivism at the top of the circle and subjectivism, which they label as pragmatism, at the bottom of the circle. Holden and Lynch (2004) report that the labelling that is used for the philosophical approaches of positivism and subjectivism in these frameworks can be different.

Philosophical Approach	Positivism	Realism		Subjectivism
	Positivism	Structural Realism	Critical Realism	Social Constructionism
Ontological Assumption	Reality as a concrete structure	Reality as a concrete process	Reality as an interplay between a concrete structure and influenced by perception	Reality as a social construction
Methodology Type	Quantitative / Empirical	Quantitative and Qualitative	Quantitative and Qualitative	Qualitative
Data Collection	Experiments / Surveys	Interactive interviews	Interactive interviews	Interviews / participant observation
Potential Interpretation	Generalization, inductive and deductively valid arguments Hypothetico-deductivist mode	Generalization, although does not allow contingent generalizations to be treated as necessary causal mechanism, hypothetico-deductivist mode	Abstraction and retroduction, Generalization, although it does not allow contingent generalizations to be treated as necessary causal mechanisms. hypothetic deductive mode	No Generalization as there can be no universal truth

Example of Academic Housing Research	Study of Non- profit housing, Kemeny et al. (2005)	Theory of Housing provision, Ball and Harloe (1992)	Explaining Homelessness, Fitzpatrick S, (2005)	Analysis of Housing Management – Franklin and Clapham (1997)
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Table 3.4.1 – The dimensions of three underlying philosophical approaches

Adapted from Evely et al. (2008)

Table 3.4.1 presents the dimensions of three underlying philosophical approaches looking at positivism, subjectivism, and realism. It has been adapted by focusing on the three philosophical approaches, taking out the characteristics in the first column of the original, and adding a column with an example of academic housing research for each approach. Identified in the table are ontological assumptions, methodological type, data collection methods, potential ways of interpretation, and an example for each one from academic housing research. Highlighted in the table are some of the differences between the philosophical approaches. Evely et al. (2008), state that these are 'differences in what represents adequate knowledge, and different research strategies and methods used' (p. 4).

The realist approach occupies the middle ground on the Positivist Subjectivist Continuum between these two philosophical positions. Originating from the works of Plato and Aristotle in Ancient Greece, the philosophy of realism has had a long history of development. Philosophers such as Comenius, Descartes, Spinoza, Locke, Kant, and James have influenced the development of realism. Realism has been defined as a 'philosophical doctrine which asserts the objective existence of universal concepts' and 'which defends that anything perceived by the senses has an independent existence of the thing perceived' (Didactic Encyclopaedia, 2015). Saunders et al. (2003), note that the realist ontological perspective considers that there is a real-world in existence that is independent from the experiences of the individual and that it acknowledges both the positivist and subjectivist epistemological positions.

Putnam (1999), has identified that the realist approach is wide-ranging, covering a number of positions and that there is not a single point of view. He has also said that the realist approach has also been criticised from a subjectivist standpoint for rejecting multiple realities of the world and the different perceptions that individuals

have of the world. Mulaik (2010) identified that it criticises the focus that realism puts on causality as a concept in terms of their view on causal mechanisms.

In Table 3.4.1, two philosophical positions are identified as realist: structural realism and CR. Chakravarty (2004), claims that structural realism combines beliefs in the positivist approaches of scientific theory that describe the world of physical objects and recognises the social world as being subject to continual change. Yeung (1997), advises that like structural realism, CR acknowledges the existence of a world of physical objects, but it also acknowledges the critical role that human perception plays.

### 3.4.1 Realism in Housing Research

Research in housing studies interfaces with different discipline areas such as political science, geography, social sciences, economics, environment, and building technology. This is because it can require a combination of facts from these different discipline areas to explain phenomena about an aspect of housing that is being researched. Basset and Short (1980), identified four types of approach within housing research, Ecological, Neo-classical, Institutional, and Marxist.

The ecological approach was defined as being linked to the broader field of human ecology, and this was exemplified by the work of Park et al. (1925), who studied spatial patterns of residential structure in urban areas. The Neo-classical approach was defined as being linked to the wider field of neo-classical economics, and this was exemplified by the work of Alonso (1964), who researched utility maximisation regarding the use of land and consumer choice. The Institutional approach was defined as being linked to the wider field of Weberian sociology, and this was exemplified by the work of Pahl (1975), who looked at housing managers as being gatekeepers to allowing access to housing. The Marxist approach was linked to the wider field of Marxism and exemplified through the work of Harvey (1973), who looked at housing as a commodity and Castells (1977), who looked at the reproduction of labour power. These two texts were influential in bringing a new perspective into the analysis of problems within society.

In 1872, Engels wrote about housing within the context of a class struggle. This class struggle was about capitalist landlords making profits through the renting of property to the proletarian working classes in urban areas. Lawson (2001) declared that challenges to the dominance of social theories, in the late 1960s and 1970s manifested themselves in a more critical approach being taken by housing and urban social researchers to understand problems in society such as social inequality and

conflict. Basset and Short (1980), identify that during this time, housing studies began to emerge as an academic discipline. They say that it has evolved from the traditional perspective of being part of other academic disciplines such as sociology, urban, and political studies. Housing has historically been written about within the context of social relations, political issues, environmental, and economic conditions.

Realist researchers have examined the complex relationships between different actors and structures as well as between structures within housing systems. According to Lawson (2009), realist housing researchers argue 'that housing is not only subject to commodification but vulnerable to shifting circuits of capital, changing modes of social regulation and crises prone regimes of capital accumulation' (p. 1). Researchers taking a realist approach, are seeking to explore the dynamics and effects of continual change within the complex relationships that exist within housing systems.

During the 1980s and 1990s, several academic studies that examined the development of housing systems in Britain and other countries were undertaken (Ball 1983, 1998; Ball, Harloe and Martens, 1988; Ambrose 1991, 1994). Ball developed his model 'The Structure of Housing Provision' (TSHP), which explored the production, exchange, and commodification of housing in capitalist countries. He described the TSHP as 'a historically given process of providing and reproducing the physical entity, housing, focusing on the social agents essential to the process and the relations between them' (Ball, 1986).

Ball (1988), took the view that the academic studies that focused on the distribution of state subsidies to different types of tenure did not explain the whole housing system. He focused on the production and consumption of housing, not just as a physical process, but as a social one that is monopolised by the vested economic interests (Gore and Nicholson, 1991). Ball (1998), included TSHP as part of an



institutional analysis approach that assessed the influences of economics and power over time. During the 1980s, when TSHP was developed, a consumption-oriented approach to housing was dominant within the political and economic environment. The approach began to consider other social relations between social agents involved within the process who had previously been neglected.

Ball (1986) states that the identification of social agents involved in the 'production, allocation, consumption, and reproduction relations of housing' (p. 160) is important in analysing the whole housing system. In his theory of structuration, Giddens (1984) identified that structures have rules and procedures that shape the actions of a social agent who subsequently reproduces the structure. TSHP brings together an approach that explores the role of agents and their relations to the structures within those housing systems (Ball and Harloe, 1992).

In the 1990s, Ambrose (1991) developed the chain of provision framework, which examined the roles of the different agents who were engaged in the housing system. Ambrose (1994), also developed a model that illustrated the shift in power in the provision of housing from the state to the market. Lawson (2009,) states that the state sector is characterised as being 'democratic, responsive to need and allocating on this basis', but the market is 'undemocratic, responsive to effective demand and allocating based on capacity to pay' (p. 6).

There has been interplay between state intervention and the forces of the free market in the provision of housing during the late 19th, 20th, and 21st centuries. Different theories have been advanced by researchers to understand these changes to housing systems. Harloe (1995), developed a theory of convergence that identified different phases of mass and residual housing provision, which were linked to changes in capitalism in the 20<sup>th</sup> century. Kemeny (1995), developed a theory of divergence that examined the role of the state in intervening in rental markets. As

well as the relationship between the state and the market, other structural aspects and factors contribute to the development of housing systems such as the availability of land and finance.

According to Lawson (2009), when trying to research those factors, it can be difficult to 'isolate, observe or measure' them (p. 10). Furthermore, she asserts that the philosophy of CR can help do this by providing 'an ontological theory for abstracting causal mechanisms that can emerge from the realm of dominant ideas, material resources, and social relations, which are contended to underlie forms of housing provision' (p. 10). The application of CR to aspects of the housing system can illuminate the specific mechanisms at work and it offers to explore beneath the surface. This philosophy has been crucial because it enabled the research to consider the context relating to each SHP to understand what has caused certain things to happen and under what circumstances have SHPs undertaken a specific course of action. Although SHPs are facing similar challenges within their operational environment the specific range of factors relating to each organisation will be different. The CR philosophical approach helps to separate and identify these factors.

### 3.4.2 Housing Research: CR vs Social Constructionism

The discipline of housing studies, Jacobs et al. (2017) suggest, started to develop during the latter part of the 20th century when positivist and empirical approaches that used an evidence-based policy analysis approach were dominant. Somerville and Bengtson (2002) claim that in the last 20 years, more theoretically based approaches have been employed by housing researchers, and social constructionism has become dominant within housing studies. Jacobs et al. (2017) view social constructionism as a broad paradigm within which in research with different emphasis can be accommodated.

Clapham (2018) has claimed that the traditional approach of the housing researcher has been challenged in recent years because of the change that has occurred in society. The complex nature of some of the housing issues facing researchers in the 21<sup>st</sup> century has required the employment of a range of methodological and philosophical approaches. Gibb and Marsh (2019) highlighted this when they wrote a paper on the use of a systems thinking approach which provides the researcher with 'an array of useful concepts, mental models and modes of thinking that can inform and help structure housing policy and strategy development' (p. 1).

Social constructionism has a long research tradition within the social sciences and encompasses different perspectives, including discourse analysis, sociological, and symbolic interactive approaches. Jacobs et al. (2017) state that the range of perspectives employed by housing researchers increased and this has 'extended' the understanding beyond 'the confines of the 'state versus market narrative to cover areas generally perceived to be within the domain of cultural geography, ethnography, and social anthropology' (p. 3). Fopp (2008) has suggested that housing researchers employ different approaches in their work because they want to gain a greater understanding of the problems being investigated. This greater

understanding involves an exploration of the causes behind these problems and the experiences of people who face them.

Jacobs and Manzi (2000), state that the social constructionist epistemology views the experience that an individual has as 'an active process of interpretation rather than a passive material apprehension of an external physical world' (p. 36). King (2004), points out that social constructionism has been criticised for upholding a relativist view of knowledge. Woolgar and Pawluch (1985), labelled social constructionism as 'ontological gerrymandering' (p. 216) where the researcher manipulates the boundaries between perception and what is real. Jacobs et al. (2017), state that social constructionism 'denies the existence of an objective material world' (p. 4).

However, Collin (1997), asserts that social constructionists argue that 'their perception of the material world is affected by the way we think and talk about it, by our consensus about its nature, by the way, we explain it to each other, and by the concepts we use to grasp it' (pp. 2-3). Cruikshank (2011) views social constructionism as 'a broad tradition' and claims that social constructionists take 'a negative approach based on scepticism' where knowledge claims are 'constructions of reality that are imbued with power' (p. 11).

The view that everything is a social construct has been challenged because of its 'subjective nature' which restricts engagement in research 'with the possibility of gathering evidence about the real world' (Taylor, 2018c). Jacobs and Manzi (2000), have adopted a social constructionist position which views reality as a social construct but also recognises to a limited extent, the idea of an objective material reality. King (2004), labelled this position as 'weak' social constructionism compared to a 'strong' more radical version. Taylor (2018c), identified that the strong form of social constructionism 'can be critiqued' for ignoring aspects of the objective world that cannot be explained as social constructs such as 'a volcano exploding' (p. 3).

Fopp (2008), stated that the weak position was more meaningful to housing research because 'some objects can be socially constructed and others not' (p. 31).

Somerville (1994), alleges that to challenge the increasing dominance of the strong version of social constructionism that was permeating housing studies in the late 20th and early 21st centuries, realist approaches were promoted by housing academics. Lawson (2009), states that in the last 20 years, researchers 'have had to confront a plurality of influential factors or causes which have generated differences in housing systems' and 'are not easy to isolate, observe or measure' (p. 10). They have looked to CR as a philosophical approach that helps researchers to understand problems by exploring their causes by investigating the structures and mechanisms that lie beneath the phenomena that they are studying. Both a weak social constructionist and a CR approach were considered for the study. CR was chosen because it was the only one that offered 'a way for the researcher to engage fully in exploring the real world and the social world' (Taylor, 2018c, p. 5).

### 3.5 Adopting a CR Approach

It is claimed by Bhaskar (1998c), that knowledge of the social world is a product of the social, historical, and political conditions in which it operates. The existence of an objective material world is acknowledged by the researcher, as well as a socially constructed world in which individuals co-exist with each other to forming bonds and relationships from which structures in society develop. Lawson (2002), states that these structures differ in form, rules, and processes which govern how they operate as well as their interaction with 'actors with agency' (p. 2).

The nature of structure impacts on the agency of actors and vice versa with new aspects, activities, events, and change emerging from these interactions. The complexities that influence these changes are driven and caused by mechanisms that lie beneath the surface. Lawson (2001), asserts that CR provides 'an ontological theory for abstracting causal mechanisms' (p. 10) that can help with the development of an understanding of these emerging change elements. CR offered the research an approach to enable the subject matter to be explored using this ontological theory.

### 3.5.1 CR

CR has evolved from the work of Bhaskar (1975, 1989, 1991, 1998a, 1998b, 1998c) and has developed as a philosophical approach in the late 20th and early 21st centuries. Prominent academics across a number of disciplines have contributed to the development of this philosophy such as Collier (1994) in the field of philosophy, Archer (1995, 1996, 2000, 2003, and 2007) and Sayer (1984, 1992, 2000, and 2010) in the fields of sociology. CR has become increasingly used as a framework for undertaking investigations in different discipline areas including nursing (Dyson and Brown, 2005; Ryan and Porter, 1996; Wainwright, 1997), management (Fleetwood and Ackroyd, 2004), social work (Houston, 2010) and housing research (Lawson, 2001; Fitzpatrick, 2005).

In CR, both the natural world and the social worlds are recognised, and these are explored in different ways (Schostak, 2002). The world of the natural is researched using empirically-based methodologies that measure, experiment and analyse, but investigations into the world of the social, cannot apply these approaches in the same way. The social world does not function in the same way as the world of nature. Schostak (2002), states that to investigate and study the social world that is made up of agents who construct / de-construct their reality constantly, methods of measurement have 'to be re-thought for applicability in the social worlds of people' (p. 1). Prout (2005), identifies that the approach should also be conducive to the heterogeneous nature of social relations within society. Bhaskar (1989) takes the view that from a realist ontological perspective, the complexities in social relations within society show both identifiable independence of both people and society as well as their interdependence on each other.

### 3.5.2 Stratified Reality

CR views reality as 'a stratified, open system of emergent entities' (O'Mahoney and Vincent, 2014, p. 6) which means that things can happen that make a difference in the world, but they are related to the environment that they are in or the conditions that surround them. To view how things can happen, CR uses a stratified ontology which divides reality into three differentiated layers (Sayer, 1992, 2000, 2002). These three layers were called domains by Bhaskar (1978), and labelled as the empirical, the actual, and the real. O'Mahoney and Vincent (2014), clarify how the CR approach to ontology differs from the positivist position, which 'equates reality with recordable events' and the social constructionist position which 'collapses ontology to discourse' (p. 9).

Sayer (2000), differentiates the stratified ontology of CR compared to other ontologies, 'which have flat ontologies populated by either the actual or the empirical, or a conflation of the two'(p. 12). In contrast to these other ontologies where only the observable exists, CR has at the level of the real, the structures and objects that are hidden and whose powers can be released to generate events. The three layers within CR show things happening and how they happen. Specific terms are employed to describe these aspects and to relate them to each domain. Table 3.3.2.1 identifies each domain, the aspect associated with it, the specific term assigned and a definition



Domain	Aspect	Term	Term Definition
Empirical	What has happened and was experienced or perceived	Event	Things that happen (Easton, 2010), things that occur, things that are visible and things that are experienced/perceived
Actual	How or what caused the happening to happen	Mechanism	A process in a concrete system that makes it what it is (Bunge, 2004, p 182) Ways of acting of things (Bhaskar, 1978, p 14) Triggers that cause things to happen Central to the philosophy of CR (Brystad and Munkvold, 2011).
Real	Conditions or environment that enable the happening to be triggered	Structure	Sets of internally related objects or practices (Sayer, 1992, p 192)

Table 3.5.2.1 – Ontological levels and defined terms in CR

Source: Author generated

At the level of the real exist social structures (a group of objects) or objects which have causal powers. These powers are released through the activation of mechanisms at the level of the actual that cause events to happen, and the experience of these events is at the level of the empirical (Sayer, 2000). Social structures at the level of the real are hidden, some mechanisms at the level of the actual are hidden, and some are observable, whereas most experiences and the level

of the empirical are observable. Although structures are hidden, at the level of the real, their effects can be seen or interpreted at the level of the empirical.

The language employed by Bhaskar and other CR writers, use different labels can be used to describe the domains and what is within them. An example of this is shown in Table 3.5.2.2.

Domain	Bhaskar	Sayer	Mingers and Wilcocks	Smith and Johnston
Empirical	Experiences	Events	Events	Events (Experienced)
Actual	Events	Mechanisms	Events / Non-Events / Mechanisms	Events / Non-Events
Real	Mechanisms	Structures	Mechanisms / Structures	Mechanisms / Structures

Table 3.5.2.2 – A comparison of labels used by CR researchers

Source: Bhaskar (1975, 1978), Mingers and Wilcocks (2004), Sayer (1992, 2000), Smith and Johnston (2014)

In this thesis, the language and interpretation of the three domains by Sayer (1992, 2000) is adopted. This is so that only one set of terms are usable in relation to a specific domain and for which an understanding has been developed, it provides the research with clarity. This would not be the case if terms were used interchangeably. It was felt, that the terms used by Sayer (1992, 2000), provide an understandable explanation of the linking between the three layers within CR. This is important to the study because the investigation is exploring how specific processes work within social housing from a CR perspective.

There are differences between the three layers about what is visible and what is hidden. At the level of the empirical, events that happen and their effects can be seen. Below the level of direct observation, O'Mahoney and Vincent (2014), identify

that 'deeper levels awaiting discovery' (p. 10) for the CR researcher. Where there is no direct observation at the levels of the actual and the real, the author is looking to move away from the concrete to the abstract in order to theorise about mechanisms at the level of the actual and structures at the level of the real. Figure 3.5.2.1 identifies the three layers, the aspects relating to each level, and the associated terms. The diagram uses a tree to illustrate how each level operates, what can be observed, and what is hidden.

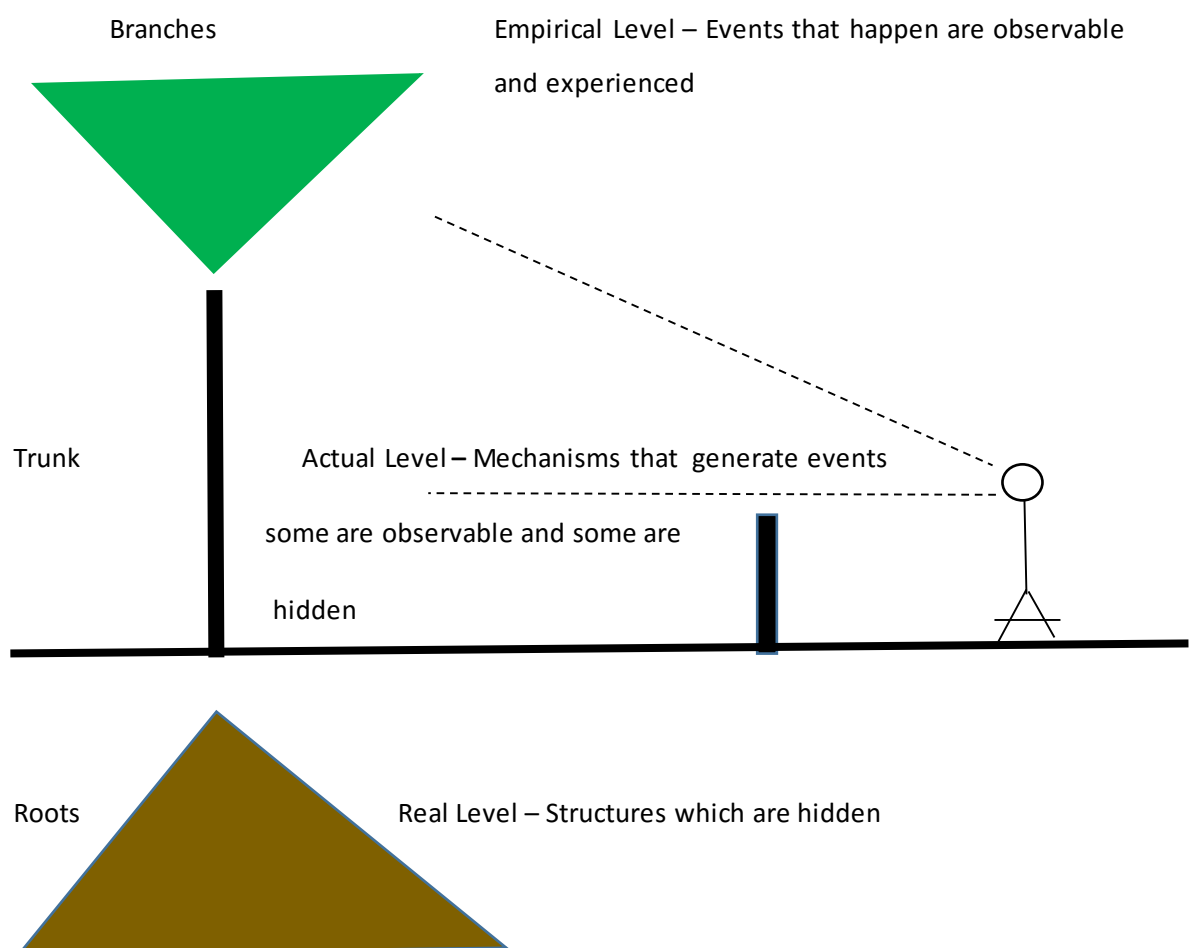


Figure 3.5.2.1 - Three ontological levels in CR

Source: Adapted from Dyson and Brown, 2005

This diagram has been adapted from the original to show that at the level of the actual, an additional line of vision has been put in to show that some causal mechanisms are hidden, and some are observable. In the original, the wall is higher, and the line of sight from the individual is above the wall, which identifies causal mechanisms as hidden. Figure 3.5.2.1 identifies that at the level of the empirical, the branches of the tree, which are events that happen, can be directly observed. At the level of the actual, the middle of the tree trunk can be directly observed, but the lower part of the tree trunk is hidden and cannot be directly observed. Following this, some of the mechanisms that operate at this level and which generate events can be seen whereas others are hidden. At the level of the real, the roots of the tree, which are the structures in which mechanisms operate, are hidden and cannot be directly observed. To illustrate this further, Table 3.5.2.3 identifies two key situations in social housing in relation to each level and their observability.

Level	Social Housing example - Homelessness	Social Housing example - Eviction	Observability
Empirical - Events that happen	Rough Sleeping	Moving out / Bailiffs attending	Directly Observable
Actual - Mechanisms that generate events	Leaving accommodation	Court dates Rent arrears	Directly Observable
	Asked to leave Relationship breakdown	UC late payment	Not observable
Real – structures within which Mechanisms operate	Poverty No job No social structure	Welfare Reform	Not Observable

Table 3.5.2.3 – CR stratified ontology - two social housing examples

Source: Author generated

In Table 3.5.2.3 at the level of the real, are presented the overall structure(s) that relate to the specific social housing example. These are hidden and are not observable. At the level of the actual, the mechanisms that cause events to happen are graded with the ones higher up the list being directly observable and those lower in the list as being not observable. An example would be someone being asked to leave their accommodation could be observable, whereas the process of a relationship breakdown would not be. At the level of the empirical, the effects of the events that have happened are directly observable, a person sleeping rough or the bailiffs attending to an eviction.

The relationship and interaction between the three layers are presented in Figure 3.5.2.2.

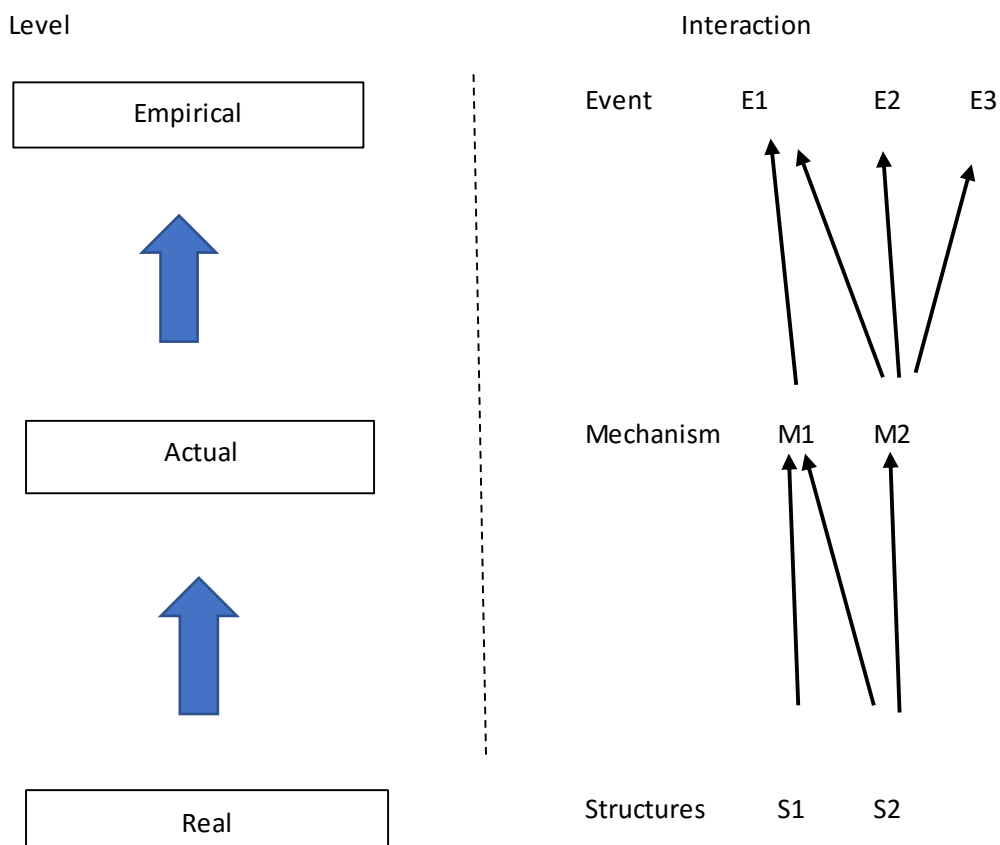


Figure 3.5.2.2 – Relationship and interaction between the three layers

Source: Adapted from Sayer (1992, 2000)

On the left-hand side are identified the three ontological levels and, on the right-hand side, are exemplified different interactions that can occur between the levels. The diagram has been adapted by locating the three layers on the reader's left-hand side next to alongside the diagrammatical representation from Sayer of the interaction between the layers. Arrows show the interaction between the different levels, and these can vary, such as one arrow going from M1 to E1, but three going from M2 to E1, E2, and E3. Figure 3.5.2.2 illustrates that one mechanism can trigger one or three events.

### 3.5.3 Causality and Causal Mechanisms

Research that uses an historical approach to inquire into the social sciences is searching to gain an understanding of why events happen and why they happen in a certain way. In examining the reasons why an event happened, and by trying to understand what caused it to happen, a process of inquiry about the nature of the causation about the event is set in motion.

Causality refers to the 'causal processes, causal interactions, and causal laws' that help the researcher explain and 'understand why certain things happen' (Salmon 1984, p. 132). In the history of philosophical thought 'causality' and 'causation' have been worked on by philosophers, thinkers, and academics through time from Aristotle in Ancient Greece and Thomas Aquinas in the Middle Ages to Descartes, Hobbes, Leibniz, Locke, Newton, Hume, Kant, and Mill in the contemporary era (Hulswith, 2002).

In this rich history, there is a wealth of understanding and a variety of views about 'causality' and 'causation' which have also been influenced by theological beliefs and the development of scientific inquiry. Sayer (2002), states that 'causation has proved a particularly contentious concept in philosophy and several different versions of it form integral parts of competing philosophical positions' (p. 103). A few contemporary academics have tried to reduce the number of approaches to 'causality' as well as the core arguments behind them. Radulescu and Vessey (2008) claimed that there were two different views of causality that have been advanced by academics, the Humean view, which explains causality through patterns and variables as well as the Causal Realist view which considers causality through underlying mechanisms and powers.

Pawson (2008), outlined three models of causality, Secessionist, Configurational, and Generative. The Secessionist Model examines variables to identify causal agents and influences. The Configurational Model views the attributes of cases within a specific area to understand differences in outcomes. The Generative Model acknowledges the role of mechanisms in causality. They are not measurable or visible as variables or attributes and are subject to the interactions of individuals from which outcomes emerge. There is alignment between the causal realist and generative positions. The Generative concept of cause finds out how an event has been generated, how it happened and what conditions or factors enabled it to happen (Harre, 1970; Harre and Madden, 1975; Bhaskar, 1975).

Realist research endeavours to explore and understand how the different powers that objects have cause things to happen and how they do this rather than providing a descriptive explanation of the event, how it was caused, and the effect of this. As well as having causal powers, objects, and relations have liabilities that restrain them from doing things or acting in a certain way. The powers and liabilities that objects and relations can be enacted or may never be enacted. The way in which objects act is referred to in the literature as a mechanism (Sayer, 2002). These are themselves subject to potential change as objects and relations are affected by internal and external influences that can modify their powers and liabilities (Bhaskar, 1975).

In the field of housing this can be exemplified by the following: a house as a physical building can provide shelter, but this can change if the roof is removed or the building is burnt down; a person may lose their employment which will change their ability to pay rent; a person with a drug addiction may change their behaviour to come off drugs.

Causation through the triggering of a mechanism at the level of the actual that releases the powers of a structure (a group of objects) or an object at the level of the



real is relational to the conditions of the specific situation and the impact of other mechanisms. Figure 3.5.3.1 highlights the CR view of causation.

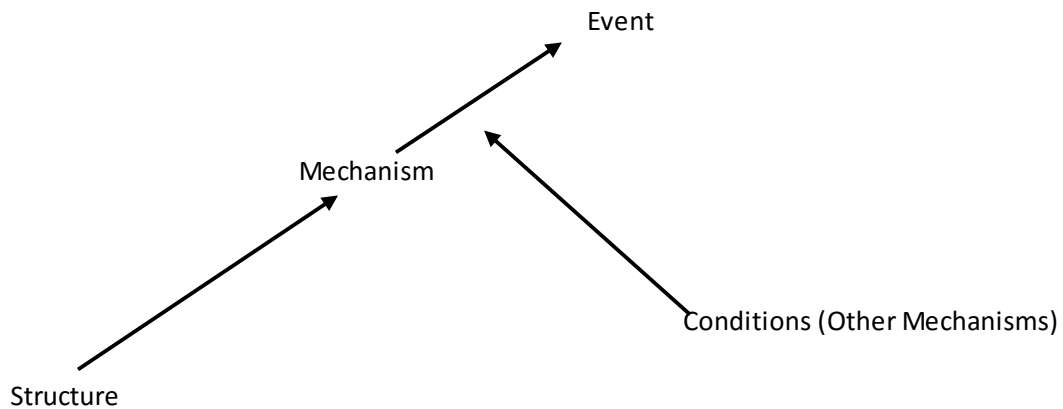


Figure 3.5.3.1 CR view of causation

Source: Adapted from Sayer (2000)

Figure 3.5.3.1 illustrates the triggered mechanism impacted by the conditions of the specific situation and as well as other mechanisms. An example is shown in Figure 3.5.3.2.

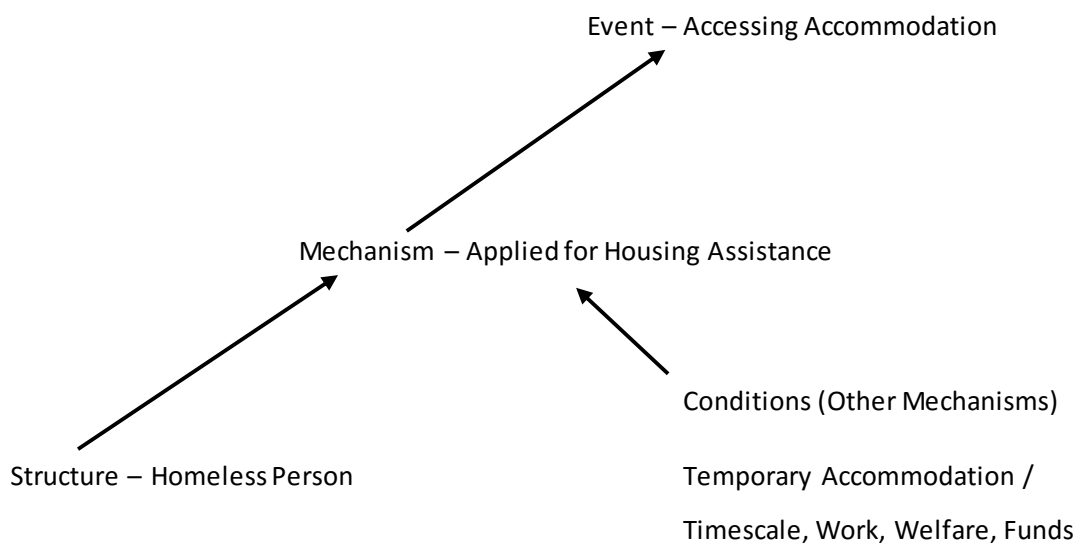


Figure 3.5.3.2 - CR view of causation – a housing example

Source: Adapted from Sayer (2000)

In Figure 3.5.3.2, the homeless person has the power to take steps to try and resolve their situation. They want to access accommodation because they need shelter and through applying for housing assistance they can access accommodation. The causal power has been activated, and the homeless person has accessed accommodation. However, maintaining this shelter may depend on other conditions (short timescale) or other mechanisms (access to work, welfare, funds). In the case of situations in the social world, the subjective nature of conditions or other mechanisms means that it is difficult to predict what causes something to happen. According to Sayer (2000), 'what causes something to happen has nothing to do with the number of times we have observed it happening' but requires identification of the 'causal mechanisms and how they work and discovering if they have been activated and under what conditions' (p. 14).

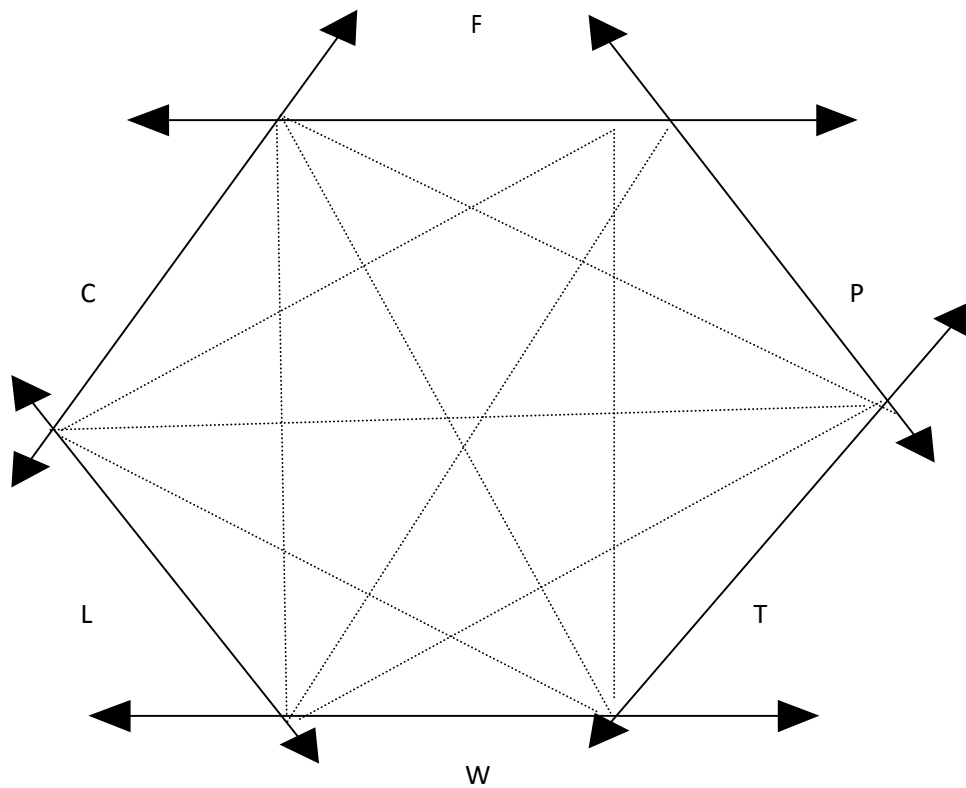
### 3.5.4 Relations: Necessary and Contingent

Relations in CR are defined as being necessary (internal) and contingent (external) (Bhaskar, 1979). A necessary relation occurs when one object is dependent on the other. The 'relation between a landlord and tenant; the existence of one necessarily presupposes the other' (Sayer, 1992, p. 89). In a contingent relation, the object does not need to be in a necessary relation with another object. Easton (2008), clarifies the difference between the two types of relations, 'entities can have some relations (necessary) that will affect one another and some (contingent) that may affect one another' (p. 123). Both types of relation are important and can be present together.

Lawson (2001) claims that necessary relations are defined in the context of contingent relations. Sayer (1992), highlights that certain qualifications have to be acknowledged when looking at both types of relationship. He argued that within necessary relations, each entity can be seen individually, and although two or more entities are in a relationship, they are not defined by each other. Sayer (1992), states that the entities in a necessary relationship can change, but not individually 'one part is tied to change in another' (p. 89).

Lawson (2001) asserts that necessary relations existing between a number of different entities in the housing system such as 'tenants to landlords, landowners to purchasers, borrowers to lenders, and commissioners of projects to builders' (p. 7). She was carrying out a comparative study of housing systems in Australia and the Netherlands to look at the 'causal mechanisms underlying housing networks over time and space' (p. 9). A diagram was presented, shown in Figure 3.5.4.1, which outlined a cluster of necessary relations between social structures that underlie the housing network.

Social structures are comprised of objects which have necessary relations, but which can have contingent relations with other objects. They can change with the impact of other relations on them through the release of powers or emergence of new phenomena. Structures can also exist within larger structures.



F= Financial relations P= Property relations T=Tenure relations W= Welfare relations  
L= Labour relations C= Production relations

Necessary relations  $\longleftrightarrow$   
Contingent relations  $---$

Figure 3.5.4.1 – A cluster of necessary social relations underlying housing networks

Source: Lawson (2001)

Lawson (2001), compared the clusters underlying the housing networks in both countries in order to 'postulate, revise, and contrast clusters of causal mechanisms in

different case studies, towards an explanation of difference' (p. 9). In Figure 3.5.4.1, she illustrates a social structure as being a larger group of entities that are identified as a two-headed arrow intersecting with two other structures. This can be exemplified by tenure, which incorporates all types of tenure (homeownership, private rented, social rented), it is shown as having necessary relations with Welfare and Property Relations. At the point where Tenure meets Welfare, contingent relations are shown to come from three other points on the hexagon, which are Finance / Property Relations, Finance / Production Relations and Production Relations / Labour Relations. These contingent relations are shown as equally important.

Sayer (1992), claims that there can be a difference in the importance of contingent relations in that some may be insignificant, and some may be important. Lawson has presented the contingent relations as equal, but by using Sayers's qualification approach, it can be said that they are not equal and that some are insignificant, and some are important. Progressing with the example above, at the point where Tenure meets Welfare, the contingent relationship between Finance and Production Relations could be described as either important or insignificant. Finance is important for Tenure and Welfare, but Production Relations is insignificant for Tenure and Welfare.

Sommerville (2012), acknowledged the contribution that the work of Lawson had made in using a CR framework to analyse the broader housing systems in Australia and the Netherlands. He claimed that the distinction that Lawson had made between necessary and contingent relations was 'insufficiently clear,' that the 'concept of a (national) housing system' remained unanalysed, and questioned if 'it a realistic category or not?' (p. 4). Sommerville goes on to critique CR itself. He questions if the CR approach enables the correct causes behind the activation of events to be identified or if it can help with the identification of 'what can count as the right (or wrong) contingent conditions' (p. 4).

Sommerville (2012), goes on to claim that CR is one of several different approaches to the identification of causes behind phenomena such as Path Dependency, Institutionalism (which he feels Lawson's approach is akin to). Within housing studies, CR has also been used to investigate the causation of homelessness (Fitzpatrick, 2005; Bramley and Fitzpatrick, 2017). CR has been suggested as an approach that can 'enable account to be taken of the full range of potential causal factors in homelessness – and their necessary and contingent inter-relationships – while avoiding making anyone level "logically prior" to all others' (Fitzpatrick, 2005, p. 15).

The experience of homelessness can happen to a person as the result of a combination of structural, contextual, or individual factors and emerge from the interaction of necessary and contingent relations. This discussion illustrates the contested area within which CR is located as a research method.

### 3.5.5 Emergence

Sayer (2000), defines emergence as 'situations in which the conjunction of two or more features or aspects give rise to new phenomena' (p. 12). Elder-Vass (2005), states that the phenomena that emerge 'has properties or powers that are not possessed by its parts' (p. 5), but it cannot exist without its constituent parts. Mihata (1997), illustrates this point through the concept of water, which has emergent properties that its constituent parts, hydrogen, and oxygen do not have. Theorists have held that phenomena emerge as their constituent parts become organised, and the relations between them become stable (Elder-Vass, 2005; Buckley, 1998; Emmeche et al, 1997; Archer, 1982).

Archer (1995), examined emergence over time (morphogenesis) and the interplay between structure and agency (Sayer, 2001). She illustrated the process by developing a cyclical model that highlights transformation and reproduction in three phases (structural conditioning, social interaction, and social elaboration) and is shown in Figure 3.5.5.1.

Structural Conditioning

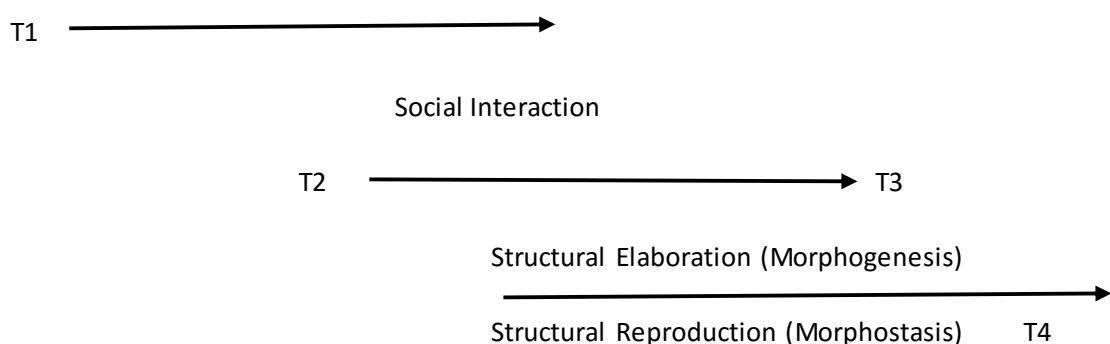


Figure 3.5.5.1 - The basic Morphogenetic Cycle

Source: Archer (1995)

In the model, structural conditioning at (T1) refers to structures that are already in existence at a point in time that are emergent and necessary outcomes resulting from the past actions of agents. Social interaction between structure and agency is represented between (T2) and (T3), which are points in time with the outcome being a transformation or reproduction of that structure. These outcomes are shown at point (T4) and labelled as structural elaboration (morphogenesis) and structural reproduction (morphostasis) by Archer (1995).



### 3.5.6 Conceptual / Theoretical Framework

Developing conceptual and theoretical frameworks is an important part of the research process. Dickson et al. (2018), consider that they serve as a foundation on which the inquiry is constructed. Fulton and Krainovich-Miller (2010), assert that both types of framework perform the role of underpinning the different stages in the investigation process. Parahoo (2006), claims that the terms have been used interchangeably.

There are differences between theoretical and conceptual frameworks. Sitwala (2014), states that a theoretical framework has been defined as 'the application of a theory, or a set of concepts drawn from one and the same theory, to explain an event, or shed some light on a particular phenomenon or research problem' (p. 189). In contrast, Liehr and Smith (1999), claim that the conceptual framework draws on concepts from several theories and develops them into an integrated approach to look at the phenomena under investigation.

Bogdan and Biklen (1998) have referred to the theoretical framework as a paradigm. Swanson (2013) talked of the theoretical framework as providing the structure and boundaries for a research study linking its philosophical and practical aspects. Concepts and ideas from different sources are drawn upon in this thesis and information induced from the research itself to evolve the theory, which suggests that a conceptual framework is the most appropriate to this study. Green (2014), has suggested that the theoretical framework of a study is the actual philosophy upon which the research is based.

CR is the approach employed in this thesis. Sitwala (2014), stated that in investigations with an inductive approach 'the research framework (that is,

conceptual framework) emerges as the researcher identifies and pieces together the relevant concepts from both theoretical perspectives and empirical findings' (p. 6). This study assesses theory, concepts, and practical literature to understand the history of social housing before undertaking explorations to gather data that is analysed under a single philosophical approach using different models to carry out the analysis.

The conceptual framework is presented in a diagrammatical format in Figure 3.5.6.1. At the bottom of the diagram are situated small rural-based community SHPs. The downward arrow on the left-hand of the diagram highlights the competitive pressures that SHPs face as organisations operating within a competitive environment. The upward arrow from the SHP box to the survival box identifies the strategic responses that are made by SHPs to these competitive pressures. The text box beneath the survival identifies a range of potential strategies that the SHPs may employ, partially employ, or combine to survive.

These strategies have been identified based on the literature reviewed and are presented in a typology of strategy types in section 3.6 (p 124). On the right-hand of the diagram is a box identifying the focus of the study. The arrow encompasses the scope of the research. The research box identifies that CR will be used as the tool to analyse the data obtained and assess which strategies work to enable the SHPs to survive, why and how they work, and if any elements of them are combined.

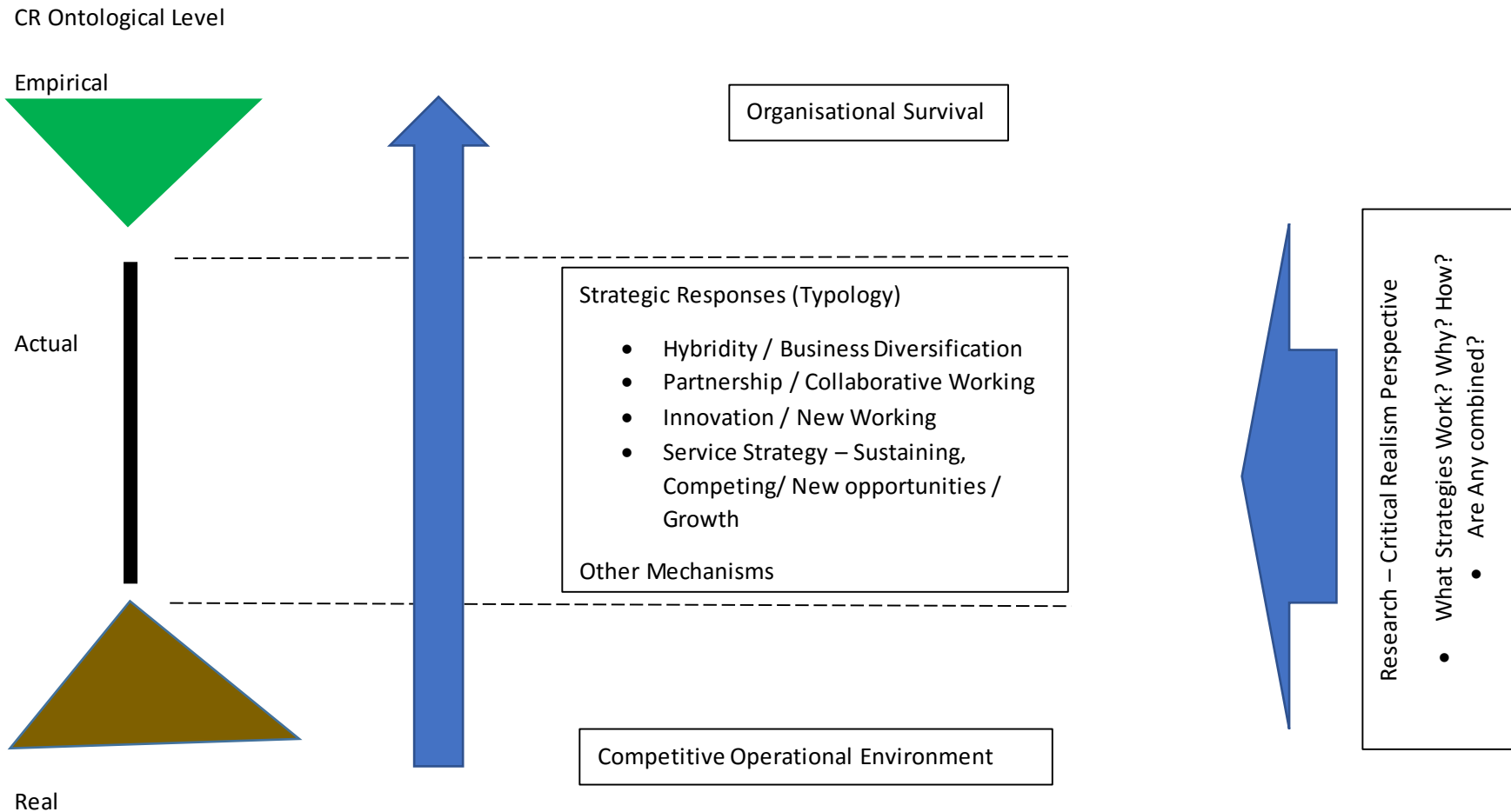


Figure 3.5.6.1 – Conceptual / Theoretical framework

Source: Adapted from Dyson and Brown (2005)

### **3.6 A Typology of Strategic Responses of SHPs operating within a Competitive Environment**

In this section, a typology of the strategic responses is presented. In identifying these types of strategy, there are some aspects of the process that need to be stated. Not all SHPs have to have a strategic direction or a strategic response in place and some may have neither of these because they do not see the need to have one. They could also have chosen not to have one. The four strategy types are presented in the following sections: Hybridity, partnership, innovation, and service strategy. Aspects of each can overlap or more than one can be present within the actions taken by SHPs.

SHPs are independent organisations that are required to operate as businesses. They cannot make a profit because they have registered charitable status, they borrow money on the private markets, provide a service for customers, and are subject to regulation by the Government. Their evolution as the PHP has also seen these organisations exposed to commercialisation (Manzi and Morrison, 2018). Operating within a commercialised environment, SHPs are subject to market principles regarding competition. These require the SHPs to establish a superior position over other SHPs, or a competitive advantage. This advantage enables the SHP to attract customers to its product. In parallel to this SHPs also have a social responsibility to provide accommodation for households who cannot access housing through the market mechanism (Mullins and Pawson, 2010). Definitions are provided in Table 3.6.1 to provide clarification around some of these terms.

Definition	Reference
Competition - Rivalry in which every seller tries to get what other sellers are seeking at the same time: sales, profit, and market share by offering the best possible combination of price, quality, and service.	Business dictionary (2019)
Competition is at the core of the success or failure of firms. Competition determines the appropriateness of a firm's activities that can contribute to its performance, such as innovations, a cohesive culture, or good implementation.  Competitive Advantage - value a firm can create for its buyers that exceeds the firm's cost of creating it.	Porter (1985)
Sustainable Competitive Advantage - a position within an industry that allows a company to best its rivals over the long term  Transient advantage - the edge of most companies does not last long	McGrath R G (2013)
Corporate Social Responsibility (CSR) – organisations being responsible for the social consequences of their activities	Porter and Kramer (2006)
CSR – A concept whereby companies decide voluntarily to contribute to a better society and cleaner environment	European Commission (2001)
Creating Shared Value (CSV) - the edge of most companies does not last long	Porter and Kramer (2011)
CSV Critique - it is unoriginal; it ignores the tensions inherent to responsible business activity; it is naïve about business compliance, and it is based on a shallow conception of the corporation's role in society	Crane et al (2014)

Table 3.6.1 - Definitions of competition and competitive advantage strategies

Source: Author generated

In his book, *Competitive Advantage - Creating and sustaining superior performance* (1985), Michael Porter examines how competition can determine the success or failure of an organisation. He argues that the employment of a strategy by an organisation 'aims to establish a profitable and sustainable position' (p. 1) for that organisation. It can also help an organisation position itself within its industry so that it has an advantage over its rival competitors.

Porter also outlined three ways that an organisation can sustain their advantage. He identifies the first way as cost leadership. This is when an organisation provides their products or services at a lower price than their rivals while maintaining value. This can be achieved through operational efficiencies or reducing labour costs. The second way is called differentiation. This is when the organisation has products or services that deliver benefits to the customer that their rivals do not provide. The differentiation could be because of the uniqueness of the product or service or because of other factors such as, they are high quality, they are delivered faster, or they are marketed in a certain way. The third and last way is referred to as focus. This refers to the targeting of products and services to a specific market. The adoption of a strategic approach by an organisation can enable it to obtain a sustainable competitive advantage.

McGrath (2013) has stated that an organisation needs to develop an approach that is aimed at developing 'a portfolio of multiple transient advantages that can be built quickly and abandoned just as rapidly' (pp. 62-63). She argues that to do this, organisations need to adopt different strategic approaches to understand the customer and that focus on providing solutions and experiences for them. This differs from sustainable competitive advantage because it is based on taking up new strategic initiatives that are short-term or transient advantages. This is in contrast to an advantage that competitors cannot match for an extended period.

In the past 40 to 50 years, as well as a focus on the core elements of their business, organisations have been held to account by 'governments, activists and the media' for the 'social consequences of their activities' (Porter and Kramer, 2006). This has become known as Corporate Social Responsibility (CSR).

The economist Milton Friedman held beliefs that contradicted this view that a business has CSR responsibilities by stating, 'there is only one responsibility of business, namely, to use its resources and engage in activities designed to increase its profits' (New York Times Magazine, 1970). Many business organisations embraced CSR, and in some cases, it has become a means of survival (Galan, 2006). CSR is part of the practice of self-regulation for many organisations (Hamidu et al., 2015). Porter and Kramer (2006) highlight four arguments for CSR: moral obligation, sustainability, license to operate, and reputation. They highlight the importance for organisations to understand that they operate within a competitive context and that 'social conditions form part of this context' (p. 84). They state that through their CSR, an organisation can have an impact on the 'particular set of societal problems that it is best equipped to resolve and from which it can gain the greatest competitive benefit' (p. 92). They are specific that a business organisation can only deal with the societal problems they understand and not all of society's problems.

Porter and Kramer (2011) wrote an article describing how businesses were being held to account for multiple problems in society. They stated that although these organisations had 'begun to embrace corporate responsibility', the more they did this the more they were 'blamed for society's failings' (p. 64). Porter and Kramer (2011) argue that businesses and society need to be brought back together through CSV. This is where business organisations create 'economic value in a way that also creates value for society by addressing its needs and challenges' (p. 64). This has

been critiqued by Crane et al (2014) for being 'unoriginal, [as] it ignores the tensions between social and economic goals, it is naïve about the challenges of business compliance, and it is based on a shallow conception of the role of the corporation in society' (p. 131).

A key element in this debate is the role of the business and how its activities can achieve commercial competitiveness as well as contribute to society. In terms of SHPs, they are organisations that are non-profit making and have roots that are societally based. This contrasts with the articles by Porter and Kramer (2006, 2011), which focused primarily on business organisations that make a profit and whose roots are based in the commercial world.



### 3.6.1 Hybridity

In the last 20 years, the term hybridity has appeared more frequently in texts and documents to describe the operations of complex organisations which diversify their activities. As a label, it has been used to refer to organisations that work across two or more sectors, combining profit and non-profit making activities under the same operational umbrella. SHPs in the UK have been described as hybrid organisations that have evolved and adapted to a competitive operational environment. This is because they combine non-profit making activities with commercial driven profit making ones (Czischke et al., 2012; Mullins et al, 2012; Mullins and Pawson, 2010; Rhodes and Donnelly-Cox, 2014; Sacranie, 2012; Mullins and Acheson, 2014; Milligan and Hulse, 2015).

The word hybrid comes from biological sciences but has been used as a term by a wide variety of disciplines, from anthropology to literature, to refer to a mixture of components, characteristics, or parts that can be contradictory to each other. From the 1980s, the concept of hybridity has been applied to organisations in the public and third sectors to show that they combine non-profit and profit-making activities. Organisations who are prepared to diversify their operational activities across sectors can demonstrate strengths. These include the flexibility to be able to adapt to change and to be innovative in terms of seeking new and improved ways of delivering activities.

Over the last 40 years, a body of literature has developed regarding the application of hybridity in different academic discipline areas including business, management and housing studies. Emmert and Crow (1987) defined hybrid organisations as being 'part public, part private' (p. 55) covering activities within both sectors. Perry and Rainey (1988) saw hybrid organisations as ones that 'overlap' sectors (p. 184) and identified core elements of these organisations as being 'goals, decision processes,

and structure’ (p. 185). Brandsen et al. (2005) identified that there were three sectors or domains where hybrid organisations can operate. These are the state, the market, and the community.

Battilana and Lee (2014) argue that as organisations adapt, diversify, and take on new activities from their traditional ones, any new practices that are undertaken are incorporated by the organisation into their operational processes. These additional practices can alter the nature and behaviour of the organisation as well as changing the way people within the organisation behave (Pache and Santos, 2013). Building on the work of Brandsen et al. (2005), Billis (1991, 1993, 2003, 2010) developed systems to categorise the characteristics through five core elements that focused on ownership, governance, operational priorities, distinctive human resources, and distinctive other resources.

Core Elements	Private Sector Characteristics	Public Sector Characteristics	Third Sector Characteristics
Ownership	Shareholders	Citizens	Members
Governance	Share ownership size	Public elections	Private elections
Operational Priorities	Market forces and individual choice	Public service and collective choice	Commitment about distinctive mission
Distinctive human resources	Paid employees in managerially controlled Firm	Paid public servants in legally backed Bureau	Members and volunteers in Association
Distinctive other resources	Sales, fees	Taxes, Dues	Donations and legacies

Table 3.6.1.1 – Characteristics of organisations in the private, public and third sectors by classed by core element

Source: Billis (2010)

Table 3.6.1.1 outlines the characteristics of the private, public and third sectors in relation to the identified organisational core elements. The conflicting demands that hybrid organisations may face in meeting the different demands within each sector are highlighted. In the private sector, organisations are driven by market forces, and the prime motive is to make a profit for their shareholders. Priorities are driven by the collective communal ethos in the public sector, and in the third sector, they are driven by the vision, aims, and mission of the organisations.

Employees in the private sector are paid to work for organisations that are managerially controlled. In the public sector, employees are paid public servants who work for organisations that are legally backed. Human resources in the third sector are often members or volunteers. Billis (2010), took this work further by mapping organisations which move from their original sectors, and identifying zones of hybridity into which such organisations can move. This is illustrated in Figure 3.6.1.1.

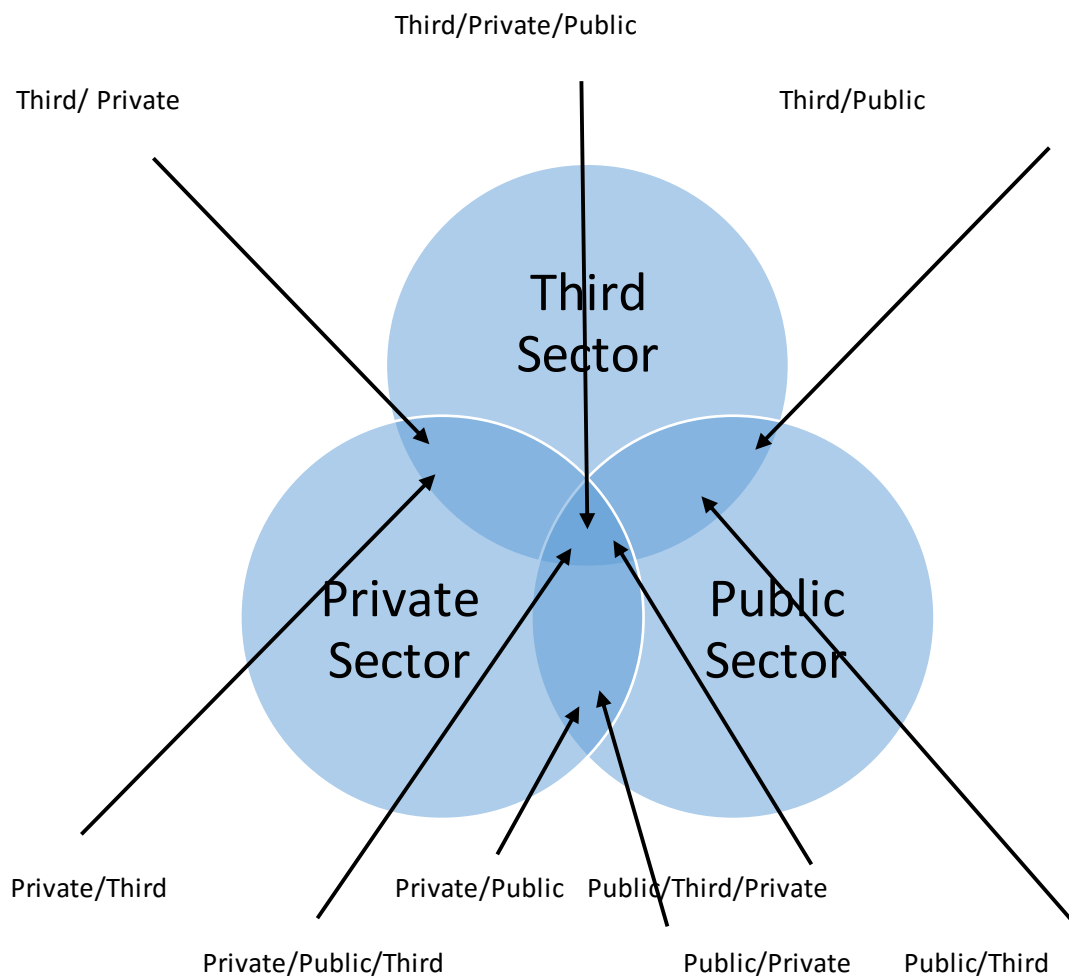


Figure 3.6.1.1 – Three sectors and zones of hybridity

Source: Billis (2010)

Part of the process of adapting to change, is that when organisations move across sectors or take on new activities within another sector, they also adapt parts of their structure and how they operate. Terms have been developed to describe the nature of these changes on a hybrid organisation, such as shallow or entrenched, or organic or enacted. They can be described as shallow if they show some hybridity but those that are entrenched, are organisations that are distinctly hybrid at an operational or governance level, usually with paid staff and an organisational structure (Billis, 2010). Organic organisations have become hybrid over a period of time. This differs from enacted hybrid organisations that have been purposefully established to deliver services such as joint ventures, social enterprises, or microfinance organisations.

In the social housing sector, the use of the term hybridity has become increasingly relevant to describe the development of SHPs as they evolve as organisations that operate across public, private, and third sectors. Housing academics have built upon previous work on hybridity to identify, assess, and map the changing nature of SHPs over time. This can be exemplified by Czischke et al. (2012), who explored the motivating factors that influence SHPs and was in the context of the three sectors (state, the market, and the community).

Their historic roots might be in one sector, but they have become influenced by factors within other sectors. SHPs are complex, multi-dimensional organisations who deal with a range of influences, such as government policy, financial pressures, and demands of customers that cut across sectors. The processes of change where SHPs have diversified their activities have been referred to as the processes of hybridisation. Mullins et al. (2012) have stated that these processes of change should be seen against 'the broader social and political context' (p. 410) in which they operate. This includes the 'underlying change mechanisms' that affect them such as 'competing organisational logics, trade-offs between social and commercial goals, and resource transfers' (p. 410).

Teasdale (2012) identifies that organisations adopt different strategies when responding to change. Mintzberg and Waters (1985) see the adoption of strategies by organisations at times of change as finding different approaches to achieving its mission. Porter (1985) also sees the adoption of strategies as supporting its mission but also maintain the organisation's position and gaining a competitive advantage.

The process of hybridisation is an adaptive response to change, whereby organisations tackle uncertainty within the operational environment (Minkoff, 2002; Smith, 2010). Mullins and Acheson (2014), note from their study of third sector organisations and housing support services in Northern Ireland that external drivers

can impact upon organisations in different ways. The results of this can be that different adaptive responses are adopted by organisations and that different forms of hybridisation evolve. These responses are being proactive with activity focused on solving problems as opposed to being reactive to change. Defourny and Nyssens (2012) highlight the importance of innovative responses and collaborative working between organisations to solve social problems.

Sacranie (2012) and Mullins and Pawson (2010) have used the term entrenched to describe the hybrid nature of SHPs. Walker (2000) has suggested SHPs have had to adapt and develop strategic responses as ways of meeting external challenges. The commercial and business challenges that SHPs face are focused on the organisation's operational efficiency and the provision of competitive services. There SHP should have in place a business model, competent governance structures and sound financial management systems. The public service challenges facing SHPs are mainly focused on their social mission, the services that they provides to their customers, and the broader role that they play in society.

The changes in the social housing sector since 1980, have required SHPs to adapt to the requirements of operating as businesses within a competitive market environment. In order to survive as organisations that operate as sustainable businesses, SHPs have had to diversify their activities and become more responsive to the external changes that they face.

### 3.6.2 Partnership

The focus of this section is partnership. It begins by presenting a selection of definitions in Table 3.6.2.1.

Definition	Reference
Partnerships involve two or more organisations that enter into a collaborative arrangement based on: 1) Synergistic goals and opportunities that address particular issues or address or deliver specified tasks that single organisations cannot accomplish on their own as effectively, and 2) Whose individual organisations cannot purchase the appropriate resources or competencies purely through a market transaction	Caplan (2006) Caplan and Stott (2008)
Partnership (what something is) -shared commitment, where all partners have a right and an obligation to participate and will be affected equally by the benefits and disadvantages arising from the partnership. Collaborative Working (what one does) - work together in a joined-up way	Carnwell and Carson (2008)
Collaboration implies a positive, purposive relationship between organizations that retain autonomy, integrity and distinct identity, and thus, the potential to withdraw from the relationship	Cropper (1996)
Partnership working as a condition in which individuals work across the boundaries of two or more organizations with an aim of attaining specific goals or positive results.	Douglas (2009)
when individuals come together in an exchange relationship around a common venture, a sense of	Kinge (2014)

shared responsibility for success or failure of that joint effort is created, thus conceptualising social exchange as a 'joint activity' in which each party has something the other values, and therefore mutual gains is the objective.	
Strategic collaboration is an intentional, collective approach to address public problems or issues through building shared knowledge, designing innovative solutions, and forging consequential change.	Norris-Tirrell and Clay (2010)
Collaboration - a process in which those parties with a stake in the problem actively seek a mutually determined solution.	Gray (1989)
Partnership might afford opportunities for achieving social progress in different contexts. Partnership may be construed as both a structure and a process, and sometimes both	Stott (2017)
A sustained multi-organizational relationship with mutually agreed objectives and an exchange or sharing of resources or knowledge for the purpose of generating research outputs (new knowledge or technology) or fostering innovation (use of new ideas or technology) for practical ends.	Horton et al. (2009)
Partnership can be defined as a collaborative relationship between two or more parties based on trust, equality, and mutual understanding for the achievement of a specified goal. Partnerships involve risks as well as benefits, making shared accountability critical	African Partnerships for Patient Safety (APPS) (2009)
The paradox of partnership is that what makes an organisation attractive as a partner can also make it more difficult to partner with them.	Reid (2016)
Partnerships are a collaboration between parties with a shared interest	West Lothian Council (2010)



What constitutes partnership working can vary depending on the particular organisations or stakeholders that are working together, how the partnership is managed or structured and what the partners are aiming to achieve through working this way	Scottish Third Sector Research Forum (2016)
A fundamental principle of partnership working is that the whole is greater than the sum of the parts. Partnerships have the potential to tackle complex, cross-cutting issues more effectively, coordinate services better, increase capacity and access additional resources, and deploy them more effectively	Manchester City Council (2013)
Together, authorities and associations can manage and mitigate current difficulties and engender the new era of partnership working that the housing crisis demands.	Fraser et al. (2017)

Table 3.6.2.1 Definitions and dimensions of partnership and collaboration

Source: Author generated

There are some common themes that run through the definitions and dimensions of partnership in Table 3.6.2.1 including collaboration between more than one party, the sharing of ideas, goals and resources. Caplan (2006) and Caplan and Stott (2008) identify that that partnership working involves more than one party, with at least two being required to sustain a joint working arrangement. Horton et al. (2009) and Fraser et al. (2017) also convey the presence of multiple parties within a partnership arrangement working together. Douglas (2009) and Kinge (2014) describe the partnership working as a relationship between individuals that stretches across organisational boundaries. This invokes a dimension of partnership where the relationship is between individuals and not organisations, although the reality is that individuals will represent organisations in a partnership.

Norris-Tirrell and Clay (2010) highlight the sharing aspect of partnership working where the partners are exchanging knowledge and working towards achieving common goals. These shared goals can be around solving and tackling problems. Gray (1989) focuses on the action that a partnership can take to solve a problem or to develop a solution. Manchester City Council (2013) identify the ability of partnership to tackle complex problems and to improve the delivery of services. The common themes that are seen within the range of definitions on partnership in Table 3.6.2.1 are applicable to the partnerships that SHPs experience.

Reid (2001) states that 'the notion of partnership has become a cornerstone of social housing and of the institutional arrangements that underpin the provision of social housing services' (p. 77). Hamnett (1993) highlights that partnership working has been used in the social housing sector in Britain from the 1980s as a tool by the government to introduce policy and operational change. Privatisation and the introduction of market-driven management techniques into the housing sector during the 1980s and 1990s sought to re-orientate housing organisations and the sector away from its dependence on the state. The 'New' Labour Government in the late 1990s changed and widened the role of partnerships (DETR, 2000). This can be exemplified by the joined-up approach between involved agencies and public bodies to tackle issues such as poor housing, crime, unemployment, and poor estates (Policy Action Team 17, 2000).

Partnerships as a way of working, are a process for linking services (Benyon and Edwards, 1999) and keeping the process for discussing service delivery between organisations open. The scope of different working arrangements between partners in social housing ranges from the operational service delivery level to dealing with strategic issues, which Reid (2001) placed into four categories (traditional, quasi-market, modernising, and lean). These are highlighted in Table 3.6.2.2. In the 17 years since she advanced this framework, there has been political and economic

change in the country that has impacted the social housing sector and the definition of these partnerships. The promotion of partnership working under 'New' Labour and a role out of the joined-up model of service provision saw a focus within the sector on strategic working involving SHPs and other organisations.

Since 2010, the policy of austerity has impacted on how partnerships work in the social housing sector. Resources in different parts of the sector that may have previously been put into partnership working have either been cut, reduced, or redirected. An example of this is in relation to the strategic housing role in England. Councils who have transferred their housing stock have been encouraged to develop a strategic role to enable the provision of housing in their areas. Part of this role requires the fostering of relationships between organisations and the development of strategic partnerships are important for this purpose. The provision of a strategic housing function is not a statutory function in England but is in Scotland. A reduction in the availability of resources within local authorities has led to a focus on the delivery of statutory functions only. In England, as the strategic housing role is not a statutory function it has become subject to these cuts.

Organisations have had to review their costings regularly, looking at their staffing structures, and at the same time, maintain improved levels of service delivery. In 21<sup>st</sup> century Britain, partnership working offers organisations the opportunity to collaborate and combine limited resources to improve services or products, but it can also be a process that ties up valuable resources. Reid (2001) identified types of partnership which are shown in Table 3.6.2.2, and this table has been adapted to reflect the impact of changes since 2001 with an extra column added to highlight the lean aspects that such partnerships face.

Type of Organisation or Partnership				
Partnership features	Traditional	Quasi-market	Modernising	Lean
Policy chain	Direct, vertically integrated	Indirect, vertically integrated	Indirect, horizontally articulated	Direct, indirect, horizontal, vertical
Organisational Delivery infrastructure	Single agency Single function Integrated hierarchically	single Pluri-agency fragmented functions Integrated hierarchically or through markets	Pluri-agency dispersed functions integrated through forms of network	Fragmented functions, driven by market forces and regulation
Examples of primary organisational vehicles	Local authority, housing association, private developer, etc.	Contracted/subcontracted organisation or arm's-length agency	Locally based implementation agencies based on an inter-organisational project team model	Single staff input from multiple agencies/commissioning/virtual project management
Role of the local authority	Policymaker and implementer	'Enabler'	Strategic authority	Strategic authority Scotland – statutory England – not statutory

Examples of policy initiative	Direct provision and maintenance of social rented housing stock	Private finance for social housing, CCT, HATs, City Challenge, early SRB	Later phases of City Challenge and SRB, Housing Plus, New Deal, Social Exclusion, Regeneration projects	Joint procurement initiatives,
Style of partnership	Undeveloped: hierarchical, dyadic (two partner-agreements)	Market-driven: based on sub-contracting/external decentralisation based on cost/price factors	Capacity augmenting: based on assembling partners needed to tackle complex problems	Informal collaborations (SHPs), formal structures for local authorities
Position of tenants and resident groups as beneficiaries	Service recipient model: relationship based on meeting the needs of a mass 'deserving poor'	Customer-citizen mimicry model: relationship based presenting bounded and limited choices, information and rights to redress	Participant-pro-user model: relationship based on securing involvement in institutional decision making, project implementation and in the regulation cycle	Consumer model – performance, value for money, choice

Table 3.6.2.2 - Types of partnership operating in social housing

Source: Adapted from Reid (2001)

### 3.6.3 Innovation

In this section, the literature on innovation has been reviewed to establish an understanding of components that comprise the concept of innovation. Originating during the medieval period as a legal term, 'novation' means 'renewing an obligation by changing a contract for a new debtor' (Godin, 2008, p. 23). An important part of the evolution of society has been 'the implementation of ideas' to 'create new solutions to problems or improvements to existing systems, processes, products' (Taylor, 2017c, p. 1). Throughout history ideas been generated ideas or there has been inspiration for new ideas, inventions, and ways to improve things from different sources to aid the advancement of society. By the 20<sup>th</sup> century, the term innovation was being used in a multitude of contexts from the development of new ideas, economic development (Schon, 1967; Schumpeter, 1928, 1939, 1934, 1942, 1947), technological and social change.

In the literature on innovation, there are many definitions that come from a range of areas including academia, industry, the environment, the arts and they can be specific to that area or cross-cutting (Fagerberg et al., 2005; Malerba and Brusoni, 2007; Linton, 2009). Some definitions of innovation are presented in Table 3.6.3.1. This has been adapted from the original table, with additional definitions added

Definition	Reference	Justification
Creation of new combinations of existing resources	Schumpeter (1934)	Schumpeter recognised the importance of innovation in the 1930s
Implementation of a new or significantly improved product (good/service) or process (method/practice/relationship)	OECD/Eurostat (2005)	International guidelines for proposed definition

*Exploring the survival strategies of small Social Housing Providers (SHPs) in a competitive age from a Critical Realist (CR) perspective*

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Innovation is the creation and implementation of new processes, products, services and methods of delivery which result in significant improvements in outcomes, efficiency, effectiveness or quality	Mulgary and Albury (2003)	A widening of the definition
The successful exploitation of new ideas or ones that are adopted from other sectors or organisations	National Audit Office (NAO), (2009)	The UK government's definition of innovation
Creation and application of good ideas	Australian National Audit Office (ANAO) (2009)	ANAO definition of innovation
The adoption of an existing idea for the first time by a given organisation	Mack et al (2008), Borins (2001)	Focus on adoption and development of new ideas
A continuous and dynamic process in which ideas are transformed into value	Confederation of British Industry / QinetiQ, 2008	This definition includes value as a part of innovation
The successful introduction of new services, products, processes, business models and ways of working	Economic and Social Research Council (2008)	The ESRC includes business models and ways of working in the definition
The development (generation) and/or use (adaption) of new ideas or behaviours	Damanpour and Schneider (2009)	This definition includes behaviours as well as ideas
The introduction of new elements into a service – new knowledge, new organisation, new management/skills	De Vires et al (2014)	This definition focuses on the new within a service
Innovations are in a significant way new and disruptive towards	Evers et al (2014)	This definition views innovation as affecting

the routines and structures prevailing		the external environment
Innovation is the process by which new ideas turn into practical value in the world	NESTA (2012)	This definition focuses on the practical application of ideas

Table 3.6.3.1 Definitions of innovation

Source: Adapted from Taylor (2017c)

There are some common components within these definitions such as a focus on the development of a new idea, process, or service. The definition from Mulgury and Albury (2003) highlights innovation incorporating the creation and implementation of new processes, products, services. Damanpour and Schneider (2009) also identify new ideas and ERSC (2008) state in their definition that innovation includes the successful introduction of new services, products, processes, business models and ways of working.

Schumpeter (1934) argued that innovation could also be a new approach using existing resources. This could be an improvement on an existing idea, process, or service and the ability to be creative. The OECD (2005) incorporate the element of improvement on an existing product or service within their definition. There are 'different opinions about the process of creation and how individuals become creative' as well as several definitions and models about the subject but it 'has been identified by academics and researchers as being an important part of the process of innovation' (Taylor, 2018d, p. 1149).



### 3.6.4 Service Strategy

The focus on the delivery of services to customers has traditionally been associated with the commercial sector and not with social housing or the non-profit sector. SHPs are required to consider the experience of their customers by the regulator and in business terms as they need to maintain existing customers as well as attract new ones to live in their properties. There exists a large body of literature on service and business strategies in commercial organisations and this is a developing area within the social housing sector.

Literature about business and service strategies in the social housing sector can have a focus that is influenced by the authors or funders of the publication. An example is literature produced by PriceWaterhouseCoopers (PWC) which focused on the organisational, strategic, and management aspects of the challenges which SHPs face operating in a competitive environment. They felt that SHPs needed to 'set a new path for their organisations in order to realise their commitment to providing affordable housing and investing in communities' (PWC, 2015, p. 2) as well as sustaining and developing themselves.

This would require SHPs addressing specific issues including, clarity of purpose, organisational growth, service delivery, and the use of data, customer engagement, and leadership. They have specific skills as management consultants in relation to management, finance, human resources and other organisational areas. The management of organisations usually use consultants to provide independent advice about any of these specialist areas.

They have produced literature that compliments their skills, and which is intended to generate business for themselves. An example of a consultancy business producing literature for the social housing sector which focuses upon the specialist areas in which they have skills is a company called Incom. They have produced literature that identifies four key challenges facing the social housing sector: lack of housing supply,

technological infrastructure, changing working practices, as well as mobile working and digital inclusion and Omni channel service delivery (Incom, 2015). This company specialise in working to develop technological systems in organisations which is an area of focus in the literature they produced about challenges that the social housing sector faces.

Alternatively, in a report produced by the professional body for practitioners working in social housing, the Chartered Institute of Housing (CIH), the emphasis is on the purpose, development, and evolution of the social housing sector as opposed to having a business focus. The role of social housing, as envisioned by the CIH is that it ‘has a unique and positive part to play in housing people, helping to create thriving, mixed communities, and meeting needs that the market will not’ (CIH, 2018, p. 5).

Three aspects of an organisation’s actions are being classified under this typology to assess their strategic direction and to provide an indication within the analysis of how this is adding to the organisations aims to survive. Figure 3.6.4.1 outlines the three categories.

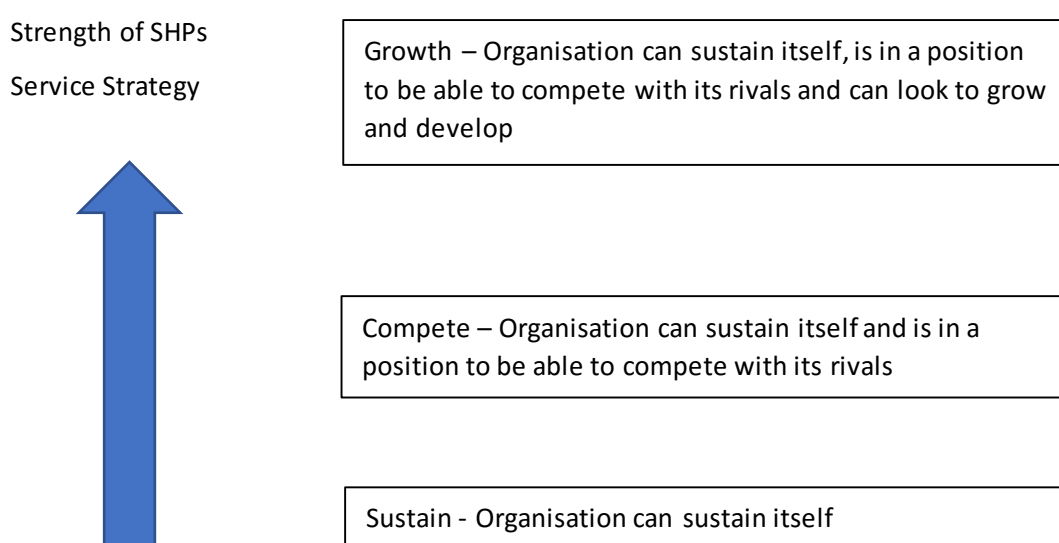


Figure 3.6.4.1 – Three parts of Service Strategy

Source: Author generated

### 3.7 Conclusions

The philosophical and theoretical considerations of the study are reviewed in this chapter. Philosophy and realist philosophy in housing research were assessed including a comparison of social constructionism and CR. The former has been used more in housing research than the latter.

CR was identified as the philosophical approach used within the study to analyse the empirical data and the key concepts of the philosophy are described. As a philosophical approach, CR provides the tools that enable an exploration of the subject of the study to be undertaken at both abstract and concrete levels. This enables a theoretical approach to be taken and applied to the research of real life. There is a short discussion on theoretical and conceptual frameworks and the application to the research.

The typology that is presented at the end of the chapter offers an insight into four ways that a SHP may develop their strategic response to the challenges that it faces. The typology is used during the analysis stages to assess the data generated by the research to identify the type of strategic response that each SHP is adopting. Further reference is made to this typology in chapters six (p 255) and seven (p 306). The next chapter looks at the methodological approaches used to obtain the empirical data.

## CHAPTER FOUR:

### METHODOLOGY

#### 4.1 Introduction

This chapter explores the methodological approach used in this thesis starting with an assessment of MMR together with the adopted research design. The specific methods that were used as well as those that were considered but not used are assessed, including their suitability for this work. Contextual data about the area where the fieldwork is undertaken is presented.

A section on ethical considerations describes how informed approval, consent, confidentiality, and anonymity were applied. The chapter then discusses the processes that were used to assure the quality of the investigations, the empirical data, and the findings. This discussion includes reference to validity, reliability, and triangulation of data.

#### 4.2. Research Design: MMR Approach

A MMR approach was employed in the study, which Denscombe (2007), views as being suitable to research of a pragmatic nature. Miller and Tsang (2010), claim MMR is conducive to CR, because it provides the flexibility and scope to undertake investigations into phenomena that is complex. Creswell et al. (2004), assert that the reasoning behind using both quantitative and qualitative methodologies needs to be clear. McEnvoy and Richards (2006) argue that the most important consideration, for CR, is the rationale behind the choice of approach and specific methods employed. The rationale will be determined by the nature and complexity of the social phenomena being explored.

Tashakkori and Teddie (2003), state that this type of inquiry needs 'different kinds of methods to best understand and make inferences' (p. 16) about the nuances and complicated nature of the subject being researched. They feel that the complexities associated with such investigations would not be understood if only a quantitative or a qualitative approach were used. To explore these complexities they state that 'a variety of data sources and analyses' are needed which MMR 'can provide' (p. 16). Both quantitative and qualitative approaches have different strengths which have been employed and these are discussed further in section 4.2.1 (p 155). McEnvoy and Richards (2006), adopted an MMR approach 'to develop a better understanding of how gatekeeping decisions emerge at the interface between primary care and community mental health teams' (p. 73).

Academic writers such as Creswell (2003), Creswell and Plano Clark (2007), Greene and Caracelli (1997), Mertens (2005), Morse (2003) and Tashakkori and Teddie (2003) have developed typologies to categorise the multiple number of MMR approaches that exist. Tashakkori and Teddie (2003), confirmed that there were

over 30 different types of MMR, while Creswell et al. (2003) identified 12 types. These are presented in Table 4.2.1.

Author	Mixed Method Design	Discipline
Greene, Caracelli, and Graham (1989)	Initiation Expansion Development Complementary Triangulation	Evaluation
Patton (1990)	Experimental design, qualitative data, and content analysis Experimental design, qualitative data, and statistical analysis Naturalistic inquiry, qualitative data, and statistical analysis Naturalistic inquiry, quantitative data, and statistical analysis	Evaluation
Morse (1991)	Simultaneous triangulation QUAL + quan QUAN + qual Sequential triangulation QUAL → quan QUAN → qual	Nursing
Steckler, McLeroy, Goodman, Bird, and McCormick (1992)	Model 1: Qualitative methods to develop quantitative measures Model 2: Qualitative methods to explain quantitative findings Model 3: Quantitative methods to embellish qualitative findings Model 4: Qualitative and quantitative methods used equally and parallel	Public health education
Greene and Caracelli (1997)	Component designs Triangulation Complementary Expansion Integrated Designs Iterative Embedded or nested Holistic Transformative	Evaluation
Morgan (1998)	Complementary designs Qualitative preliminary Quantitative preliminary Qualitative follow-up Quantitative follow-up	Health research
Tashakkori and Teddlie (1998b)	Mixed method designs Equivalent status (sequential or parallel) Dominant–less dominant (sequential or parallel) Multilevel use Mixed	Educational research

	model designs: I. Confirmatory, qualitative data, statistical analysis, and inference II. Confirmatory, qualitative data, qualitative analysis, and inference III. Exploratory, quantitative data, statistical analysis, and inference IV. Exploratory, qualitative data, statistical analysis, and inference V. Confirmatory, quantitative data, qualitative analysis, and inference VI. Exploratory, quantitative data, qualitative analysis, and inference VII. Parallel mixed model VIII. Sequential Mixed Model	
Creswell (1999)	Convergence Model Sequential Model Instrument-building Model	Educational policy
Sandelowski (2000)	Sequential, Concurrent, Iterative, Sandwich	Nursing
Creswell, Plano Clark, Gutmann, and Hanson (2003)	Sequential explanatory Sequential Exploratory Sequential Transformative Concurrent Triangulation Concurrent Nested Concurrent transformative	Educational research
Creswell, Fetters, and Ivankova (2004)	Instrument design model Triangulation design model Data transformation design model	Primary medical care
Tashakkori and Teddlie (2003)	Multistrand designs Concurrent mixed designs Concurrent mixed method design Concurrent mixed model design Sequential mixed designs Sequential mixed method design Sequential mixed model design Multistrand conversion mixed designs Multistrand conversion mixed method design Multistrand conversion mixed model design Fully integrated mixed model design	Social and behavioural research

Table 4.2.1. – MMR classification

Source: Creswell et al. (2003)

The different designs listed in Table 4.2.1 reflect the development of MMR across a range of disciplines over a 15 years period including education, health, nursing, social research, and evaluation. When comparing the models similarities can be seen such as quantitative and qualitative approaches complementing each other, being undertaken concurrently or in sequence.

Creswell (2003), takes the view that with so many different types of design there can be inconsistencies in the use of terminology. An example of this, is use of the term parallel by Tashakkori and Teddlie (2003), to describe models where qualitative and quantitative research methods are undertaken at the same time. Morse (1991), referred to this process as simultaneous. To simplify approaches to MMR, Creswell and Plano Clark (2007), identified four main model types and applied the variables of design type, timing, mix, and weighting/notation to identify them.

Design Type	Timing	Mix	Weighting/Notation
Triangulation	Concurrent: quantitative and qualitative at the same time	Merge the data during interpretation or analysis	QUAN + QUAL
Embedded	Concurrent and sequential	Embed one type of data within a larger design using the other type of data	QUAN (qual) Or QUAL (quan)
Explanatory	Sequential: Quantitative followed by qualitative	Connect the data between the three phases	QUAN ↓ qual
Exploratory	Sequential: Qualitative followed by quantitative	Connect the data between the three phases	QUAL ↓ quan

Table 4.2.2 – MMR design types

Source: Creswell and Plano Clark (2007)



The Triangulation Design type is used frequently as a research approach to examine comparisons as well as differences between quantitative and qualitative data. There are variations to the model, which use both methods to run concurrently utilising the strengths of both approaches (Morse, 1991; Creswell et al., 2003; Patton, 1990). One of the advantages of this design type is that it is efficient as the research is undertaken in one phase. This design type also presents the researcher with challenges as both qualitative and quantitative data are collected concurrently. In the Embedded Design type, the relationship between quantitative and qualitative methods differs.

In the research process one method is primary, and the other is secondary. Caracelli and Greene (1997), explain that the data from the secondary method is embedded within the framework of the primary method. This design type can have resource advantages, as one data collection method is focused on more than the other. Creswell et al. (2003), highlight that one of the challenges of this approach is that the researcher needs to be clear about the purpose of each data collection method within the investigation. The Exploratory and Explanatory Design types both use a sequential approach where the results from the first phase inform the second phase, with the former placing the qualitative method before the quantitative method and the latter placing the quantitative before the qualitative.

The Exploratory Design is appropriate for researchers who are exploring a subject area or pursuing a relatively new approach. It has the advantage of being a simple design but can have the disadvantage of being time-intensive (Creswell et al., 2003). The Explanatory Sequential Design involves the collection of data through both quantitative and qualitative approaches sequentially. This process requires that the findings from the initial phase of research inform the subsequent phase and it allows both MMR approaches to be employed (Creswell and Plano Clark, 2011; Creswell et al., 2003).

There are two variations to this design, the Follow-Up Explanations Model and the Participant Selection Model, with the former focusing on the examination of results in detail and the latter focusing on the selection of participants (Cresswell, 2003; Cresswell et al., 2003). The Follow-up Explanations Model uses qualitative data to explain quantitative results such as statistical differences or unexpected results (Cresswell et al., 2003). The Participant Selection Model uses quantitative data to identify participants for a follow up qualitative research (Cresswell, 2003; Cresswell et al., 2003). The Explanatory Sequential Design has advantages and disadvantages. The advantages are that the structure is non-complex, a single researcher can undertake the process, and the phases are distinct. The disadvantages are that the research process is time consuming, and the investigator cannot specify how participants are selected for the second qualitative phase until the findings are completed from the first quantitative phase (Cresswell, 2003; Cresswell et al., 2003).

#### 4.2.1 Concurrent Embedded 'nested' Design

The Concurrent Embedded 'nested' design type was used as the methodological approach to the research. In this MMR design type, a small amount of either qualitative or quantitative data is situated within a more extensive qualitative or quantitative study. Figure 4.2.1.1 illustrates the Concurrent Embedded 'nested' Design.

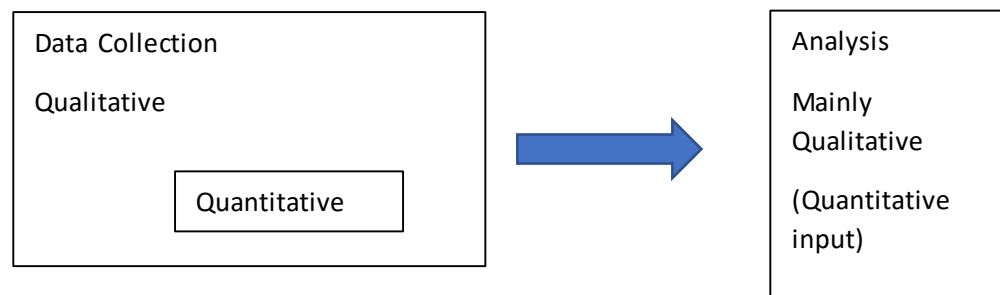


Figure 4.2.1.1 – Concurrent embedded 'nested' design

Source: Adapted from Creswell and Plano Clark, 2007

Figure 4.2.1.1 has been adapted to illustrate the relationship between the data collection and analytical stages, as well as the relationship between qualitative and quantitative research methods in the study.

#### 4.2.2 Overall Research Design

Figure 4.2.2.1 illustrates the overall research approach adopted. The diagram highlights the different phases from the review of literature at the beginning to the analysis and write up at the end of the research process.

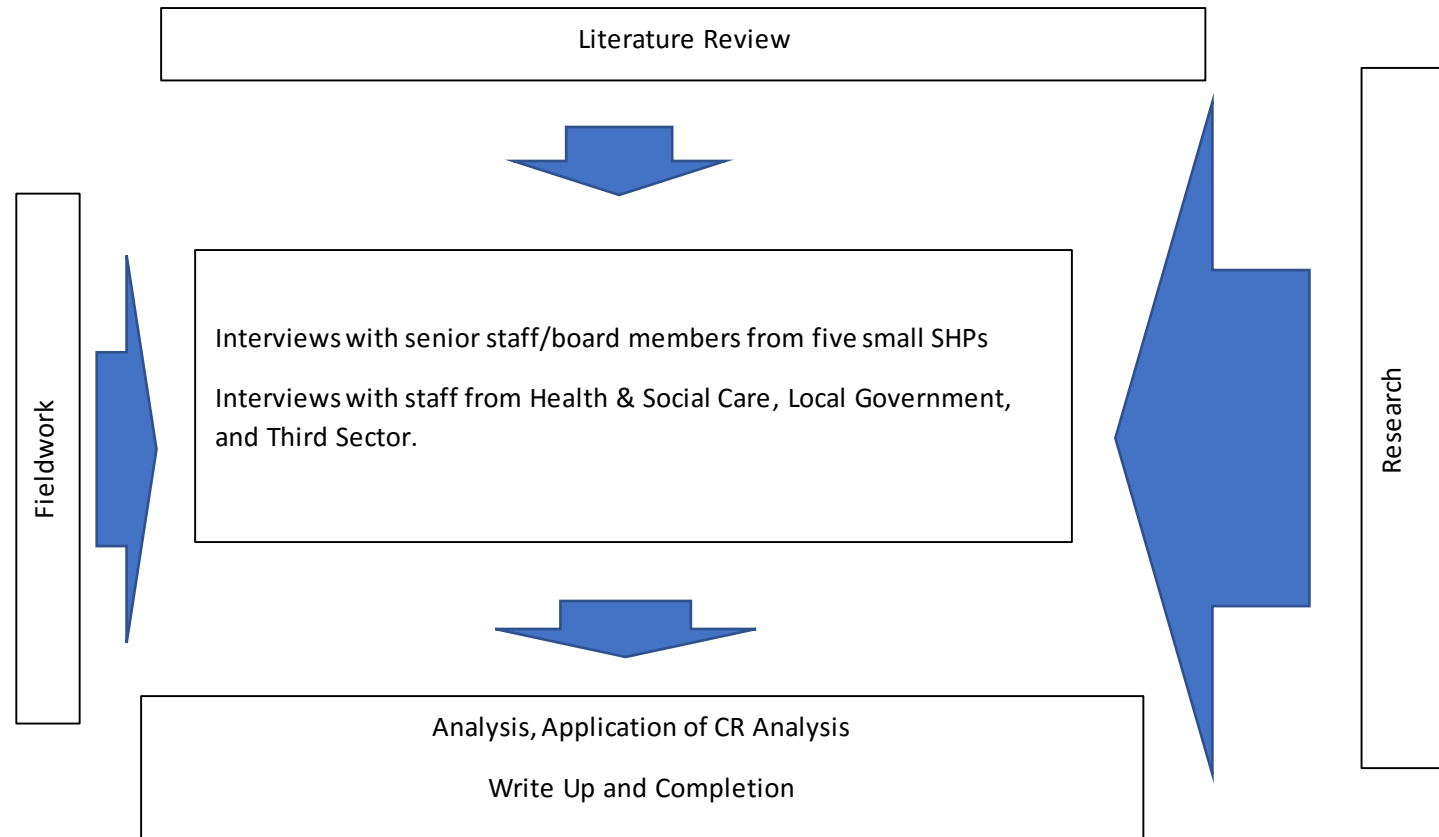


Figure 4.2.2.1 – Overall research design for this study

Source: Author generate

### 4.3 Research Methods

The main focus of this section are the methods that were considered, selected and employed in the research. One of these methods was the survey, which is compatible with the CR philosophical approach. The survey method uses a sample of people to obtain data that is statistically valid and with findings that are usually generalised to the broader population. This can involve written/digital questionnaires or a set number of questions asked at an interview. Jackson (2011), states that it involves 'questioning individuals on a topic or topics and then describing their responses' (p. 7). The survey method was not selected because it did not offer the opportunities to explore data-rich sources that the interaction with respondents would in an interview situation.

Two other methods were considered as part of the preparation for the research, Action Research (AR), and Grounded Theory (GT). Both are compatible with a CR approach, and there are aspects of both methods which informed the research design. Robson (2002), asserts that AR involves active participation by both the researcher and those under investigation in influencing change so that the processes and practices can be understood. The context-dependent nature of this method is attractive, but it is focused on the implementation of actual change in the world. This method was not selected because it was not conducive to the exploratory nature of the research. The participative nature of the method, however, had elements of commonality with the active IR role.

The other method considered was GT. Glaser and Strauss (1967), state that this method is 'the discovery of theory from data systematically obtained from social research' (p. 2). The primary purpose of this approach is to uncover basic social

processes, explore social relationships, and identify issues that may be emergent through the collection of data. The research design has employed elements of GT including the simultaneous collection and analysis of data; discovery of fundamental social processes in the data; inductive analysis of data; in-depth interviews using open-ended questions modified to reflect emerging theory; observational methods; theoretical sampling (Glaser and Strauss, 1967; Charmaz 2002).

The most appropriate methods to use for the phenomena were analysis of quantitative data, documentary analysis, semi-structured interviews, and a case study approach. The analysis of quantitative data was selected because this enabled relevant contextual information to be examined. Semi-structured interviews were selected because they provided the method that allowed interviewees to be probed so that data could be obtained. This method provided a flexible approach that enabled specific points raised during an interview to be explored further, which helped to uncover information. The case study method was selected because it focused on a specific situation or context. Overall, because of the qualitative and inductive nature of the investigation, elements of the AR and GT methods were used in the research approach.

#### 4.3.1 Documentary Analysis

Documentary Analysis (DA) is a qualitative method that the researcher uses to review, assess, and interpret documents, and the information that they hold about the subject under investigation. This method involves the interpretation, assessment, and analysis of data from different documentary sources. The documents can be public or private. Individuals or groups would have written them of people with a purpose and an audience in mind.

The documents may have been written in a specific style, using defined language and laid out in a certain way. Payne and Payne (2004), assert that the document can also be a historical record giving an insight into the world of the author (s) behind the documents. Grix (2001), highlights that part of the analytical process of reviewing documentation requires that each type of document is assessed according to their origin, nature, style, intended audience, language, and purpose.

Accessibility to documentation is essential, and this process is made easier if the information is public and freely available. Documents that are privately held are, in the main, more difficult or impossible to access. Documentation that is available publicly and usually freely includes government, local government, and public service information provided by a range of organisations, newspapers, and journals. Private sources of documentation may require finance to access them, or they may not be accessible.

Technological advances in the last 20 to 30 years have increased the availability of information with documentation available in digital format. The advances have also made it easier to search for information. Processes such as 'open access' have made a substantial amount of academic and technical information available on the internet



that may otherwise have been hard to access. Any research that using this approach needs to ensure that the documents being assessed are from a reliable source, thus they are credible and authentic.

#### 4.3.2 Interviews

Zhang and Wildemuth (2009), take the view that interviews are used as a research method to gain knowledge and learn about the experiences and views of the interviewees. There are three types of interview which vary according to the level of organised structure associated with them, and they are structured interviews, semi-structured, and unstructured interviews. The structured interview has predetermined questions set.

Participants are asked questions in a specific order, which allows the researcher the flexibility to ask additional questions if required. Minichiello et al. (1990), explain that the unstructured interview does not have a set of predetermined questions and is flexible to allow fluidity of conversation between researcher and participant. This is to try and capture responses as well as generate questions not previously envisaged.

DeJonckheere and Vaughn (2019), state that semi-structured interviews are ‘a dialogue between researcher and participant, guided by a flexible interview protocol and supplemented by follow-up questions, probes and comments (p. 1). They suggest that the semi structured interview is frequently used in qualitative research. Semi structured interviews were used in the in this study because they suited the investigative nature of the research. It allowed for the exploration of nuances in the interactions with respondents.

#### 4.3.3 Case Study

Yin (1984), has defined the Case Study (CS) method as 'an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clear; and in which multiple sources of evidence are used' (p. 23). Collis and Hussey (2003) claim that it is a useful method for examining and gaining an in-depth view of phenomena in a given situation. The CS approach is one of three methods used within the research to investigate the subject. Yin (2003) claims that the case study research method is one that suits questions that start with what, how, or why? Moreover, it allows the researcher to explore complex problems.

Stake (1995), identified three types of CS, intrinsic, instrumental, and multiple. The first type of CS is employed when a researcher assesses an individual subject holistically. Instrumental CSs are used to research patterns of behaviour, and multiple case studies examine several subjects that share a commonality.

McDonough and McDonough (1997), indicated that there were two types of CS, interpretive and evaluative. The former approach allows for the data to be assessed through the development of relevant concepts, and the latter approach evaluates the data.

Yin (2003) highlighted three types of CS: exploratory, descriptive, and explanatory. The first type of CS was used in this study and it involves exploring anything identified as being attractive to the researcher and involves the collection of data on a small scale. Descriptive CSs describe the subject that is being researched. Explanatory CSs investigate the subject at a surface level as well as a deep level to find an explanation.

#### 4.3.4 Justification of Research Methodology

In this thesis the research processes are seeking to explore, examine, and investigate the strategic responses that are made by SHPs to the challenges they face within a competitive operational environment. The CS method is suitable for this type of research as it is predominantly qualitative and compatible with a CR approach. Easton (2010), argues that this method enables the researcher to look at organisational based phenomena that are complex. He states that 'a critical realist case approach is particularly well suited to relatively clearly bounded, but complex, phenomena such as organisations, inter-organisational relationships or nets of connected organisations' (p. 123).

The research was undertaken using five small SHPs as the primary data source as 'mini case studies,' and the empirical data was collected mainly through semi-structured interviews. This method enabled the comparison of data between organisations and consideration of each one's operational context. A single CS approach was also used to examine a partnership involving one of the SHPs, health and social care, as well as briefly at a community housing HUB. Yin (2003), has highlighted this approach within the five rationales for a single CS approach as a revelatory or exploratory rationale where an opportunity becomes available to observe phenomenon which was not previously available.

#### 4.4 Research Area

The geographical area where the research was to be carried out was given careful consideration before being selected. The area chosen covers four geographical areas that are administered by public authorities on each side of the Anglo Scottish Border: them being, Northumberland, Cumbria, Scottish Borders, and Dumfries and Galloway. This area was selected because it satisfied a number of the requirements of the research. These included rural geography, small communal settlements, and with small SHPs operating in the area.



Map 4.4.1 – A Map to show the geography of the research area

Source: Ordnance Survey (2019)

Map 4.4.1 illustrates the geography of the research area by identifying principal settlements, transport links, and geographical features. The map was produced using the Ordnance Survey (OS) online tool which allows for reproduction under an Open Government Licence (OGL).

The Anglo-Scottish Border runs just north of Carlisle on the West coast to the south of Duns on the East coast with the towns of Langholm, Hawick, and Coldstream on the Scottish side of the Border and Wooler on the English side. In Scotland, Dumfries and Galloway stretches from Stranraer on the West coast to Langholm in the East, where it connects to the Scottish Borders region, which is the area south of Edinburgh and Dalkeith to the Border.

In England, Northumberland runs from the Border in the North to below Amble in the South and Hexham in the East. Here it meets the Cumbria region. Cumbria stretches from the Border in the North to area highlighted by the M6 sign in the South and by the coast in the West and the M6 in the East.

#### 4.4.1 Contextual data about the study area

The study area straddles both sides of the Anglo-Scottish Border covering four regions. In Scotland these were Dumfries and Galloway and the Scottish Borders. In England they were Northumberland and Cumbria. The four areas cover a mainly rural location with there being large parts which are sparsely populated and with a mixture of smaller market towns and villages.

Table 4.4.1.1 below gives details of the geographical size of each area, squared and in both miles and Kilometres (Km).

Area	Size (sq.- square miles and kilometres)	Density (persons per square mile and kilometre)
Scottish Borders	1,827 sq. miles or 4,731Km sq.	62 sq. mile (24/Km)
Dumfries and Galloway	2,481 sq. miles or 6,426 Km sq.	60 sq. mile (23/Km)
Northumberland	1,936 sq. miles or 5,013 Km sq.	163 sq. mile (63/Km)
Cumbria	2,613 sq. miles or 6,768 Km sq.	191 sq. mile (74/Km)
Total	8,857 sq. miles or 22,938 Km sq.	122 sq. mile (47/Km)

Table 4.4.1.1 – The size of four regions in the research

Source: ONS (2011; 2013)

A correlation between the population of an area and the size of the land can be quantified through calculating the density of population (number of people / land area) and this is shown in Table 4.4.1.1. The two English areas are two or three times more densely populated than the Scottish ones. All four areas are rural where the population density is low compared to urbanised areas.

The issues faced in rural and urban areas can be very different and from a social housing perspective the letting of properties can differ between the two types of area. In some urban areas, there is a greater demand for housing and there is a bigger population from which customers can be attracted, whereas in some rural areas, there is no demand for housing and there is a smaller population from which customers can be attracted.

The administrative boundaries set are local authority ones. The way that these boundaries are established and reviewed are influenced by historical, political, economic, social and cultural factors. In Scotland, prior to local government re-organisation in 1998 as part of the devolution settlement these were referred to as regions and formed a middle tier of local government carrying out similar functions that county councils carry out in England (social care, education). Under this layer of regional government was a lower tier of local government in the form of district councils. After 1998, these two layers of local government were abolished and unitary authorities were established that amalgamating the roles of former regional and district councils.

On the English side of the border there are two regions, Northumberland and Cumbria. Northumberland became a unitary authority in 2009 with the new council combining the functions of the dissolved six district councils and one county council. Cumbria still retains a two-tier local government structure with six district councils and a county council.

Population data is used by a range of organisations (health, education, housing, social care) to inform the planning processes for the resourcing and delivery of services in an area. The population of each area is shown in Table 4.4.1.2.



Area	Population
Scottish Borders	114,500
Dumfries and Galloway	149,500
Northumberland	316,000
Cumbria	497,900
Total	1,077,900

Table 4.4.1.2 – The Population of each regional area in the study

Source: ONS (2017a), National Records of Scotland (2017a)

The study area accounts for just over 10%, 8,857 square miles, of the land mass of the island of Britain (Scotland, Wales and England), 80,823 square miles but under 2% of the population (ONS, 2011, 2016). Across such a wide area service providers must provide services to populations in multiple settlements across a large geographical area which puts strain on resources because of the time it takes to travel to locations, staff, and resource services. Residents have challenges accessing services, finding employment, and travelling across a large geographical area, whereas policymakers have challenges resourcing an area with a small population.

The study area is largely rural in character which affects the demand and supply of housing. There needs to be a requirement for housing in an area before a decision is made to fund the construction of property. To those who live in smaller settlements spread across rural areas, the issue of enabling people to live there is important because they need local residents to sustaining the communities. As such, the decision making process for the provision of housing in these areas usually includes input from local communities groups councils.an important part of the process.

The geography of the areas is important from the perspective of showing the demands that a small community based SHP faces when it provides housing services for its customers in these areas. Although not a core part of this study, it was felt

important to convey the rural nature of the study area to draw attention to some of the relevant issues. A common characteristic of areas that are rural is that they have low population densities compared to more populated urban areas. Other characteristics include the influences of any human settlement on the land and the physical dimension of the land itself.

Details regarding the housing sector are provided in Table 4.4.1.3. General observations about the statistics in the table show that the two English regions have higher numbers of dwellings and levels of home ownership than the Scottish regions. The population levels in the two English areas are higher than the Scottish areas. Both areas are higher than the national average for home ownership in England which was 57% in 1981, and reached a peak of 70.6% in 2000, before dropping to 67% in 2008, and decreasing to 63% in 2014 (Ministry of Housing, Communities and Local Government, 2017b).

	English Regional Areas				Scottish Regional Areas			
	Cumbria		Northumberland		Dumfries and Galloway		Scottish Borders	
	Number	%	Number	%	Number	%	Number	%
Total	245,910	100	152,180	100	74,453	100	57,940	100
OO	177,173	72	101,974	67	46,905	63	38,240	66
PR	35,657	14.5	24,096	16	13,302	18	8,112	14
SR	33,080	13.5	26,110	17	14,146	19	11,588	20

Key – OO – Owner occupied, PR – Private Rented, SR – Social Rented

Table 4.4.1.3 – Housing stock by tenure across the studies four regional areas

Source: Ministry of Housing, Communities and Local Government (2017a), National Records of Scotland, (2017), Office of National Statistics (2017b), Scottish Government (2016c)

On a national level the decline in home ownership reflects the story of the economy where house prices have risen, and it has become a less affordable option. The high levels of home ownership in the two English regions reflect the affluence in these areas. Similar to their English neighbours the level of home ownership in the two Scottish areas are high when compared to the Scottish average figure for home ownership. In 1981 the levels of home ownership across Scotland were less than 40%, by 2008 the average figure had increased to 62%, before decreasing to 58% by 2014 (Scottish Government, 2016b).

Both regions remain above the Scottish average like the two in England. Being the favoured tenure across all four areas, home ownership can be reflective of the affluence within those areas, however, it could also reflect the lack of housing options within those areas. Although there may be several home owners who have high levels of wealth, there may also be issues around levels of mortgage commitment, people who have equity within their property but have low levels of income.

The other options for housing tenure are renting either privately from a landlord or from a SHP. Following the national trend the private rented sector in Cumbria, has overtaken the social rented sector (Taylor, 2019b). In two other regions, one from each side of the Anglo-Scottish Border, it is just below the level of social housing, whereas in the fourth area, it is further behind the social rented sector. The closeness of the two rented sectors in three of the four regions shows a converging of the market between them.

In the four regions of the study area over the last 30 years, there has been a significant movement for councils to transfer ownership of their housing stock through a process called LSVT to a SHP. Out of the ten local authorities in these regions only two still own housing stock in their area. These are, Barrow Borough

Council in Cumbria who own and management their own housing stock and Northumberland County Council who retain ownership of their housing stock. They have created an ALMO called 'Homes for Northumberland' that manages the housing for the council. These two organisations were not included in the analysis of SHPs as the housing is still part of the state side of the social housing sector.

The role of the state across the research area has drastically changed from that of a direct provider of housing to a strategic role, whereby it enables the provision of housing. This role itself has seen change over the last 20 years and varies between England and Scotland. In England, there is no statutory requirement for a local authority to have a housing strategy for their area and as a consequence they do not have a direct role in the allocation or distribution of government grants for developing housing. In Scotland, each local authority has a statutory responsibility to develop a housing strategy for their area to identify the housing need. They also have a direct role in the allocation and distribution of government grants for developing housing.

The total number of social rented properties across the study area is 84,924. Excluding the properties that are owned by two stock owning councils Barrow BC (2,615) and Northumberland CC (8557) (Ministry of Housing, Communities and Local Government, 2017d) a total of 73,752 social rented properties are currently managed by four different SHPs. Each of these organisations can demonstrate differences in terms of how they are made up, their background and the communities that they serve. The size and capacity of these organisations can be seen by the number of homes that own and manage. Table 4.4.1.4 illustrates the size of these SHPs in 2018.

Area	No of SHPs	Stock Category	SHP by Stock Band	%
	<b>2018</b>		<b>2018</b>	<b>2018</b>
Northumberland	3	Less than 1,000	3	100
Cumbria	10	Less than 1,000	8	80
		Between 1 – 4,000	2	20
Dumfries and Galloway	2	Between 1 – 4,000	1	50
		Over 4,000	1	50
Scottish Borders	4	Between 1 – 4,000	3	75
		Over 4,000	1	25
More than one area	25	Less than 1,000	5	20
		Between 1 – 4,000	5	20
		Over 4,000	15	60
<b>Total</b>	<b>44</b>		<b>44</b>	

Table 4.4.1.4 – Housing stock held by SHPs within areas of the study in 2018

Sources: Scottish Housing Regulator, Homes and Communities Agency, individual SHPs, local authority lists of housing providers (Author Generated)

In Table 4.4.1.4 the numbers of properties owned and managed by SHPs are presented in three bands less than one thousand homes (>1000), between one to four thousand homes and more than four thousand homes (<4,000). Organisations with over four thousand homes and that operate in more than one area constitute the largest group of landlords. Four of these organisations operating in 2018 are part of a much larger national landlord that operates in both England and Scotland.

Table 4.4.1.5 below shows the characteristics of SHPs operating in the Research study area including their legal structure, the regulator to whom they are accountable and details about the organisations in terms of their background, structure and the type of services that they provide. All the SHPs that operate in the

study area are registered as charities and operate on a Not for Profit (NFP) basis with any excess monies reinvested into the business. From the available information, it can be identified that five of the organisations have also registered as companies by limited guarantee.

Characteristic		Number of SHPs (2018)	
Legal Entity	Registered Charity (NFP)	44	44
	Registered Company	5	44
Regulator	Scottish Housing Regulator	19	44
	Scottish Care Inspectorate	11	44
	Homes England (HE)	22	44
	Care Quality Commission (CQC)	10	44
Background	Stock Transfer (LSVT)	11	44
	SHP	33	44
Organisational Structure	Stand Alone	24	44
	Part of Group Structure	20	44
Services provided	Specialist	12	44
	Generalist	32	44

Table 4.4.1.5 – Characteristics of SHPs operating in the research study area

Source / Note – As stated in text regulator lists, local authority planning/ housing lists and individual SHP websites, strategic plans, performance data and property lists.

Table 4.4.1.5 shows that there are 19 SHPs regulated by the SHR and 22 SHPs regulated by the regulator in England. Three organisations are regulated by both the HCA and the SHR; Home Housing (England and Scotland), four SHPs are not subject to regulation with three of these owning less than 100 houses and the other one owning 500 properties. As some of these organisations provide housing support to some their customers this element of their services is regulated by a different set of regulators. Where they undertake specific care related or support focused

services for specific client groups, they also subject to regulation under the Care Quality Commission (CQC) in England and the Scottish Care Inspectorate (SCI) in Scotland. In all there were ten organisations that were registered with the CQC, in England and 11 organisations registered with the SCI in Scotland.

Table 4.4.1.5 also shows the background of the SHPs that operate in the research area is broken down into organisations that had been set up following a LSVT where the housing stock had transferred out of the state sector and organisations that had started as independent housing providers. Out of the 44 SHPs, 11 or 25% had developed from the transfer of housing stock from local authorities, either to a standalone organisation or to one that is already established.

There are advantages and disadvantages to both options with factors such as cost, tenant choice, and the preference of the selling local authority being considered as part of the LSVT decision making process. The other characteristics in the table looked at SHPs as being either stand-alone organisations or as part of a wider group structure with 20 being in the former group and 24 in the latter as well as the type of service provided by the organisations. The SHPs were either described as specialised or generalist. Specialist providers own and manage housing for customers from specific population groups, such as the elderly. Generalist providers own and manage housing for any customers from the general population. Three quarters or 34 of the SHPs are generalist whereas 12 are specialist.

#### 4.4.2 Practical Considerations

As part of the process of selecting the geographical area for the research the practical elements of the fieldwork were considered. These practical elements included the following:

- a) Distances – This was the distance that had to be travelled for interviews. Most of the interviews were taken place at the interviewee's place of work but a handful took place in alternative venues. The process of agreeing where an interview was to take place was so that it was as convenient as possible for the interviewee
- b) Timescales – This is the time for scheduling interviews, transcribing interview recordings, reviewing data, and the overall timescale to complete the fieldwork
- c) Resources – There resources available for the research were limited because the study was self-funded and there were no other sources of funding. It was undertaken over five years on a part-time basis, and managed in between full-time work commitments.



#### 4.5 Application of Research Methodology

The methodology was applied to the primary tranche of interviews undertaken in 2016 and to a further phase of interviews in 2019. The data obtained in 2016 was reviewed and analysed at the time and incorporated in the thesis write up and submitted on March 2019. A Viva was held in May 2019 and a recommendation was made by both examiners that further interviews were to be undertaken together with a number of other actions to amend the thesis.

For the interviews undertaken in 2019 an amended topic guide was developed. The programme of work to amend the thesis required that all the empirical data was reviewed. This review included the re-analysis of all the interviews undertaken in 2016 as well as in 2019. The data from 2016 was also reviewed in 2019, together with the empirical data obtained in the last tranche of interviews.

Over the two stages, empirical data was harvested from a total of 19 interviews. A proportion of data gathered in 2016 was not used in the first analysis and write up of the research. The interviews were re-categorised by service and organisation. The process of re-categorisation has resulted in a redistribution of alphabetical symbols in the amended thesis.

#### 4.5.1 Collection of Background Data

The collection of background data involved the analysis of relevant physical and digital documentation. The method of collection was systematic and structured. Contextual information was collected from different documentary sources such as census data, government publications, organisation technical documents, and academic studies.

Included was data about the geography, population, and housing organisations operating in the area. Information gleaned from these sources, such as the location of their operations and how many units of accommodation were owned/managed by them, helped to narrow down the selection of SHPs. This information is presented in section 4.4.1 (p 166). The same information types were researched for each SHP. A systematic approach to this task was employed that required the application of discipline, rigor, and structure.

The type of quantifiable data obtained included the number of properties, operational locations, and organisational attributes. This process also included obtaining data that is descriptive and classed as qualitative. Examples of this include the different aims, objectives, and values of each organisation. The same systematic approach was used to obtain this data as well.

#### 4.5.2 Selection: SHPs and Respondents

A purposeful sampling methodology was used to select a small number of participants from SHP organisations that had similar characteristics. The organisations selected or an individual from that organisation was contacted and they were asked to take part in the study. If they agreed to take part in the study then arrangements were made for interviews to be carried out on a suitable date/time and at an agreed venue.

Palinkas et al. (2015), suggest that purposeful sampling is used as a way of locating cases within the area of the study, which will provide a wealth of information for the qualitative researcher. One advantage of this approach is that respondents who can contribute to the research through their knowledge and experience can be accessed. A disadvantage of using this approach is the potential for bias through the selection of informants. This is because the judgement of the person undertaking the investigation plays an integral part in selecting appropriate respondents.

Godambe (1982), highlights that there is the potential for the selection of an inappropriate informant, which results in poor quality data. In contrast to this qualitative method of sampling, quantitative methods of sample selecting include probabilistic and random sampling. Morse (1991), argues that these techniques ensure representativeness, the generalisability of the research findings and that they minimise the chance of bias occurring.

Selection criteria were established to identify a 'small homogeneous sample' (Patton, 1990, p. 179) of SHPs with similar traits or characteristics that operate in the research area. Figure 4.5.2.1 highlights the criteria, which include the location (s) of

their operations and how many units of accommodation were owned/managed by them.

- Social Housing providers with housing stock below 2,500 units
- Operating only in one Government defined administrative boundary
- An independent (stand-alone) organisation – not part of another organisation or in any arrangement with another organisation.
- No outsourced parts of the service – This means that the organisations chosen must not have outsourced any element of their operation.
- Registered with a Government regulator if in receipt of public subsidy – in England (RSH) and Scotland (SHR)

Figure 4.5.2.1 – Criteria for the selection of locally based SHPs across the study area

Source: Author generated

There are a variety of SHPs operating in the study area, and only a proportion of these fit the criteria set. The setting of a housing stock limit provides a level for the size of an organisation so that there is commonality between the identified SHPs. A set geographical boundary for the operation of an organisation enables those that serve a set locality to be selected. A vital part of the selection process was to identify and select organisations that are operating on their own without the support of another SHP. Finally, if the organisations receive public finance, they are required to be registered with the appropriate regulator. The 46 SHPs that operate in the study area were analysed to find those that fitted the criteria. There were 19 qualifying organisations and these are shown in Table 4.5.2.1 by the number of houses they manage and the region and country in which they operate.

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	Qualifying Organisation	Stock Total	Scotland		England	
			D&G	Borders	Cumbria	N'thumbria
1	Organisation A	2,332	X			
2	Organisation B	500			X	
3	Organisation C	70			X	
4	Organisation D	1,527		X		
5	Organisation E	17			X	
6	Organisation F	2222		X		
7	Organisation G	18				X
8	Organisation H	2			X	
9	Organisation I	4			X	
10	Organisation J	1				X
11	Organisation K	1-10			X	
12	Organisation L	110			X	
13	Organisation M	1-10			X	
14	Organisation N	4				X
15	Organisation O	10				X
16	Organisation P	4			X	
17	Organisation Q	4			X	
18	Organisation R	1-10			X	
19	Organisation S	1-10			X	

Table 4.5.2.1 – Qualifying organisations by stock and geography

Source: Organisational documents, regulator and charitable records

The selection process highlighted a handful of organisations who were not in receipt of public finance or registered with a regulator, but still provide housing. These included charitable alms-houses and religious-based provider organisations. An approach was made either directly to each organisation through their personnel section or Chief Executive Officer (CEO) or to an individual senior staff member or voluntary member of the MB. The approach explained the purpose of the study, asked if they would be interested in being part of the study, and requested the

opportunity for an interview. Out of the 19 SHPs contacted 15 had less than 110 properties, and ten organisations had less than ten properties. Most of these small landlords did not have staff, and the volunteer management arrangements varied, which impacted on their capacity to be involved in the study. Only five SHPs agreed to take part in the study and interviews were carried out with participants from these organisations.

No interviews were undertaken with organisations in Northumbria, three took place with in Cumbria and one took place in each of the two Scottish regions. Table 4.5.2.2 presents the five organisations from whom practitioners were interviewed by geographical area.

Organisation	Area			
	Scotland		England	
	D&G	Borders	Cumbria	N'thumbria
Organisation A	X			
Organisation B			X	
Organisation C			X	
Organisation D		X		
Organisation E			X	

Table 4.5.2.2 – Five organisations featured in the study

Source: Author generated using SHP accounts, strategic documents, business plans lists from the charities commission and regulators

From the background data previously collated, relevant information was used to provide a profile of each of the organisations before any interviews commenced. Table 4.5.2.3 gives a breakdown of the five organisations by legal entity, charitable status, the number of staff, and regulator.

Organisation	Legal Entity	Charitable	No of staff	Regulator
Organisation A	Registered (FCA) I&PS	Charitable	99	SHR
Organisation B	Registered (FCA) I&PS	Non - Charitable	6	RSH
Organisation C	Registered (FCA)	Charitable	0	RSH
Organisation D	Company	Charitable	60	SHR
Organisation E	Registered (Societies Act)	Charity	2	SHR

Table 4.5.2.3 – The five organisations by legal entity, charitable status and number of staff

Source: Organisational documents, regulator and charitable records

## Respondents

Interviews were undertaken with senior staff and board members from the five SHPs – also staff from health, social care, local government, and the third sector. Table 4.5.2.4 presents a breakdown of the respondents following the re-categorisation exercise discussed in section 4.5 (p 176).

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	<b>Respondent</b>	<b>Organisation / Sector</b>
1	Respondent A	Organisation A / Housing
2	Respondent B	Organisation A / Housing
3	Respondent C	Health
4	Respondent D	Social Care
5	Respondent E	Social Care
6	Respondent F	Organisation B / Housing
7	Respondent G	Organisation B / Housing
8	Respondent H	Organisation C / Housing
9	Respondent I	Organisation C / Housing
10	Respondent J	Organisation D / Housing
11	Respondent K	Organisation D / Housing
12	Respondent L	Organisation E / Housing
13	Respondent M	Organisation E / Housing
14	Respondent N	Local Government
15	Respondent O	Local Government
16	Respondent P	Local Government
17	Respondent Q	Local Government
18	Respondent R	Third Sector
19	Respondent S	Third Sector

Table 4.5.2.4 - A Breakdown of the respondents

Source: Author generated



#### 4.6 Ethical Considerations

The ethical approach used during the research process needs to be situational, contextual, and relational to the subject area that they are investigating (Mauthner et al., 2002). This study did not require ethical considerations to be taken into account for vulnerable groups of people, children, or any person with a medical condition as they were not part of the research. Ethical considerations did not have to be taken into account for animals as they were also not part of the research.

There were three ethical issues pertaining to the study. The first issue was the IR role in which the researcher investigated their own professional area. The second issue revolved around the interviews ensuring that informed consent had been obtained and that the anonymity of interview participants was respected.

#### 4.6.1 Informed Consent, Confidentiality and Anonymity

Once a respondent had agreed to take part in the research then the interview arrangements were made. The respondent was given a Participant Information Sheet (PIS) containing information about the study and their role as a participant within the research. They were also provided with a consent form which requested informed permission from each respondent involved in the study. The consent that was obtained from each participant confirmed that the data from the interviews could be used in this research study. This was in line with set guidelines.

The confidentiality of the respondents was respected and maintained throughout the research process. All digital recordings, written records, notes, and transcripts from the interviews were securely stored. This also included contact materials and communications that contained references to personal details. This was in line with set guidelines. Access to this information was restricted.

The anonymity of each person who was interviewed was respected and maintained throughout the research process. The method used to preserve anonymity was to refer to organisations and respondents using alphabetical lettering. Also, the occupations and gender of respondents are concealed. The strategic documentation referred to has also been anonymised in the referencing section.

#### 4.6.2 Ethical Approval

The research proposal was examined by the Ethics Committee of the University of Cumbria (UoC) and approval given in 2016. The ethical guidelines state that 'Research should be ethical in purpose as well as in the processes involved' (University of Cumbria, 2007, p. 1). They also provided advice about giving information to the participants involved in the research. This guidance provided advice on 'how appropriate informed consent will be obtained; how the rights of participants will be protected; how confidentiality is to be offered/assured; how it will be ensured that people are free to refuse to participate, if they so wish; how participants will gain from taking part or can see the value of their contribution' (University of Cumbria, 2007, p. 1).

Other ethical elements relating to the study were the guidelines for working alone during the fieldwork stages of the research, together with the security requirements regarding the secure storage and destruction of confidential data obtained during the process.

#### 4.6.3 Insider Researcher (IR) – Addressing Reflexivity and Bias in Research

Different definitions of the term Insider Researcher (IR) build on its anthropological roots (Sikes and Potts, 2008) to identify it as investigation into a social group, organisation or culture of which the researcher is also a member (Greene, 2014) and the study of one's social group or society (Naples, 2003). In this research, the IR role is key because it enables specific practitioner insights into the housing field to be brought to the research. The practitioner insights of the IR can add to the understanding of the context in which the study is based, and analysis of the research findings.

The role of IR can involve specific methodological and ethical issues that are not faced by researchers who are not IRs (Breen, 2007). There are benefits that an IR can bring to the research process. Chavez (2008) recognises that these include knowledge of the subject area, an understanding of the research environment, the ability to interact familiarly with participants, and to gain access to opportunities for investigation. Paechter (2013) estimates that the IR faces challenges that include overfamiliarity with the research area, subjectivity, bias, and ambiguity for them functioning in two roles. Green (2014) suggests that another challenge for the IR is their close involvement with the area of study which can lead to charges that they are biased and that they are influencing the research with their views and interpretation of data.

Methodological issues about the closeness to the subject are highlighted by the IR role. Drake (2010) questions their ability to be objective and to analyse the data critically because they are close to the subject area. The IR has the advantage of not having to become acquainted with the field of study compared to an Outside-Researcher (OR) but they must be aware of their involvement within the field. The

repercussions of becoming aware of confidential information about a professional colleague need to be considered by the IR.

Appleby (2013) states that IRs can also be criticised for having 'a lack of critical distance from their work' (p. 12), which results in questions being raised about the credibility of their research. Drake and Heath (2011) highlight that they can also be accused of holding assumptions and ideas about the research that they are carrying out. Law (2004) said that 'investigations interfere with the world' (p. 14) whereby the act of research itself changes things in the world, which requires a reflexive and ethical approach to be adopted to the investigation.

Reflexive thinking allows the IR to examine their assumptions and bias. Parahoo (2006) claims that reflexivity involves the researcher constantly undertaking reflection on their impact on the study. Palanganas et al. (2017) state that reflexivity as a process is 'introspection on the role of subjectivity in the research process, (p. 427). As part of their reflection, Hesse-Biber (2007), claims that the investigator has to assess the impact on their research of their 'social background, location and assumptions' (p. 17). Ellingson (2009) takes the view that assessing the complexities of the subject being investigated and the reflexive thinking that it invokes are important elements of the research.

A reflexive approach involves active self-assessment of perceptions, interpretations, and emotional responses during the research process. It is also essential to be able to employ 'social and emotional distance' (Greene, 2014, p. 10) as part of the reflexive assessment to understand the differences between the information being analysed from both the participant and the investigator. The researcher requires skills required for this, including self-knowledge, self-consciousness, and self-awareness of the impact that they are having on the participants and the process.

As part of this research a journal was kept by the IR and regular entries were made which reflected on their experiences and their investigation. This was to mitigate the potential for bias during the process, and so that a self-assessment could be completed to review any impact that the IR was having upon the process. It was also used as a tool by the researcher to assess their development during the process.

Bias in scientific research are the influences that generate results and findings which are not an objective representation of the exploration undertaken. Within the positivist approach to research, the avoidance, reduction, and elimination of bias within the research process are vital. The relationship between empirical observation and the interpretive nature of knowledge made by the investigator is an essential consideration in the evaluation of data gleaned from the research process.

Positivist approaches have traditionally dominated research, and these used the observation process in research to obtain data, which then informed the development of theory. However, challenges to the view that the researcher can remain neutral and objective during their observation have also highlighted the influence of prior knowledge. It also highlights the theorising that the researcher can bring to the observation whereby 'theory is increasingly recognised as affecting observation itself, so the latter is said to be theory-laden' (Sayer, 1992, p. 46). This presents the possibility that all research is subject to the bias and influence of the investigator.

Plows (2018) identified her dual role as an IR as one that is 'messily embedded' (chp 10, p. 1). As both an employed subcontractor and an ethnographic researcher she explored the effects of redundancy in the Welsh nuclear industry. This description highlights that she is a part of what is being investigated and she can use her own experience as a reflection on the subject of the study. In her case, she was able to build up trust over a period with co-workers and others affected by the decline of the

nuclear industry in North Wales. This position enabled her to have a unique insight but also to achieve a level of response that an outside researcher entering the field may not have got.

Plows built upon the work of Laws (2004), who argued that research methods need to be able to deal with a 'fluid world' (p. 3), where social realities can be messy, vague, and inconclusive. Laws also takes the view that research methods themselves affect the social realities that they are investigating and do not just describe them. Plows (2018) describes how traditional researcher accounts of their methodological practice 'can often be quite sanitised accounts, with little acknowledgement of the messy social dynamics experienced' (p. 1) by them or their participants. Law (2004) argued that the person undertaking the research needs to adapt their methods to be able to capture different aspects of the exploration. He called this approach Method Assemblage (MA), this is where methods are adapted or assembled to suit the specific research being undertaken.

#### 4.7 Data Assurance: Triangulation of Data

The term triangulation refers to the process of locating an unknown position using the known position of two points and has been used by navigators, surveyors, architects, and others to perform their duties. Merten and Hesse-Biber (2012) state that the process has been used in social sciences 'in the validation process in assessing the veracity of social science research results' (p. 1). This process has also been applied to the use of different methods and data sources.

Arksey and Knight (1999) have argued that by employing a triangulation approach within their research and collecting data in several ways from a variety of sources at different times, it strengthens the findings and study conclusions. This approach has also been advocated by Sayer (2000) and Danermark et al. (2002), who are CR academics. Triangulation was used in this research as part of the process of assessing the empirical data.



#### 4.7.1 Reliability, Validity and the Collection of Contextual Data

The concepts of reliability and validity have their origins in the positivist traditions of scientific research relating to the measurement, quantification, accuracy, and usefulness of the explorations as well as the data that it produces (Drost, 2011). Research that involves information obtained by tests or surveys is reliant on the accuracy of this data. The potential for errors to occur should be monitored during the data collection stages. Ritchie and Lewis (2003) claim that 'the reliability of the findings depends on the likely recurrence of the original data and the way they are interpreted' (p. 271). This relates to the potential for research findings to be replicated if another study is undertaken using the same methods.

No surveys or testing were undertaken to collect data. The process of triangulation, discussed in the previous section, enabled data from different sources to be assessed. The ethics required to undertake the research provided a process to assess its reliability.

Hammersley (1987) states that a valid approach is one that 'represents accurately those features of the phenomena that it is intended to describe, explain, or theorise'. Furthermore, Drost (2011) described validity as dealing with 'the meaningfulness of research' and whether researchers are 'measuring what they intend to measure' (p. 114). The types of validity with research are statistical validity, internal validity, and external validity. In terms of statistical validity, although the inquiry did not involve testing or surveys to obtain statistical data, it did involve analysing the potential relationships between variables within the data. These variables relate to contextual conditions between organisations, objects, or other aspects that may appear in the data. Arksey and Knight (1999) assert that internal validity is a process that confirms that the researcher investigates what he or she claims they are investigating and

external validity is concerned with how the findings of the study are translated for use in the wider world.

A supervisory team of three, one professor and two senior lecturers, from the UoC oversaw this research and provided the internal validation of the study. In terms of external validity, once the study has been finalised and assessed, the findings will be disseminated through the publication of articles in journals and presentations at appropriate conferences.

#### 4.8 Conclusions

This chapter identified the overall methodological approach employed in the research as well as the individual methods that were considered and used in the research process. The application of these individual methods was explained and further clarification was provided about how the additional research identified following the Viva in May 2019 was undertaken.

The research was carried out by an IR. The role of the IR has been described as 'messy' (Law, 2004; Plows, 2018; Taylor 2017e) because the researcher has two roles. They are involved in the world of the subject being investigated as well as being the researcher. For this research project the IR role has been important in facilitating access to practitioners from SHPs. However, there is also the issue of potential bias and issue of critical distance from the research subject that needs to be considered when this dual role is used in research.

The next chapter presents the empirical data generated by the investigation.

## CHAPTER FIVE:

### EMPIRICAL FINDINGS

#### 5.1 Introduction

This chapter is the start of the fieldwork part of the study where the data from the semi-structured interviews with respondents is presented. The sections are arranged to show the empirical data relating to each SHP. This includes an assessment of relevant strategic documentation and responses from the interviews which follow the three research questions identified in section 1.2 (p 32). Building on the typology discussed in section 3.6 (p 50) the strategic response of each organisation is highlighted. This information is assessed further in chapters 6 (p 255) and 7 (p 306, a summary of the strategic responses is presented in section 7.3.2, p 330). Finally, data from interviews carried out with organisations from local government and the third sector that are external to the SHPs.

## 5.2 Organisation A

This is an example of a SHP that has combined elements of different strategic responses within the typography (partnership/innovation/hybridity) to develop the approach that suits their situation, challenges and ambitions. Organisation A is a small SHP operating within Dumfries and Galloway, a rural part of South West Scotland. It has 2,500 properties, spread across over 130 locations within a mostly rural location comprising of 100 staff. It had started in 1988 as a small community project, and since that date has developed into one of the region's foremost providers of social housing.

### 5.2.1 Strategic Documentation

The organisation has set a clear vision for how it operates, and this is to create great places to live (Organisation A, 2016a, 2017, 2018c). It identified that it was 'strongly committed to service improvement' even during a 'period of uncertainty and unprecedented change' when they will continue to build 'on their strengths and successes' (Organisation A, 2019a, p. 4).

In 2016, the management in the organisation had embarked on diversifying resources into the development of specialist support services as well as undertaking innovative projects in collaboration with other partners. The organisation sees itself as being 'increasingly recognised locally as the housing developer for extra care and specialist supported accommodation' (Organisation A, 2018b, p. 4). It viewed partnership as a way to 'develop and deliver a range of services' by 'sharing of resources and specialist knowledge to deliver positive outcomes' (Organisation A, 2016c, pp. 1-18).

Organisation A worked in partnership with the integrated health and social care system in order to contribute to tackling several local challenges. These challenges included a rapidly ageing population, increasing numbers of older people with multiple long term conditions, a shortage of care homes and care at home services, waiting lists for sheltered accommodation and increasing delayed discharge from hospitals (Organisation A, 2016b).

The organisation has ambitions to grow as well as looking to develop its specialist role as a provider of accommodation for the elderly. Part of this growth is a long term development programme to provide over 300 homes in their local area using approximately £23 million of their own borrowed finance and £22 million grant from

the Scottish Government (Organisation A, 2018c). They see themselves, as a local housing provider, being 'valued by the local community' and as an organisation that 'diversifies into other services and products' (Organisation A, 2019b, p. 6).

It also recognises the need to be financially resilient during a time of change, 'the social housing sector continues to evolve and change, and it is important that we remain financially respond and mitigate risks' (Organisation A, 2019b, p. 6). A breakdown of the finances is presented in Table 5.2.1.1.

Year (as at 31.3)	Turnover - £	Operating Costs - £	Operating Surplus - £
2017	12,747,736	11,368,454	1,379,282
2018	12,982,391	11,545,167	1,437,224
2019	13,668,467	12,275,314	1,393,153

Table 5.2.1.1 – Financial breakdown of Organisation A

Source: Organisation A (2018b, 2019a)

Table 5.2.1.1 reveals that the turnover and operating costs have increased year on year for the organisation, but the operating surplus has reduced between the financial years 2017/18 and 2018/19. An ongoing concern for the organisation is the low level of overall tenant satisfaction with their services, which is 84.5% compared to an average Scottish figure of 90.1% (Scottish Housing Regulator, 2018c).

## 5.2.2 Interviews

### **What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

A significant challenge for a small SHP like Organisation A is that it needs to continue to attract customers to live in the properties that it manages. There is competition in the region in the shape of an organisation that is five times its size after being created to receive the council's housing stock following LSVT in 2003. Before the creation of this other landlord, Organisation A had enjoyed the privileged position during the 1990s of being the only SHP (HA) operating across their region. This position meant that Organisation A had virtually no competition for grants to develop new housing in the area. Competition has increased in the last couple of years as the local authority has encouraged new SHPs to operate within the area to increase competition locally.

SHPs are complex organisations delivering many different operational functions, often involving large amounts of money, such as collecting rents, executing property repairs contracts, and managing tenancies. A number of these organisations have borrowed finance from private lenders, and they are responsible for repaying these loans with interest over an agreed period. The process of business planning is undertaken by the management of each SHP, to meet their financial obligations and deliver their functions as a landlord. These processes include assessing any potential risks to the organisation and planning for the use of available resources to deliver the required services. Respondent B was involved in managing these processes within the organisation and described this role as *'looking at blending the operational requirements, working with teams to make them real in terms of policies, procedures, and the business plans.'*



External pressures on SHPs come from different sources. These pressures can be economic, competition, government policy, customer demands, and the regulator (mainly for housing but other services if the organisation provides them such as support or care services). In Scotland and England, there are different housing regulators and social care inspectorates who scrutinise the delivery and financial performance of SHPs as well as inspecting how the services that the organisation provides. Part of the regulators scrutiny and inspection role involves the examination of the SHPs business planning processes. Respondent B described this situation in the organisation which had a *'double requirement for having to satisfy the care inspectorate as well as the Scottish housing regulator.'*

The process of change within an organisation requires individual staff members to adapt to the new circumstances and ways of working and this may require new skills to be learnt and developed. There will be different responses, amongst the staff of an organisation, to the introduction of changes in the workplace such as new technology, changing patterns of work or re-structuring of staffing positions. These responses will depend on the skills, aptitude, and attitude of each member of staff with some being able to adapt to the changes better than others. Respondent B felt that this was down to the approach of the individual:

*'It is down to individual members of staff and an individual perspective, whether they see it as an opportunity to develop further skills.... that is the individual perspective into how confident you are in your abilities and taking on new skills'.*

The success of a new staffing structure or a new way of working can be heavily influenced by the way staff adapt to the changes and help with their implementation. A willingness to develop new skills and accept new working practices demonstrates a progressive attitude by the staff, which can help the organisation move in the strategic direction that it has chosen. It also has to be

recognised that the way change is implemented in an organisation can have a negative impact on staff which may result in their alienation from adapting to new ways of working.

Across the area of operation for the organisation there is a small population from which customers are attracted. This means that the organisation needs to develop its services to attract customers and beat its competition. According to Respondent A, the increased competitive pressure that the SHP was experiencing has put the organisation into a position where it needed to differentiate itself and the housing product that it was offering to customers. They felt that the impact of failing to do this would be that the organisation could be subject to a takeover or a merger:

*'In my view, the bottom line is that if .... does not work actively and innovatively, it will become a prime target for takeover by a larger organisation.'*

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

In 2015, a new CEO started and they brought about a change in the strategic direction in which the organisation was going. This change in the strategic direction of the organisation included expanding within its area of operation and diversifying the housing product that it offered to new and existing customers. This meant providing mainstream and specialist accommodation. The specialist accommodation and services would be include providing extra care housing for older people, supported housing for people with behavioural and other support needs, as well as Foyer housing for young people. This is specialist accommodation linked with the provision of training.

The new strategic direction undertaken within the organisation focused on the development of innovative approaches and the fostering of collaborative working with other organisations which according to Respondent A, would *'provide a unique offering to the local community.'* The adoption of new approaches to working, enabled the organisation to be steered in a new strategic direction in order to differentiate itself from the main competitor that provided social rented housing in their area. The senior management in the organisation, by following this approach, were seeking to identify, encourage, grow, and harness the creative resources of staff within the organisation. Respondent B felt that the main factors impacting the strategic responses that SHPs adopt are the *'element of competition'* and the need for organisations to review how they can *'survive and grow their business.'*

#### **What role does innovation and partnership play within these survival strategies?**

Respondent A found that the collaborative partnership working of the organisation was not with other SHPs, but with the statutory service providers of health and social care. Both of these organisations have a statutory responsibility, in their country, to integrate their services, and they were proactively seeking to work with a specialist housing provider. The central reflection that Respondent A had about the organisation working within this partnership was the potential demand that could be created for resources from Organisation A to meet the accommodation needs for the clients identified within the partnership.

*'... is committed to the integration of health and social care and we have actively participated in the consultations and the development of the workforce plan, the strategic plan, the locality plans, and the delivery plans. Through this process, the partnership has been building because we realise that we share challenges and have been trying to develop collaboratively and asking what solutions can we provide and what do we have within our resources that can be used and brought to the fore'.*

Respondent A identified that there is a potential long-term issue for the organisation. This was because of the risk associated with some client groups moving from accommodation with the statutory service to the housing provider:

*'As a housing provider, there is not a transfer of risk but a movement of risk from the health and social care landscape into the housing landscape without us knowing'.*

Respondent A was working to develop services for older people who are discharged from the hospital but require supported accommodation as they cannot return to their own home to live independently. This work also included developing support services for customers with behavioural issues, physical or learning disabilities. Through the process of engaging with collaborative projects, the organisation could soon become heavily involved in developing specialist accommodation provision for these client groups. It could also find itself committing much of their resource to this process which could have a destabilising effect upon the organisation. Respondent A said:

*'What would happen with the challenge and sustainability is that there would be a number of older people with complex needs the organisation could not be met and that would add to the pressure on the organisation to find solutions which could jeopardise the structure of the organisation but also make it ripe for taking over.'*

From the viewpoint of the interviewee, the organisation was developing innovative new ways of working to create a unique housing offer to the local community and was progressing with establishing a new role for itself. Respondent A had embraced this approach by taking forward collaborative working projects with partners in health and social care. The business arguments for the organisation taking this approach to diversify its housing offer and to respond to economic and social changes are accepted by the respondent. They also saw the potential for costs to increase from this approach and agreed that there was a need for careful management of the process.

Organisation A had grown from small beginnings in the 1980s as a small SHP serving the population of the region by providing social housing in communities across the rural community. In order to adapt to the challenges of continuing to operate within a competitive market, the organisation had adopted an approach through which it would develop a niche place for itself as an SHP. Respondent A described the organisation as being *'a small community-based housing provider'* that is working *'to develop collaborative, innovative solutions and identify local need and have a unique service offering to be sustainable and not a target for takeover.'* The direction being pursued by the organisation is identified here in a positive way.

SHPs look to get the most that they can from the resources that they have as independent organisations operating as businesses within a competitive environment. This approach involves reviewing how they work and maximising their outputs by working with other organisations where resources can be shared. Respondent B felt that working in partnership with other organisations was particularly important during a period of austerity as SHPs were aiming to maximise the use of their resources:

*'The partnership approach can help ....to provide value for money and save on much unnecessary expense in this time of austerity'.*

Respondent A saw innovation as an essential part of the survival strategies for SHPs, whereby they *'develop innovative solutions to provide a unique offer to the local community.'* Organisation A is establishing a role and purpose for itself, by developing a unique housing offer for its customers. Respondent A could see questions being asked about how a small SHP could *'justify their existence'* if they did not have a specific role or purpose.

### 5.2.3 The Partnership between Housing, Health, and Social Care

Respondent B presented details about the integration between the health and social care services in that region. In Scotland, the process of integration is a statutory requirement, but in England, it is voluntary. The partnership involved housing, health, and social care. Health and social care are subject to a legislative requirement to work together, and they were undergoing a formal process of service integration as required under the Public Bodies (Joint Working) (Scotland) Act 2014. This was in contrast to an informal process where representatives from the three service areas would prior to the legislation meet on an ad hoc basis to discuss issues that would affect their organisations and services.

The formal partnership between health and social care developed the collaborative working with housing informally but this soon evolved into a more formal arrangement. The formal arrangement was based around a specific project to improve connectivity and service access for customers in rural communities. The partnership working around the project required each organisation to put in resources, draw up time lines and outcomes for the project. Respondent B described integration as a '*very dynamic process*' with the organisations continually adapting their services to meet the changing needs of their customers.

The challenge of dealing with an ageing population is an important issue for the integration process between the health and social care services. This is specifically in relation to dealing with the current and future medical and support needs of the elderly population of the area. The high number of older people going to the hospital for treatment and unable to return to their home is an urgent issue facing the health service. After treatment, the older people cannot return to their home because meeting their ongoing support needs cannot be guaranteed. This causes difficulties discharging older patients, and until they do, the patient remains in

hospital occupying a bed. A blockage in the system is the result as the bed that the patient occupies cannot be used by a new patient seeking medical treatment.

Respondent A identified that through collaborative working, the health and social care services review '*how partners can do more preventative work*', which would help to prevent elderly persons from going into hospital due to falls and other accidents. Examples of preventative measures include the installation of disabled adaptations such as grab rails, a stair lift or a level access shower in a property following assessment by an occupational therapist to enable the resident to live independently in the property. A financial saving is being made for health and social care services if older people can continue to live in their homes, and if potential accidents such as falling in the home are avoided.

Researching the partnership as a case study involved undertaking three interviews with practitioners. The aim was to find out about the motivators, barriers, and drivers behind the collaborative working of the partnership through the experiences of the respondents. The housing organisation who worked with the partnership was Organisation A. This Partnership presented itself as an opportunity for further study as it was in the process of developing when the IR became involved. The partnership was fluid in nature. This fluidity was due to the development of a specific project and the changing dynamics that are involved due to the engagement of practitioners from different organisations. The project had specific time and place boundaries to it, aspects which can be described as key, 'boundaries around places and periods define cases' (Ragin, 1992, p. 5).

The programme of work undertaken involved using and developing technological solutions to improve services. The specific project focused on improving internet connectivity for elderly and vulnerable people within the rural areas of the region to help them live independently in their own homes within their communities. It aimed

to harness the advances in technology and utilise them to improve the delivery of health and support services to rural communities. This approach required that those who would receive the services had an internet connection. If they did not have one, then the infrastructure was required to allow this connectivity to take place.

Diffey et al. (2015) drew attention to the fact that in the Dumfries and Galloway region there were barriers to people being able to access the internet. The partnership had to ensure that connectivity to the internet was available as part of the challenges in taking this project forward. These challenges included improving access to the internet and removing some of the barriers preventing access. Examples of barriers are the provision of infrastructure across a rural area and the cost of accessing the internet. The opportunity arose to work with the private and academic sectors and to access their expertise and experience for the project.

The involvement of organisations from the academic and private sectors enabled the project to be provided with sources of information. These sources included information on the latest technological developments and examples of good practice. The examples highlighted situations that faced similar problems and described the solutions that had been implemented to overcome these problems. Such was the case with technology that had already been successfully used across vast rural areas in Africa.

This technology could be adapted for use in the Dumfries and Galloway region. To enable this to happen, one partner co-ordinated collaborative working with the Strathclyde University, Centre for White Space Communications (CWSC) in Glasgow and two organisations from the private sector, Mawingu Networks in Africa and Broadway Partners, based in Liverpool in the UK. The project had to ensure that the proposition was attractive to customers and it was proposed to do this by making the cost of being connected to the internet, either free or low cost.



The use of technology to develop approaches through universal access to Technology Enabled Care Solutions (TECS), which can improve health and the active self-management of long-term conditions, has been advocated by the Scottish Government (Scottish Government, 2015). A barrier to this, however, was the current environment for the provision of digital services 'which is excluding the elderly, disabled, and disadvantaged, who are the very target audience who would benefit most from low cost, barrier-free internet connectivity via broadband' (Taylor and Todman, 2018, p. 110).

A driver for the work of the partnership was to overcome this barrier by using technology used in Africa, which is low cost and provided through hot spots in rural locations rather than each home having a separate router. On behalf of the partnership, Respondent B worked with CWSC at Strathclyde University, to assess the challenges posed by the geography of the region to adapt the approach used and proven in Africa by Mawingu Networks. A model was developed to provide a Social Tariff Broadband (STB) service for customers in rural locations.

This model proposed to use Television White Space/Dynamic Spectrum (TVWS/DS) technology, which is 'portions of licensed radio spectrum that licensees do not use all of the time or in all geographical locations' (CWSC, 2017). A pilot project was set up using three housing schemes owned by Organisation A, which would be the hot spots with Wi-Fi accessible over a 1Km area. Under the pilot;

'The transmission spectrum will be divided into quadrants in the following manner:  
Quadrant 1: Will be for .... customers to use in their own homes and locality.  
Quadrant 2: Will be for the deployment of TECS, Energy SMART Meters, and various SMART devices and technology. Quadrant 3: Will be for .... staff to facilitate mobile working, lone working, and health and safety issues' (Taylor and Todman, 2018, p. 116).

The results from the pilot study are to be assessed by the partnership before any decision implementing the approach throughout the region.

Housing was not part of the statutory requirement for services to integrate, although SHPs are essential to enable the provision of accommodation and support services for customers leaving hospital and care institutions. This has been acknowledged by policymakers and practitioners from health and social care. Respondent D felt that it had taken health and social care practitioners time *'to grasp the importance of housing to the integration agenda.'* They felt the reason for this was that they were focused initially *'on health and social care'* and did not look *'beyond these services'* to engage with other services which they realise are necessary *'to provide support for people in the community.'*

The feedback from the three non-housing practitioners was that as health and social worker professionals, they had worked within their service areas and had different interactions with social housing and housing practitioners. Respondent D, a social work practitioner, had little or no interaction with the social housing sector, but Respondent E, also a practitioner, had been working in *'social work for nearly thirteen years'* and had quite a lot of *'interaction with housing.'* The majority of that time had been spent working in a part of social care that dealt with the welfare needs of adults and young people. Their previous work had included collaborating with housing practitioners in housing organisations and the local authority as homelessness officers to help client's *'accommodation requirements'*. The knowledge gained, by the locality manager, about social housing had helped in their current role because it had enabled an understanding of how some of the work issues being dealt with involved clients requiring housing.

Respondent C had a background in public health and only had limited experience of working with housing practitioners which had been through the development of partnership working:

*'I think that because of the work that I have done over the last twenty-three or twenty-four years has been all about partnership, everybody that I speak to has probably not got a health and well-being background, so for me possibly just about every 90% of my work is about working with others'.*

The development of partnerships is a crucial part of their role. The role was identified as a strategic function which is separate from their operational frontline interaction with customers:

*'I have a strategic overview looking at health and well-being within S\_, for me, partnership working has always been key; it is an essential component of delivering health and well-being. There is no way that the team that I have, and I would be able to deliver all that needs to be delivered. We are not the people to work on a day to day basis with individuals and people in the community or have that relationship with them, so basically all of my work is about co-operation facilitating partnerships and delivering true partnership working'.*

The statement implies that Respondent C has a clear understanding of the post that they hold and the expected role that it would play with partnership working. This understanding is that it engages with organisations who have interactions with customers and it endeavours to influence the delivery of services through them. Respondent C also seems to be clear that their role as a strategic manager is to make sure that the right people are in place to ensure partnership working is developed.

The overall work priority for these three practitioners was, and still is, the statutory integration of health and social care services. The posts that they occupied were part of the structural changes that had been made to implement this statutory duty. Debatably, these practitioners have a clear view of the use of partnerships and collaborative working with other organisations, which enables them to deliver their

work priorities. Respondent D stated that the partnership with housing first started when an invitation was sent out by the existing partners to the two main SHPs in the region. The invitation was to attend their *'locality development group, which is essentially workshops about different integration topics so that they could be involved in how we moved forward integration.'*

One of the *'bigger issues'* that Respondent E said was facing the practitioners from health, and social care is the re-housing of customers who are in institutionalised settings to community-based ones to encourage independent living. This customer base can include the elderly and the vulnerable. The importance of engaging with organisations that had housing stock in their ownership, as well as the ability to develop new housing, was a factor behind the approach to SHPs by practitioners from health and social care.

Respondent E highlighted five factors relating to the need to rehouse customers in community settings. The first factor identified that there were *'a lot of younger people'* being seen by the service. The second factor was the increase in costs for the accommodation and care for customers looked after by the service. The implications for future service budgets are that they will increase because future service costs would be *'astronomical.'* The third factor was establishing *'how the needs'* of customers would be met, and the fourth factor was that they *'do not have'* suitable housing that meets the needs of customers and *'fit for purpose.'* The fifth and last factor was about the need for *'future planning'* for the provision of accommodation and support for customers in the right *'types of environment'*.

SHPs can choose to work with other organisations so that they are collaboratively developing improved or new ways of delivering services, products, or ways of working. In this scenario, two statutory bodies, health, and social care are legally required to develop and integrate their joint working. Their collaborative working was developed to include an SHP, and from this partnership working, a project was

established. The SHP would take the position, that by committing resources to work collaboratively with other organisations from different parts of the public sector, it is widening the scope of activities that it is involved in and potentially developing its business.

Collaborative working within the partnership was dynamic whereby, over a two month period, a project was agreed, established, developed as a programme and piloted. Within the necessary relationships of the partnership, the continuous change in the project working was reflected in changing contingent relations of the objects of the partnership. The SHP activities, as an example, are not dependent upon the existence of the partnership, other objects, or partner organisations.

### 5.3 Organisation B

Organisation B has adopted a different strategic response to Organisation A. This is to sustain itself, although after a period of time consideration is being given to the potential for a future merger. Organisation B is a small SHP which owns and manages 900 houses in Cumbria. In comparison to Organisation A, this organisation has less than one-tenth of its staff. The housing stock that it manages is located in a smaller geographical area compared to Organisation A, whose housing stock is spread across a large area.

### 5.3.1 Strategic Documentation

Organisation B is a small community-focused landlord that prides itself on the provision of services. This SHP aims to provide services that meet the needs of their customers: 'we try to shape our work to meet customer demands recognising that, as these demands change we need to change' (Organisation B, 2013, p. 4). Their service approach has been described by their management as flexible and 'not driven by the adoption of inflexible standards and procedures' (Organisation B, 2012, p. 1). The overall customer satisfaction ratings have been high since 2010. In 2010 it was 97%, which dipped to 95% in 2014, before returning to 97% in 2016 (Organisation B, 2017a).

The organisation has been efficiently run for the last ten years and was described by the Chair of the organisations MB in 2017 as 'sufficiently financially stable and secure to be able to withstand current challenges, and it remains determined to retain its independent status' (Organisation B, 2017a, p. 3). A breakdown of some financial information relating to Organisation B is presented in Table 5.3.1.1.

Year (as at 31.3)	Turnover £000s	Surplus £000s	Reserves £000s
2016	3,279	789	9,391
2017	3,334	986	10,377
2018	3,505	932	11,309
2019	3,628	730	11,641

Table 5.3.1.1 – Financial breakdown of Organisation B

Source: Organisation B (2017a, 2019b)

The turnover of the SHP has increased year on year as has its reserves. The rate of surplus increased substantially between the financial years 2015/16 and 2016/17, but there has been a decline in the two financial years since. This decline was steepest in the financial year 2018/19, which resulted in the surplus being below the 2015/16 level. In 2015 the Chair of the MB had highlighted that 'challenging times lie ahead' (Organisation B, 2015, p. 1) for the organisation.

By 2019, the rising costs of a small SHP were recognised. These costs include providing staffing, maintaining the provision of affordable rents, and the risks associated with the government's Welfare Reform programme (Organisation B, 2019b). The rate at which their properties were becoming empty and having to be relet had doubled from 8% in 2008/9 to 16% in 2015/16 (Organisation B, 2016a), which suggests higher turnover of customers. In 2016, the Chair of the MB, reiterated the commitment of the organisation to the delivery of their core housing functions (Organisation B, 2016b).

In the self-assessment document written in 2017, the Chair stated the purpose of the organisation which is 'the provision of good quality well maintained affordable housing to those in need' (Organisation B, 2017b, p. 6). In the same document, it was stated that the organisation did not participate in an external partnership group because 'low staffing levels mean that attending meetings would compromise service delivery and we are not convinced that we would see much benefit from this' (Organisation B, 2017b, p 7). A new CEO was appointed in 2019 and they are working with the board to 'review the strategic direction' of the organisation (Organisation B, 2019b, p. 5).

In the Annual Report in 2019, the Chair of the MB, reconfirmed that the SHP remained committed 'to providing a high-quality service to our customers' (Organisation B, 2019a, p. 3). The ability of the organisation to sustain itself within



the challenging operational environment was being reviewed in the light of an increase in operating costs and challenges to their rental income stream from the increased relet rate.

### 5.3.2 Interviews

#### **What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

To survive and continue to operate as a small independent SHP, Organisation B had faced many challenges. Respondent G identified that *'there are a number of challenges facing social housing providers operating in rural areas'*. The listed of challenges that was given included *'the spread of properties managed, providing services over a large area, meeting the expectations of their customers, regulatory scrutiny and maintaining the sustainability of the organisation.'* Organisation B, has the majority of its housing stock within a small geographical area and does not have the same geographical challenges that Organisation A has, because its properties are spread across a large geographical area.

Respondent F felt that *'there appear to be higher levels of expectations these days'* amongst potential new and existing tenants. The organisation had faced a drop in rental income due to having an increased number of empty properties, so carried out a management investigation to *'to find out why there is such a high turnover.'* They went onto describe that *'there was nothing that we could pinpoint that would help us, but we know as well that there is much new development going on in this area.'* Organisation B was to receive some of the new houses on the development under a Section 106 agreement between the developer and the local council. Some existing tenants who had applied for a move within the organisations stock *'quite fancied going into one of those new properties.'* Moreover, potential new tenants who they had *'been showing a number of properties that we had available on the estate and a lot of them were being turned down'* because they wanted a new house on the development scheme.

Small SHPs are required to provide data to the regulator regarding their service and financial performance. This information enables the regulator to check that the service standards are being delivered and that the SHP is financially viable and able to deliver its services. The financial check also enables the regulator to assess if the SHP can deliver its business plan including any programmes of stock investment as well as being able to service its financial debt. Respondent F said that the organisation was in *'a good position compared to other associations,'* which was also echoed by Respondent G, who stated that *'it has been well run and is secure'*.

A challenge that was identified by Respondent F was the impact of UC which was seen as being *'all about people taking ownership of their money rightly or wrongly, so they have to pay their rent out of that money.'* The landlord is at risk if the tenant does not pay their rent, as this will affect their income stream. For some tenants, the landlord can ask the tenant in receipt of UC to give their consent for the payments of the rent element to be made directly to their landlord by the Department of Work and Pensions (DWP). Staff were asked to identify any tenants *'on UC who are in arrears and get them to fill in a form and to sign it and send it in'* to the DWP. This was a measure that the management of the SHP were pro-actively putting in place to try and prevent UC impacting on the organisations rental income.

Respondent F highlighted that the Governments *'Welfare Reform programme was the driving force being UC'* as well as other changes. Respondent G identified the impact of UC upon the income streams of the landlord as a concern for the board members, *'there are challenges posed to the organisation's income stream by UC and these have been driven by the government's Welfare Reform programme.'* Other factors that he identified were *'included the rise in customer's expectations and the scrutiny that landlords face from the regulator relating to their performance.'*

Some factors are outside of the direct control of an SHP, which impacts their ability to respond. An example are the actions that the Government took in 2015 when

they imposed a 1% rent cut per annum over 4 years (2016-2020) on SHPs in England. This action was outside of the direct control of SHPs but it impacted directly on their financial plans. They had to apply the rent cut and review their long term business plans to reflect the reduction in income. Some changes required development programmes, staffing structures or services to be cut.

Respondent G felt that the footprint of an organisation's operational activity gave it a more comprehensive view of its own identity, the wider operational environment and its direction of travel. Within the social housing sector they felt that a '*distance approach*' was '*being adopted by a lot of the big associations in order to create economies of scale and efficiencies.*' The efficiencies would be obtained by the introduction of technology to communicate with customers via the internet. In contrast to the distant relationship that some large organisations have with their customers, it was felt that smaller organisations could have a closer relationship with their customers and deliver a personal service to them:

*'I think that some of the smaller associations do not have the benefits in having the resources to develop online services however my experience is that that is not necessarily a bad thing because I feel that for some customers and tenant groups what they want is a bit more of a personal approach and are more happy to have a face to face contact.'*

Respondent F confirmed that there were only six staff in Organisation B and that they are all focused on delivering a '*community based*' service to their tenants. Their offices are in the middle of an estate where their housing stock is so that they are accessible and have a close relationship that could be maintained with their tenants. Respondent F said that '*that they are happy with their lot if they are not, then they will ring us up and tell us, get something sorted out.*'

The size of the area of operation, the dispersal of housing stock, and the organisation's size are all factors that affect the nature of the challenges facing SHPs. Respondent F also highlighted the importance of the demographic profile of their tenants, *'we have many people in their eighties and nineties and so we are well aware that we are going to have a situation where there are clusters of deaths and most of them still live in the family houses and don't really like to move into smaller housing'*. The demographic profile can affect the requirements for crucial service provision such as health and social care.

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

Respondent F identified the focus of the organisation on the delivery of the core functions of its business to *'provide housing, a good quality repairs service and affordable rents and that is the main focus of the organisation.'* They felt that customers were the organisation's priority, and it was important that they receive a good service, *'We have got to retain that we know that we are a social landlord and retain that culture and we have to help people at the end of the day.'*

As part of a review of their services, the issues that impact upon the organisation were considered, and actions identified which could eliminate or mitigate these issues. According to Respondent F, the MB of Organisation B was keen that the service remained community focused on its local area:

*'The board was very keen that we remain community-based, the main aim is to remain community-based, even though we have got properties elsewhere. It has all been in ..... to provide housing, a good quality repairs service and affordable rents and that is the main focus of the organisation'.*

A quarter of the MB comprises of tenants. It was felt that this level of customer representation on the governance board of the organisation, enabled it to reflect their needs and wishes.

*'There is nothing like hearing what the tenant wants from themselves, so a board member who is a tenant member can have such a different outlook on things.'*

Representative positions on the MB are not secured through an election system but via a nomination or co-opting process. These processes can be self-selecting, where any person can put themselves forward to be selected, or where they can be selected by the existing members of the MB. These governance arrangements can be criticised for not being transparent or representative of the tenants. This charge can be made of the tenants on the MB as they have not been elected and the legitimacy of views expressed by members of the MB can be open to question on this basis.

Respondent G identified that although the MB had decided to operate independently, they would *'not close the door on a possible merger in the future.'* There could be a change of feeling amongst the MB, if the challenges of continuing to operate as a small SHP become too much, and it need cannot continue in its current shape.

### **What role does innovation and partnership play within these survival strategies?**

Organisation B has found that it does not have the staff resource to work in partnership with other organisations. Respondent F described the position of the organisation:

*'Partnership working is important... but we are not big enough to do that ... we run a tight ship; we have not overloaded on staff like a lot of other organisations... we just*

*held to our core, and that has helped us. We have built up many reserves because we have been tight with staff'.*

Before the decision to focus on its core functions, the organisation had diversified into another area of service provision by establishing a nursery next to their offices. The nursery was developed as a way of providing a service within the community and as an incentive to helping customers back into work by offering them '*half-price childcare ...if they keep their rent account in order*'. The nursery was kept as part of the business as it had developed an excellent reputation locally and provided a good service for customers.

Respondent G identified the factors that he thought were organisations to consider collaborative working with other organisations:

*'Political changes and the squeeze on the public sector that there is a need for either public sector organisations or those that are dependent on part state funding to work more collaboratively.'*

As Organisation B had decided to focus on its core activities and operate independently, then partnership working was not part of their strategic response. However, if it were to consider some form of merger or other working relationship with another SHP, then partnership working would have become important to the changed strategic direction of the organisation.

#### 5.4 Organisation C

This is another example of a SHP that has combined elements (service strategy – growth/partnership) of different strategic responses suits its specific circumstances. Organisation C is a CLT that operates in Cumbria, England. It was set up by volunteers from the community to meet the needs of affordable housing in the area where it operates. The organisation is registered with the regulator and as a charity.



#### 5.4.1 Strategic Documentation

The history of the formation of the SHP as a CLT is provided in the literature of the organisation. It is stated that in 2009, volunteers from the community 'consulted their community and identified the shortage of affordable homes as a top concern' (Organisation C, 2014). These volunteers from the community were 'concerned and motivated individuals' (Organisation C, 2016). They chose community-led development because it ensures that assets are preserved in perpetuity for future generations to provide affordable homes for local people. The CLT was formed 'for the benefit of the community' and its stated business is 'providing social housing, accommodation, and assistance to help house people' (Organisation C, 2015).

There is limited current financial information available about the organisation. However, the financial statements for 2015 show the position of the CLT after it has formed and completed its first development which comprised of a mixture of houses to rent and sale. Between 2014 and 2015 there had been a significant rise in house sales and the tangible assets had increased to £2.2 million.

Year (as at 31.12)	Sales of Properties - £000s	Tangible Assets - £000s
2014	49	1,700
2015	762	2,200

Table 5.4.1.1 – Financial information from Organisation C

Source: Organisation C (2015)

To decide who would qualify for the properties that they built, the organisation had in place an allocation policy with criteria that included an applicant's circumstances

(employment, current living, ability to access housing), and their connection to the local area (Organisation C, 2016).

## 5.4.2 Interviews

### **What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

In a difficult competitive operating environment where established SHPs have had to review the way they deliver services and adopt different strategies in going forward, Organisation C has been on a growth trajectory. The organisation was formed to enable the provision of affordable housing within a location that Respondent I described as having *'expensive housing in a desirable rural area.'*

Two big challenges that they faced when undertaking their first housing development were finding land and the finance needed to implement the scheme. Organisation C has successfully accessed public funding as part of the first and other subsequent housing developments that it has overseen to build housing, which they say is affordable for the needs of people in the local community. A combination of government grants, the organisations own resources, and private sector finance has funded their development schemes. Their own fiancé was raised locally through the sale of bonds worth £60,000. This, together with the group's business plan, persuaded a commercial financial institution to lend them private funding. Respondent H broadly describes the experience:

*'Even now, we scratch our heads and wonder how we managed to achieve it. We had been talking to a number of people, but ..... building society was very interested and in our business plan and they gave us the finance.'*

Respondent I, also noted the challenges for the organisation developing and operating on a voluntary basis in terms of *'keeping operating costs low'* and *'maintaining enthusiasm amongst volunteer members'*.

The organisation was set up as a CLT under the programme of community-led housing. A major underlying factor to the challenges faced by rural communities in desirable locations are as Respondent I put it, the '*high*' cost of housing because these areas are '*where people want to live.*' With a limited supply of available housing in a desirable location and a demand for these properties, the results are that the housing becomes expensive and unaffordable for many people.

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

Action towards starting this organisation began in 2010, and since then, it has been constituted as a CLT and has grown to become a landlord, owning land and houses in the town. As an owner of land and property in such a highly sought after area, it has assets that have a high value. Respondent H described the excellent position that the organisation is in:

*'Even with that 50% when the latest scheme is developed, we will have around £5 million of assets, and that is just valuing the rental ones. They are our assets, and I do not think that we will ever need to realise them, but it makes it a lot more comfortable when we approach future lenders.'*

With this as security, the group will continue to develop affordable housing for shared ownership and rent, taking advantage of funding and development opportunities. Respondent I also identified the organisation's actions to expand and develop, '*we are always looking for opportunities locally to build houses so local people can have an affordable option to live locally.*'

A major underlying factor that has shaped the Organisation C's response has been the input of volunteer members who established the CLT, contributing to its success

and development. During the period 2010 to 2018, Organisation C had relied on volunteers to undertake operational functions as well as making strategic governance decisions. This could be a concern when considering the allocation of properties. The allocation policy is supposed to bring transparency and equity to the allocation process so that each application is considered on its merits in line with the policy.

A concern raised itself when Respondent H stated in the interview that *'we deliberately tried to target artisan people like plumbers, stonemasons, and people like that'*. The concern was that in this situation, the same person was carrying out the operational function of dealing with the application forms and applying the policy as well as inputting into the strategic decision-making process about the allocation policy. In 2016 the allocation policy was not available of their website but in 2019 it is available.

In 2018 the organisation took on a part-time member of staff to work eight hours a week to deliver the operational function of the organisation. The costs of employing staff had previously been a concern for Respondent H. As an organisation run by volunteers, they could keep their costs down, and when compared to the costs of other SHPs to develop housing, they said, *'we can do it cheaper.'*

An important underlying factor to the input of volunteers into the work of the organisation is their motivation. Respondent I, highlighted this when they described how the volunteer members did the work voluntarily because they *'wanted to do something for people in the local community to provide housing that local people can afford to live in'*. These motivational aspects were also discussed by Respondent H, who was very proud of what they had achieved in setting up and developing the organisation, especially as they were volunteers without housing development or management experience. It was felt that although the group lacked knowledge about housing initially, they were committed to their cause, had a belief that they could

make a difference, and were able to learn as the organisation and its activities evolved:

*'The positive belief, I am a positive person, we were all convinced we could do it .... it has been done elsewhere, but there is a perception that either we should not be doing it, or it cannot be done'.*

### **What role does innovation and partnership play within these survival strategies?**

Working in partnership has been important for this organisation as it has enabled them to develop housing schemes and to access funding. Respondent H described partnership working as *'absolutely vital'* and said that the organisation was *'willing to work with anyone,'* and you gain *'confidence from working with other people' providing 'they are prepared to work with you.'* The organisation has survived, developed, and grown because it has worked collaboratively with other organisations. In the three years between the interviews of Respondents H and I, the organisation, had become involved in the CCH HUB partnership. This partnership had been set up by local authorities to support the community housing movement and to enable housing providers to access any available development funding. Respondent H had become the chair of the governing board of this partnership.

Innovation had also played a role in helping the organisation to survive, developed, and grown. Respondent I felt it was important for the organisation to seek new solutions, and an example was given by Respondent H of how the organisation generated their own funding, *'we sold community shares for at least £50,000 worth. In the end, we sold £60,000 worth, which was just over our target'.*

## 5.5 Organisation D

Although Organisation D has many similarities to Organisation A, it has had to adopt a different strategic response (service strategy - compete) because of the specific challenges that it faces. Organisation D is a small SHP operating in the Scottish Borders area. The company started in 1989 and own 1,500 houses, which it manages to provide mainstream accommodation for general needs letting. Their housing is spread across over 20 locations, which include rural villages and small towns. It is one of several landlords that manage social housing in the area.

### 5.5.1 Strategic Documentation

The vision of Organisation D is 'working together to make a difference' (Organisation D, 2017, p. 5). It prides itself on working for the benefit of its customers and states that 'engaging with our tenants, customers and the communities we serve is at the heart of our business' (Organisation D, 2016a, p. 3). This SHP has a community engagement strategy in place for a five year period. Underneath this strategy is an annual action plan which identifies how engagement will be undertaken, including tenant review panels, newsletters, estate walkabouts, and direct appointments with between staff and tenants (Organisation D, 2019a).

A business strategy for the period 2016 – 2021 was in place. This document acknowledged the pace of change within the sector, stating that 'working in an ever-changing environment, it is important that we also anticipate change as well as responding to it' (Organisation D, 2017, p. 2). To account for changing external environment and to test the continued relevance of the strategy an annual review is undertaken. In this review, a PESTLE (Political, Economic, Social, Technological, Legal and Environmental) analysis is employed 'to take account of known factors likely to impact upon the business over the next 12 months' (Organisation D, 2016b, p. 2). In 2018, two years after the launch of the five-year business plan, the PESTLE analysis stated that although the business plan 'remains current and valid...the operating environment in which the plan was originally written continues to change' (Organisation D, 2018a, p. 1).

The strategy identified challenges facing the organisation. The first of these challenges was the local housing market in which there were several competitors operating. The second challenge was the local economy in which the areas main traditional industry was in decline and there were limited employment opportunities for the local population. The third challenge was that the area had a small



population to serve as the organisation's customer base. The fourth challenge was the Government's policy of Welfare Reform and the introduction of UC. The fifth challenge for the organisation was adapting to recent legislation passed by the Scottish Government, and the sixth challenge was supporting the statutory integration of health and social care (Organisation D, 2017).

In considering the different actions that could be taken, the MB, which sets the strategic direction for the organisation, reviewed improvements to investment in the housing stock. The MB approved its preferred option which was a masterplan to regenerate one of its estates which was seen as an essential project for the organisation to take forward. The project has a 'total estimated cost of £24,410,683 of which £21,710,683 is for demolition and new build and £2,700,000 for the refurbishment of existing stock' (Organisation D, 2016c, p. 2).

The financial figures in Table 5.5.1.1 show that for the three financial years covered, overall turnover is reducing while operating costs are increasing and the annual surplus is reducing.

Year (as at 31.3)	Turnover - £	Operating Costs - £	Surplus - £
2017	6,714,855	5,014,531	1,381,443
2018	6,197,753	5,134,149	1,063,604
2019	6,395,974	5,847,338	867,522

Table 5.5.1.1 – Financial breakdown of Organisation D

Source: Organisation D (2018b, 2019b)

The organisation has a higher level of properties empty than the average throughout Scotland for SHPs, in 2017, this was 2.7% of the housing stock compared to a Scottish average of 0.9% (SHR, 2017). Although it has focused on letting properties, it has not always been possible.

## 5.5.2 Interviews

### **What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

A major challenge for the organisation is the competition that they face from other SHPs operating in the local area. Respondent J claimed that *'you will find throughout .....there is a lot of social housing'*. Social housing makes up 20% of the housing tenure in the area (see Table 4.4.1.3, Section 4.4.1, p 170). Because there is a low population within the area, this limits the pool from which SHPs can attract customers to live in their properties.

Problems within the local economy, such as the decline in traditional industries and the lack of employment opportunities were identified as challenges by Respondent J. They said that *'there is no work here, there is no work it is really high unemployment. All the mills have shut down; this used to be quite affluent. The high street is dead'*. Respondent K highlighted that the local area suffered from *'economic deprivation'* and that the lack of jobs was contributed to by the area not being attractive to employers and the *'decimation of traditional industries.'* A lack of employment opportunities in the area can lead to residents leaving to find employment or being economically inactive. Both these factors impact on the local economy.

SHPs need to attract customers to live in their properties to guarantee their income and rental streams. Where several SHPs in one area all trying to attract customers from the area then they are competing with each other. Respondent J highlighted that there were a number of SHPs providing housing in the area and who were each looking for customers, *'...there are four RSLs down here... and other bigger, larger RSLs also have a presence'*. SHPs have a limited customer pool from which to attract new customers because of the low population in the area. Customers have a choice of accommodation because of the number of SHPs operating in the area. Customer

choice applies to new customers as well as existing customers who already live in social housing stock and who want to move to a better property. Respondent J asserted that *'as soon as they have a new build project that goes up, we lose tenants, quite rightly so, we can understand why they leave our properties which could do with a good bit of refurbishment to brand new build which is energy efficient and with walk-in dining room, so we do lose quite a few tenants to our main competitors'*.

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

In a bid to retain existing customers and attract new ones, Organisation D has embarked on a re-development of one of their main estates, which represents just over 15% of their stock. It is an estate with hard to let properties on it and where there can be over 30 empty properties at any given time. By committing resources to this programme, the organisation is seeking to improve the housing that it manages and the housing offer that can be made to attract customers. Interviewed in 2017, Respondent J described the potential development, *'the feasibility study has not been carried out, speaking to the council as soon as the draft feasibility study is available, and it is agreed to go ahead we will go out to consultants with tenders and plans.'* In 2019, Respondent K confirmed that the scheme had been approved as part of the five-year programme of development by the Council and Government with *'an estimated cost of £21 million'*.

The organisation was undertaking the regeneration scheme to improve their housing offer to existing customers and to be able to compete for customers locally with the other SHPs offering social housing. Respondent K highlighted this, *'we want to improve the estate by building new housing for our existing tenants as well making the estate attractive for new tenants.'*

**What role does innovation and partnership play within these survival strategies?**

Respondent K identified partnership working as '*Significant*' and gave an example of a more extensive partnership of which they are part which involved the local authority and other providers. The goal of this partnership was to deliver over 1,000 affordable homes over five years across the council area, and to meet this goal grant funding has been distributed to partner organisations for specific schemes to build housing. As part of the plan, Respondent K asserted that the '*organisation would deliver homes as part of the regeneration of an estate*'. This regeneration project was the one that Respondent J had highlighted two years before when they stated that '*we are looking to develop one of our areas in ..... and are in the very, very, very early stages of that*'. As part of the development of the proposals for the scheme, Respondent K said that the organisation had worked in partnership '*with residents on the estate*.' By adopting a collaborative approach to working with residents, they had enabled the scheme proposals to progress, and by being involved in a partnership with the local authority, the organisation had accessed funding for the development.

Respondent K also identified that the organisation as a stakeholder in the local economy was involved in a '*wider economic partnership to improve the area as they feel that they have a part to play in developing solutions with other partners for their areas*'. These solutions were focused on developing actions and programmes that would help the local economy. An example of one of these as given and described as the '*development of a modern apprenticeship scheme with the local college where they take on local young people so that they can develop a trade other specialist skills*'.

## 5.6 Organisation E

Organisation E has adopted a different strategic response (service strategy – sustain/grow). It does not need to compete for customers and over a period of time has been able to grow as well as sustain itself.

Organisation E was born out of the legacy left by a wealthy couple who lived in a large house in Cumbria. They wanted to provide a housing option for older people from the local area and from the religious community to which they had belonged.

The scheme opened in 1982 with 12 one bedroomed flats in the converted property that had been left. A further block of flats had been added, and this brought the total number to 19 units. The organisation has one full and four part-time members of staff who provide management cover during the night and at weekends.

### 5.6.1 Strategic Documentation

A brochure for attracting customers to the scheme confirms that it was established in 1982 to 'provide sheltered housing to older people who would benefit from a supportive environment while maintaining their independence' (Organisation E, 2017b). The average resident was 'usually over 62 and capable of independent living' (Organisation E, 2018b, p. 2).

As a very small landlord maintaining a regular flow of income is essential in sustaining the organisation. Information from the financial statement indicates how tight the income and expenditure is as shown in Table 5.6.1.1.

Year (as at 31.12)	Total Income	Total Expenditure	Total Assets less Liabilities
2017	211,212	201,187	1,148,643
2018	304,127	231,162	1,182,321

Table 5.6.1.1 – Financial breakdown of Organisation E

Source: Organisation E (2018c)

The income and expenditure levels increased between 2017 and 2018, as did the total value of the assets (less liabilities) owned by the organisation. The Annual General Meeting (AGM) Minutes for 2017 noted 'the satisfactory performance in 2017 in line with the forecasts in the business plan' (Organisation E, 2017a, p. 2). Looking forward, the organisation was 'looking to complete the redevelopment of ..... cottage on the site into three flats' (Organisation E, 2018a, p. 2). They had received financial contributions from two local authorities in return for nomination rights for the flats. The re-development was seen as being 'of key importance to strengthen ..... longer-term sustainability' (Organisation E, 2018b, p. 6).

## 5.6.2 Interviews

### **What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

Although Organisation E is a very small organisation, it does not have enough accommodation to be able to cater to the demand from applicants on their waiting list. The 19 flats that they own and manage were all occupied when Respondent L was interviewed in 2017. At that time the organisation had '*between fifty and sixty people*' on their waiting list and this level of demand was still being experienced two years later. Interviewed in 2019, Respondent M identified that a challenge for the organisation was their ability to consider '*expanding given the size of the site*' that they occupy and the planning restrictions within the area.

With the level of demand that they have for their accommodation, they could fill the properties two to three times over. The flats are allocated between local applicants and those from the organisation's religious community, which is nationwide, on an equal basis. One issue that they do face is that the length of time tenants remain with the organisation from entering to when they leave either through death, moving into a care home or leaving the accommodation, a point highlighted by Respondent L:

*'Our turnover is more than it used to be because people are older when they are moving in, we have no problem attracting people, but the length of time that people stay here is probably shorter.'*



**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

In 2017, although the organisation had a high level of customer demand for their accommodation, they were not in a position to change the service that they were providing and increase the number of flats on their site. The scheme has a number of actors that attract customers. Respondent L highlighted the attractions of the scheme for customers, such as *'We are five minutes from ....., we have a bus stop at the end of the drive, we have got a garden, and some people want to come and live here because of the garden'*. In 2019, they were seeking to increase the increase the number of flats to meet the demand for accommodation at the scheme. Respondent M said they were increasing their ability to meet some of the demand for housing on their site by *'building three units in their grounds through the conversion of a cottage.'*

**What role does innovation and partnership play within these survival strategies?**

In 2017, Respondent L said that the organisation did not work in partnership with anyone and was *'quite isolated.'* As a small housing organisation, they are part of a *'group of small independent housing providers who meet two or three times a year.'* However, in 2019, Respondent M saw the solution to increase their housing stock as innovative by *'building three new units by converting an existing cottage on their restricted site.'* To get this development underway, they had to work in partnership with the planning authorities and with their funders.

## 5.7 Reflections from Local Government Housing Professionals

Since the 1980s, SHPs have been the PHP and developers of new social housing. The role of local authorities has changed from being a direct provider of housing to that of being a strategic enabler facilitating the development of new social housing. Through partnership working with their local authority, SHPs identify potential development schemes that could contribute to meeting the need for social housing in the area. This partnership approach has been challenged during the era of austerity as grant funding and other resources have been cut or reduced.

Respondent N highlighted the challenges that SHPs have faced since 2010:

*'the government brought in a raft of measures since the coalition came to power in 2010 such as the bedroom tax, UC, Welfare Reform and all manner of things, the move from social to affordable rent and then the government dealing with ten year rents convergence by 2020, cuts in grant rate and it has just been one measure after another that has made things more difficult for them'.*

These challenges affected the finances of tenants on welfare benefits and the income streams of SHPs. The reduction in the availability of grant funding has restricted the ability of SHPs to develop new housing. Under the policy of austerity, councils faced financial cuts in their grants from the central government. This has restricted the ability of local authorities to commit to partnership working and to contribute resources to the development of social housing. Respondent N provided an example of the type of contribution that a council has previously made:

*'Over the years, my authority has undertaken a number of measures to enable the provision of housing, including direct provision of land at nil value.'*

This particular local authority had since 2010, taken a more commercial approach to the management and disposal of its assets to recoup funding for the organisation.

A theme that emerged from the interviews undertaken with housing professionals within local government is that there is a commitment amongst local authorities to revisit and renew their partnership working with SHPs. This was highlighted by Respondent Q, who stated:

*'In my authority and across the sector, there is an increased appetite for improving the joint working with housing providers.'*

This is to enable the provision of more social housing to contribute to meeting the identified housing needs in each council area. Local authorities do not have housing stock of their own and are reliant on SHPs in their area so that they can rehouse accepted homeless households to whom they have a statutory duty to provide housing.

**What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

The changes that have occurred in the British social housing sector since the 1970s, through the reduction in the provision of housing by the state and the rise of SHPs as independent landlords had been witnessed by Respondent O during their working life and described in the following way:

*'Councils were providing housing as part of the push from the welfare state following the second world war, and housing associations played a small role which changed with the Tory government and the introduction of the right to buy and the push on councils to transfer their stock to housing associations .....the biggest driver has been political influences such as the right to buy forcing the tenure of homeownership'.*

The evolution of the social housing sector has not merely been a story of the state sector being replaced as the leading providers of social housing in Britain by SHPs but includes that retraction of state funding for housing provision and the introduction of commercialisation into the sector. Respondent O stated a view that SHPs that have replaced councils as the leading providers of social housing in Britain '*are now undertaking commercial activity to subsidise their rented housing activities.*' It was also suggested that the movement from council landlords to independent SHPs created a democratic deficit.

This is because councils operate under a democratic framework whereby councillors have to go through a formal election process, and if they are elected, they are nominated to oversee the decision making processes relating to the housing function. In contrast, SHPs are governed by a management committee made up of members who are not elected and can either be picked by the CEO of an organisation or nominated by another organisation or themselves. By going through a democratic election process, the elected councillor has a mandate from their electorate to make decisions, and in turn, they are answerable to them for their actions, whereas the unelected SHP committee member does not have this level of democratic accountability. Respondent O highlighted this by saying that SHP committee members '*do not have the same level of accountability as the elected councillors.*'

One of the issues identified through the interviews was the size of SHPs. The differences in size was identified in the interviews as an important consideration within the social housing sector, with each type having benefits and drawbacks. Respondent O stated:

*'I think that there are two tensions, why would you have all these small organisations when you could have a bigger, more efficient organisation, that is one, and the*

*alternative view is that small local associations are much more local, much more in keeping with the local community.'*

Respondent O identified benefits of a larger SHP in that it can be efficient and deal with issues through economies of scale which a small SHP cannot. They also identified that a benefit that a smaller SHP has over a larger landlord is that it is more in touch with their tenants and communities at a local level. Respondent O took the view that small organisations are ideally placed to be able to interact with the communities in which they have a presence. In contrast, Respondent A held the view that a small sphere of operation at a local level could hinder the ability of a small SHP to consider the broader picture regarding the operational environment that they are working in:

*'You might get housing associations which operate within a small part of a locality which then means it will perhaps not think as broadly about what it is trying to do.'*

The need for SHPs to plan the use of their resources and to assess the decisions that they make in relation to their businesses was commented on by all respondents. Changes over the last 40 years in the way that SHPs approach their decision making have involved moving from a position where no, or little assessment was carried out to one where a lot of assessment and scrutiny occurs. Respondent O described this perspective:

*'I remember housing associations in the 70's accessing grant funding and going into building schemes without any business assessments or the decision-making scrutiny that is needed in today's environment'.*

The '*environment*,' referred to by Respondent O, is the competitive environment within which SHPs operate as independent businesses. The competitive environment presents these organisations with different challenges. To meet these challenges each SHP has to decide how best they can use their resources to deliver their services effectively and efficiently.

Respondent O emphasised the importance of leadership in driving through such a change, '*to deliver you need leadership and someone who is pushing and who would say I do not care what you are doing, you need to do this by this date.*'

Respondent P felt that affordability within a specific area was a challenge. The reason for it being an issue in a specific place was because of the high prices charged to purchase or rent a property. The high prices can be charged because of the desirability of the location. An example is the LDNP in Cumbria, which is a '*desirable place for people to live*,' and this is reflected in the cost of housing in that location. Some of the other challenges stem from the rural location in which that SHP is operating, such as the geographical distances and spread of housing stock.

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

Respondent O claimed that partnership working is an essential strategy used by SHPs to survive and it '*is one approach that SHPs have adopted to pool resources with other organisations*'. Another type of strategic approach, pointed out by Respondent P, was that SHPs could merge with other organisations '*to gain the capacity to deliver services*'. This type of approach may be forced upon a SHP if it can no longer sustain itself or deliver its services. Respondent O highlighted the competitive nature of the way that SHPs have to operate and that if they could not manage their business properly, then they faced potentially '*being merged or taken over by another organisation*'.

### **What role does innovation and partnership play within these survival strategies?**

Partnerships can vary from the development of new or improved services, which are time specific to long term arrangements between organisations. A key consideration for organisations who become involved in these collaborative arrangements is that it is beneficial for them primarily because they are investing resources into it, a view which was identified by Respondent O:

*'The basic kind of principles of those kind of relationships has got to be of mutual benefit, if we have a partnership and if I come along say then I would need to demonstrate to you that you are going to gain from it as well, there has got to be situations where both parties are going to get something out of it'.*

Respondent O felt that a fundamental problem for partnership for SHPs operating in a competitive environment is that organisations have different cultures, expectations, and capabilities to deliver on specific pieces of work:

*'One of the problematic things about partnerships in the current situation is that partnerships have to be with organisations that have a different culture, different goals, different timescales, and different funding arrangements.'*

An example was given by Respondent O, where an SHP may want to work in partnership with a public sector service. Different issues were identified between the two organisations that may cause problems for the partnership, but which may not be apparent at the start of the process. These can range from the decision-making structures in each organisation to their ability to contribute resources to the partnership:

*'So, a housing association will try and create a partnership with health, for instance, and this could be problematic on all kinds of levels. They might be on a different planet almost; they could be bureaucratic, structured, silo oriented, not fast on their*

*feet, you have to seek to find the person who can agree to the project or who is keen or can rationalise that their agenda is similar to yours'.*

Respondent O also highlights the importance of the right person representing their organisation on the partnership. An individual may attend meetings on behalf of a partner but does not have a productive input into the process. Another person may have the opposite effect by taking forward the work inside the partnership and developing key relationships with other members.

Respondent P described how an innovative partnership between local authorities and supported by SHPs had developed over the last two years to enable the growth of the community housing part of the social housing sector. This was called the CCH HUB and is described in section 5.7.1 (p 248).



### 5.7.1 CCH HUB: A Partnership for Community Housing

The CCH HUB is a partnership of six local authorities (including one from Lancashire) to encourage the development of community housing in their areas. The function was initially carried out by separately by each local authority. Over a two year period from 2017, these organisations worked together in a partnership arrangement. In 2019, a formal process was put in place whereby the function was outsourced to be provided by a third sector organisation for all six partners.

The partnership aims to promote and support the community housing sector. By outsourcing the function, local authorities had been able to pool the resources allocated to deliver this service. Respondent P stated that the CCH HUB partnership was formed because the local authorities *'did not have the capacity to undertake this role and support groups.'* The partnership has a staffing resource, a MB, and a business plan together with support from SHPs who sit on the governance structures of the partnership.

## 5.8 Reflections from the Third Sector

Two interviews were carried out with senior staff from charity organisations to gain a new perspective on the issues. Respondent R felt that in the current competitive operating environment, third sector organisations were *'being sucked into a service void'* that was being left by local authorities as they *'stood back from their minimum statutory provision'*. This was referred to as *'statutory minus'*. Respondent R said this was having a detrimental effect on the third sector because these organisations were providing services which the local authorities had previously provided, especially community-based services. Where funding has been being directly cut by local authorities from third sector organisations who provided them Respondent R suggested that these services were being *'kept going'* and funded by the third sector organisations because *'they felt that they have a moral obligation to their clients'*.

Usually, these third sector organisations are small, and Respondent R said that they usually have *'a stronger moral compass and embedded in their philosophy is a commitment to help support their customers, unlike bigger corporate outfits.'* The effect of these organisations using their money to fund these services is that these resources have been diverted from the provision of other services. In general, Respondent S felt that in the current operating environment, the difficulties accessing financial streams has led to significant competition between organisations, statutory, voluntary, and commercial for funding and business. SHPs are also subject to these pressures.

**What are the challenges that small SHPs operating in rural areas face and what are the underlying factors that influence these challenges?**

Respondent R stated that the housing sector faced generally included a loss of knowledge and skilled housing staff, which they called a *'cultural dumbing down'* and

a *'hollowing out'* of the housing profession. It was felt that the impact of the loss of housing staff on small SHPs could be more significant than in a larger organisation. Other challenges that he identified included *'increasing customer expectations and increasing regulation of the sector'*.

Respondent S identified some factors, including *'a rapidly ageing population with all the challenges of rurality, transport, and infrastructure.'* They highlighted the challenges of providing health and social care services to these customers. Not only are there geographical challenges to contend with, but there are bureaucratic ones with different authorities responsible for different services, funding streams, and different localities. This presents *'an area of challenge for the coordination and implementation of services.'*

Respondent S identified that differences in the housing systems in England and Scotland were key in the way that health and social care services were being provided to customers. An example was given relating to the provision of disabled adaptations for those in need to enable them to live independently in their own homes in the community, *'in Scotland the adaptations are awarded up to 80% to all and 100% for those on qualifying benefits. That system does not exist in England where there is a reliance on the homeowner to self-fund'*. These adaptations can range from equipment in the home to reconfiguration of homes such as wet rooms and extensions. The approach to integrating health and social care services is also very different in both countries. However, a major underlying factor that is driving challenges for service providers, including SHPs, is *'an increasing population.'*

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

Respondent R felt that small SHPs were working in a *'complex landscape'*. It was felt that *'small SHPs do not have the infrastructure or skill sets to survive'* and to *'understand the complexity of the landscape and the operational environment.'* This

can be a problem because possession of the correct knowledge and skills are essential to be able to implement a successful strategy for to ensure survival. It was highlighted that the social housing sector was experiencing a phase of '*consolidation*' in which SHPs are merging.

Respondent S identified that important factors that influence and shape the strategic responses of small SHPs are the experiences, knowledge, and skills of their staff, together with their ability to '*take things forward*.' This relates to their position in the organisation and the ability to persuade the senior management or board regarding a specific course of action. It was stated that the role of leadership within the organisation is crucial, '*a lot of it rests with the leadership and that drive is needed to make things happen*.'

#### **What role does innovation and partnership play within these survival strategies?**

Respondent R saw that innovation was '*essential*' for SHPs to take forward their strategies to survive, but they '*have no resources to carry them out*' as they are caught in a situation where they are expected to save money as well as to deliver on performance. The idea was put forward that '*frugal innovation*' was being used by many organisations to achieve in both areas. This approach '*recognises that any innovation has to be done on a shoestring or has to be done in a very cheap way making frugal use of resources*.' Where an organisation has been able to innovate to develop a new service, it was felt that an appropriate '*legacy timescale*' needed to be built into the delivery process which would allow the benefits of the improvements to be felt as well as recognising any savings that had to be made. There was a concern that the '*the landscape is changing so quickly that the innovative changes are becoming overtaken and either not rolled out or made redundant*.'

Respondent R stated that partnership working '*is very difficult for third sector organisations*' and gave an example of where their organisation had tried to develop

a partnership relationship with Organisation B. This was to '*see if they could co-habit a working space*' for the staff of both organisations. The partnership arrangement would have had benefits for both organisations as they would have sold their current offices and rented office space from Organisation B. The partnership had not developed, and the commercial arrangement that Respondent R had envisaged had not been realised.

Respondent S identified the importance of partnership working for small organisations whose resources are limited to enable them to achieve goals by '*working with others.*' The partners need to share goals because if they have different then the partnership can flounder which could be an expensive exercise for a small organisation.

## 5.9 Conclusions

The empirical data in this chapter represents the most pertinent points that came out of the research and came were generated predominantly from the semi structured interviews. These were carried out with respondents from five SHPs, local government, and the third sector. Strategic documentation relating to each of the SHPs was reviewed and the relevant points are highlighted.

There were some similarities and common themes arising from the interviews and these became focused through the framework of the three research questions. Examples of these include challenges such as competition, changes brought about by government policy, customer expectations, rural geography, the size of their organisations and resources. From the data it appears that the circumstances relating to each SHP are different and these can pose specific challenges to that organisation. They also impact on the type of strategic response that each SHP adopts.

The analysis carried out in the next chapter using CR will explore the nuances behind some of these common themes.

## CHAPTER SIX:

### INTERPRETATION OF EMPIRICAL DATA USING CR

#### 6.1 Introduction

Through empirical data, the respondents highlighted general issues about social housing as well as specific strategic responses that individual SHPs have adopted. The respondents interviewed were from five small SHPs, local authorities, and the third sector.

In this chapter the strategic responses of SHPs are analysed from a CR perspective. This approach is used to tease out elements that contribute to or influence the strategic responses that these SHPs have made. Any Similarities and differences between these strategic responses have been highlighted. They have also been assessed to identify why they have occurred and if there were any relevant contributory factors. The strategic responses for each SHP are also described.

## 6.2 CR: The Strategic Responses of SHPs

The CR approach discussed in Chapter Four presents a stratified ontology that operates on three levels (empirical, actual, and real) and through which the processes of looking at the mechanisms that cause specific actions to be taken by SHPs can be analysed. Figure 6.2.1 identifies the three layers and highlights the varied nature of the interactions that can occur between them.

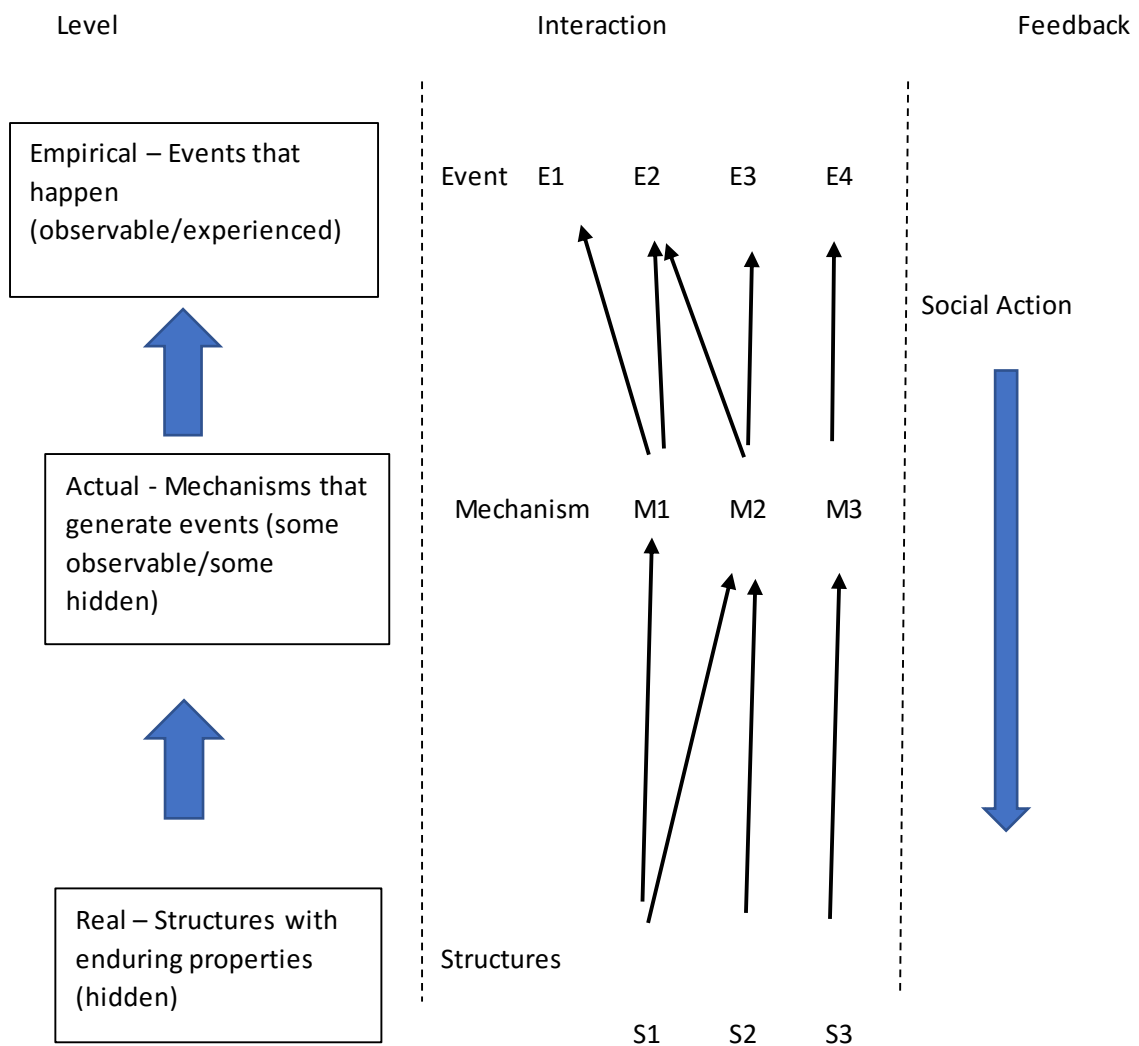


Figure 6.2.1 – Three ontological layers and interaction between them

Source: Adapted from Sayer (1992, 2000)



In Figure 6.2.1, the section of the diagram labelled interaction indicates how movement occurs between the ontological levels. It reveals that different actions can be generated from the same source, such as two mechanisms (M1 and M2) coming from the same structure (S1), or two events being generated by the same mechanism (E1 and E3 from M1, E2, and E3 from M2, E4, and E5 from M3). The variations in courses of action that can derive from the same source (structure or mechanism) reflect the different contexts or circumstances that might be present in that situation, organisation, or individual.

The model has been adapted from the one put forward by Sayer (1992, 2000) to show that the direction is not only upwards from the level of the real to the level of the empirical. The section of the diagram labelled feedback represents actions that go downwards from the level of the empirical to the level of the real. These can be actions that change the way mechanisms work at the level of the actual, or that leads to a shift in the structures that operate at the level of the real. Such a change is subject to a time dimension.

The time dimension is usually in the longer term with the action that is feedback through the CR ontological system impacting on the mechanisms at the level of the actual and structures at the level of the real. Change over time has been highlighted by the empirical data concerning the strategic responses that SHPs have adopted. The previous decisions that organisations have made about their strategic direction of travel may need to be re-evaluated because local conditions have changed, or they may have taken decisions in the past, which anticipated change happening.

### 6.3 Analysis by Questions

The analysis of the empirical data through a CR perspective is presented under each of the three research questions. This analysis is of the data from the interviews with respondents from each of the five SHPs. Analysis of information from the interviews with respondents from other external organisations is presented in Chapter Five.

The partnership involving health and social care in Section 5.2.3 (p 206). The data from representatives from local government in Section 5.7 (p 242) and the third sector in Section 5.8 (p 250).

### 6.3.1 Question One: Challenges

**What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

Several challenges facing SHPs identified through the empirical data and illustrated in Figure 6.3.1.1.

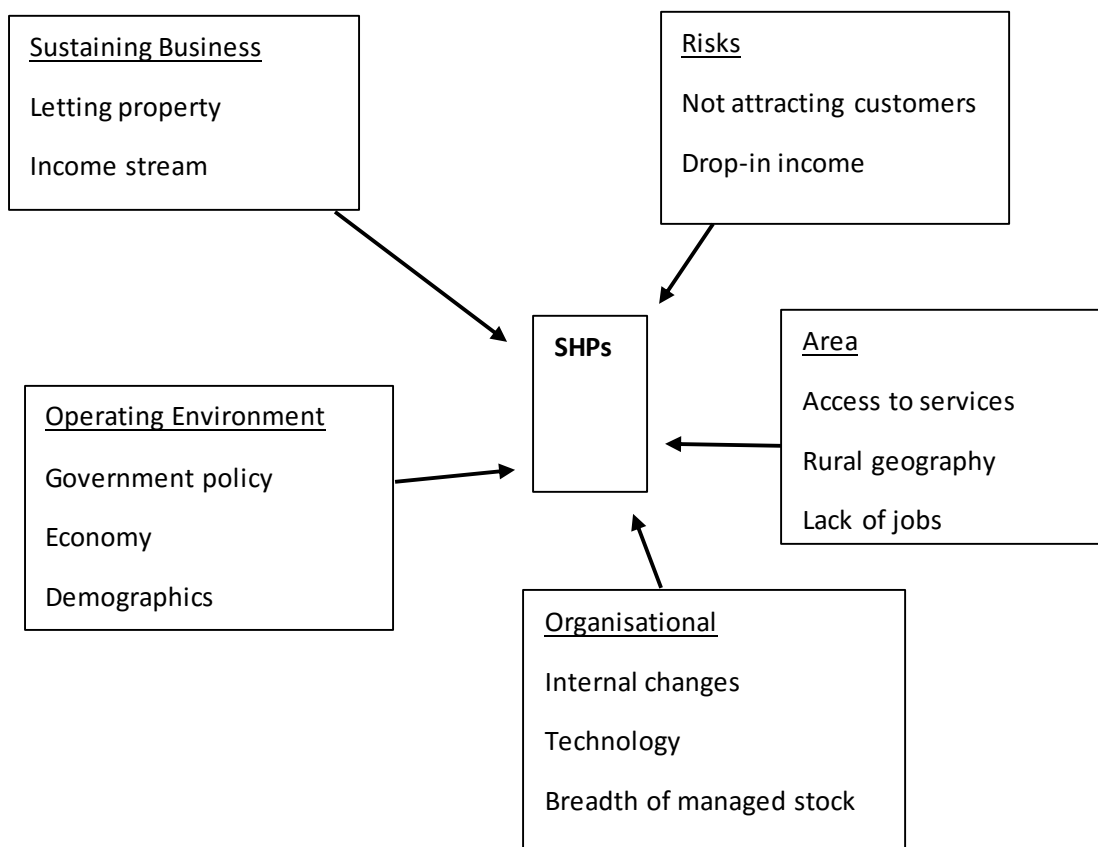


Figure 6.3.1.1 – Identified challenges facing SHPs

Source: Author generated

Some of these challenges will be generated from the same underlying factors. These will come across in the data as both the challenge as well as the underlying cause.

An example of this is the challenges of letting property, sustaining income streams, and the risk that arises from not attracting tenants to rent their property. Underlying factors to these challenges can be competition, and government policy influencing the operating environment. Using a CR approach, this can be analysed further, explicitly looking at how these two factors can impact SHPs. In Figure 6.3.1.2, the three levels (structure, mechanisms, and events) are illustrated with labelled interaction. This diagram demonstrates the combination of two underlying driving forces (S1 and S2) through two identified mechanisms (M1 and M2) with three events or outcomes identified (E1, E2, and E3). The outcomes challenge SHPs who, in turn, respond. This response is shown in the diagram by the arrow labelled feedback. This arrow represents actions that go downwards from the level of the empirical to the level of the real.

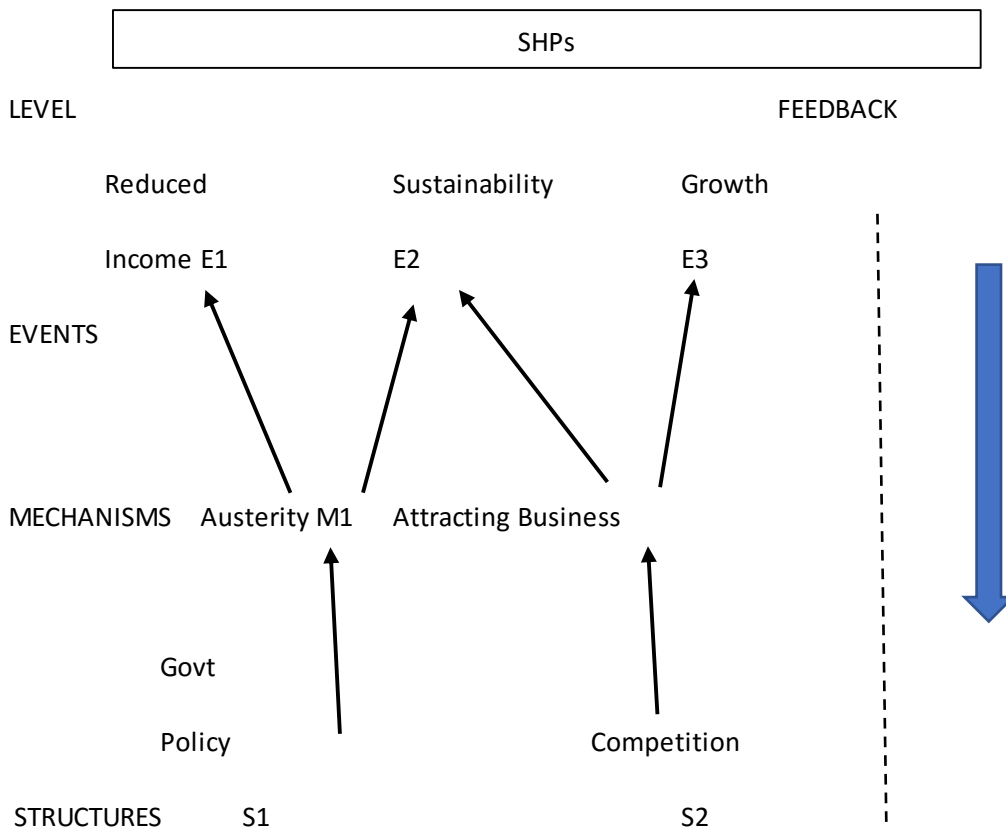


Figure 6.3.1.2 – Two underlying drivers impacting on SHP's

Source: Author generated

There is a time dimension to this, and the responses that different SHPs can make is reflective of their position. Change over time has been highlighted with a gap of two years between some of the interviews. If one of the underlying driving factors is looked at, competition, it can be seen that the events that arise can mean different things to the receivers, as shown in Figure 6.3.1.3.

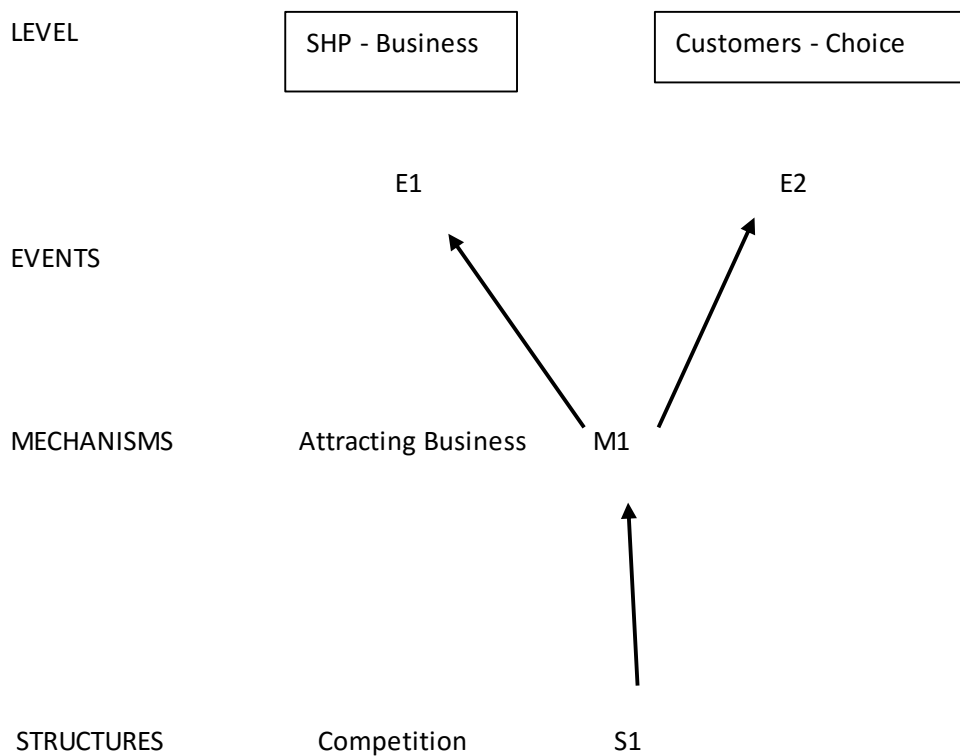


Figure 6.3.1.3 – Analysis of competition

Source: Author generated

In Figure 6.3.1.2, at the level of the real competition is identified as the underlying driving force (S1). SHPs are reliant on customers living in their homes and paying rent as their primary source of income, which they use to service debt, repair their properties, and run their organisation. To fill their housing, they have to attract customers (M1). The events that come from this at E1 and E2 can be seen in

different ways by the receiver. At E1, for SHPs, it represents a potential threat if they cannot fill their homes and compete in the market for customers. At E2, for customers, it presents an opportunity for choice with the housing options on offer. The specific challenges that face SHP's operating in rural areas can be split to show that different combinations can be generated. This split is demonstrated in Figure 6.3.1.4.

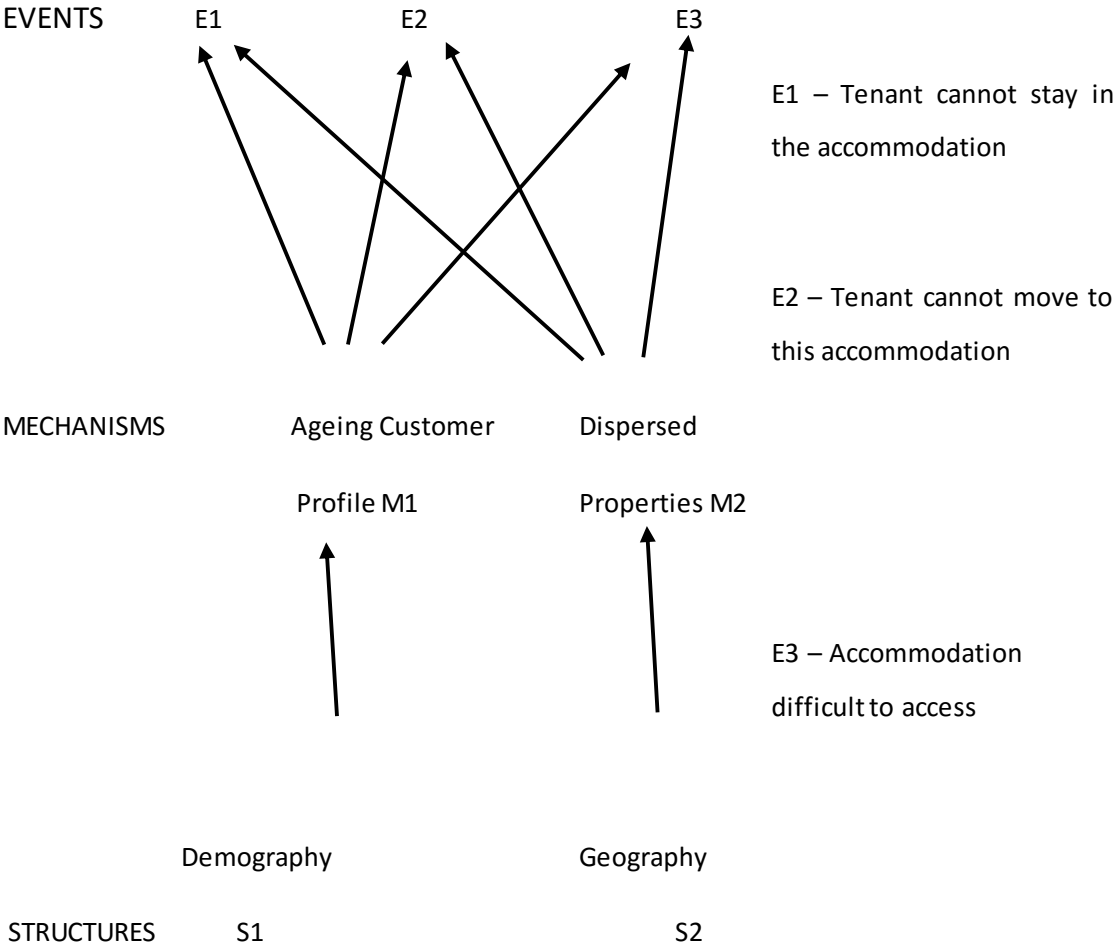


Figure 6.3.1.4 – Specific underlying drivers impacting on SHP’s

Source: Author generated

In Figure 6.3.1.4, the combination of these two specific underlying driving forces can shape the challenge that each SHP faces. It may be that the organisation has specially adapted or built property for elderly tenants in a rural location but cannot attract customers because it is not near services (E2, E3). There may already be tenants in that accommodation, but they have to leave because they cannot sustain themselves there any longer in the property (E1). The immediate challenge is the viability of the property. This could become a big problem for a small SHP if similar properties become unviable because customers cannot be attracted to them.

### 6.3.2 Question Two: Strategic Responses

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

By using the CR framework, it is possible to look further at the specific strategic responses enacted by the SHPs in order to see what may have influenced the organisation to move in a particular direction. The importance of the contextual conditions relating to each SHP is a significant factor arising from the research. Two of the SHPs with similar characteristics are focused upon here in order to highlight the importance of the locality in which they operate. This can be identified as the condition that makes a difference to their strategic response and the future direction of each organisation.

Organisations A and D are both small landlords providing social housing in rural areas. Although both landlords are similar in size and other characteristics, there are differences in the local market conditions of the two areas where they operate, which affects them differently and has affected the decisions that each organisation has made regarding the direction in which they develop. The area that Organisation A operates in has a larger population than the area where Organisation D operates. At the same time, fewer SHPs are operating in the Organisation A's area than Organisation D's area. The population is smaller than in Organisation D's area than Organisation A's area, which means that there is a smaller customer base for social landlords to attract customers to live in their houses.

The combination of a smaller population from which to attract customers and an increased level of competition from other SHPs operating in Organisation D's area means that it works with a local context which is different to Organisation A.



Through the perspective of the CR, the impact of these contextual conditions can be shown as they influence a different approach taken by Organisation D in their area compared to Organisation A in their area. Both organisations are operating within a competitive operational environment, and both are employing mechanisms to search for customers to live in their properties.

The different contextual conditions described earlier in this section, where Organisation D faces greater competition from rival SHPs and attracting customers from a smaller customer base than Organisation A, are illustrated in the diagram as conditions or other mechanisms. They are shown like this because these two conditions impact directly on the actions of Organisation D. Also, because of the way that they are seeking to attract customers and the direction of the business. These two conditions are themselves the result of other actions that have been the result of events generated by other mechanisms. The diagram has been adapted to show the impact of other conditions on the events that are generated for Organisation D from the findings of the research.

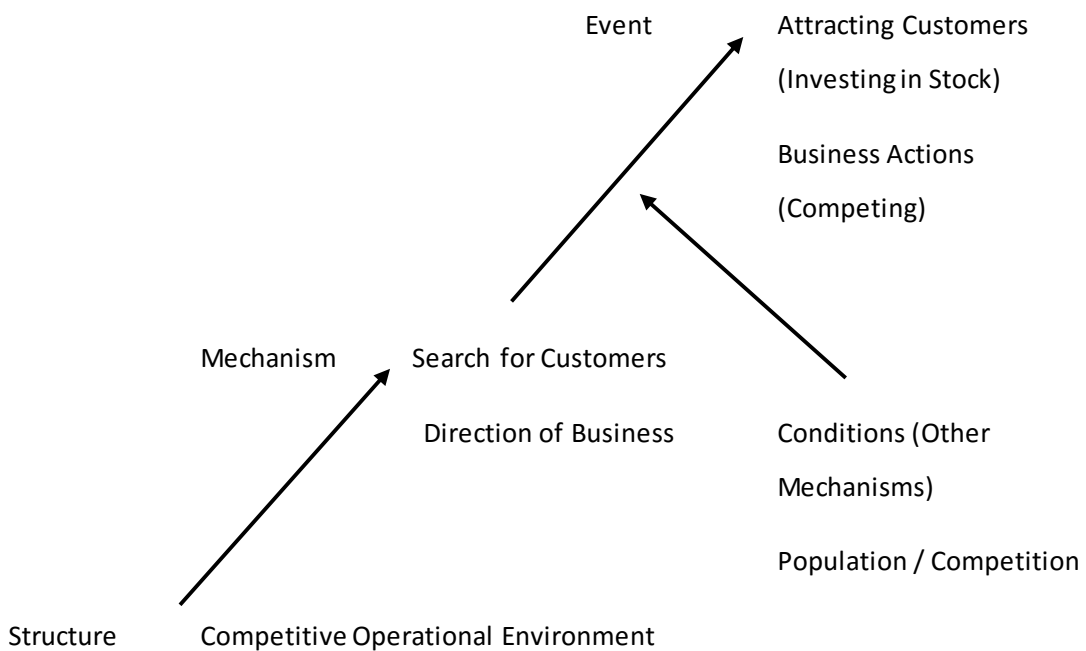


Figure 6.3.2.1 – The impact of contextual conditions on Organisation D

Source: Adapted Sayer (2000)

The impact of the other mechanisms which reflect the local conditions within which Organisation D operate in their area has resulted in different decisions being taken by the organisation compared to Organisation A. In response to the competition from other SHPs for customers they have looked at their housing offer and are seeking to compete directly with the other organisations for customers. The smaller population in the Organisation D's area compared to Organisation A's area means that the pool of customers that the SHPs are competing for is smaller.

To make their offer to customers more attractive, Organisation D is investing directly in the stock through the redeveloping of properties. Although both organisations have similar characteristics, they are each affected differently by the local market conditions where they operate. In Organisation A's areas, the population is bigger than Organisation D's area, and this provides a larger customer base from which the organisation can attract customers.

Organisation A also faces less competition from SHPs in their area than Organisation D. The course of action that it has chosen to take is to diversify the range of housing it provides and the client groups that it services as well as seeking new innovative ways of working and collaboratively with other organisations. Figure 6.3.2.2 illustrates the impact of these contextual conditions on Organisation A, and Figure 6.3.2.1 highlights the impact of other conditions on the events for Organisation D.

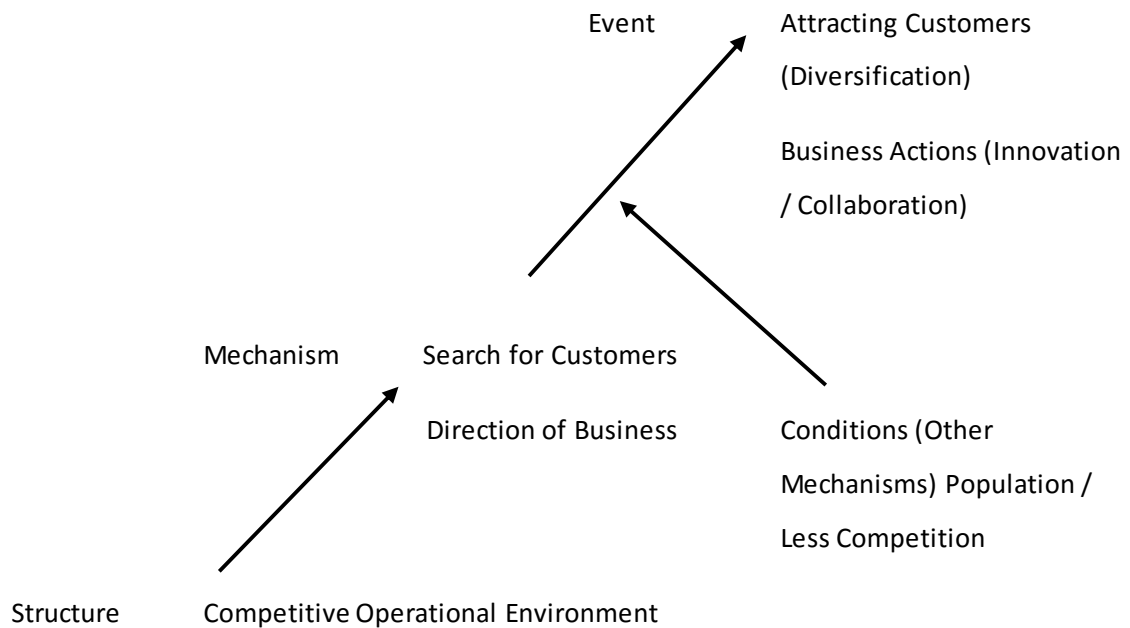


Figure 6.3.2.2 – The impact of contextual conditions on Organisation A

Source: Adapted from Sayer (2000)

Both organisations A and D, are of a similar size, they are operating within similar geographical areas and under the same social housing system. As independent housing companies, they are both responsible to the same housing regulator, can borrow money on the private markets, and face the same challenges. By placing such characteristics at the level of the real, it is in acknowledging that they are relatively long term and enduring, although a number of these characteristics may change over time. For example, the role of the regulator may change, the capacity of the private financial markets to lend money may vary, and on an external level, the political and economic systems in the country will have an impact on the wider operational environment.

At the level of the actual, both organisations are seeking to attract customers to live in their properties. However, the differences in the local market conditions in

Organisation A's area and Organisation D's area give rise to a situation where 'the same mechanism' has produced 'different events' (Sayer, 1992, p. 116). Figure 6.3.2.3 represents two different events generated from the same generative mechanism at the level of the empirical.

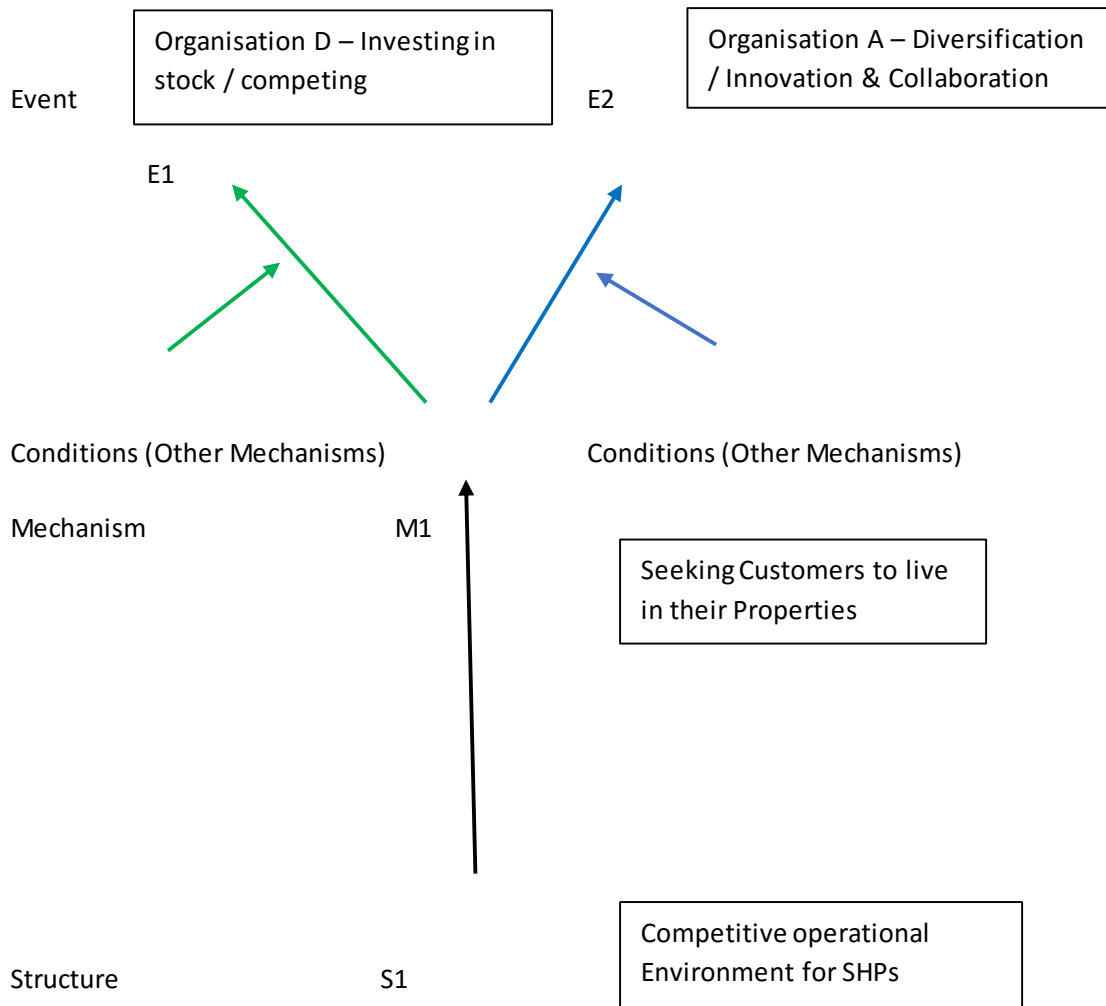


Figure 6.3.2.3 – Two different events generated from the same generative mechanism

Source: Author generated

The different events occurring are influenced by the different sets of conditions in each area where each SHP operates. There may be more than one condition or other mechanism impacting the event, and the relationship between these to each other as well as to the event will be contingent. For example, in the case of E1 where the other conditions are a small population base from which to attract customers

and competition as the result of several SHPs operating in the area the relationship between these is contingent, a small population is not dependent upon there being a certain number of SHPs operating in the area and vice versa. The mechanism that has been generated is for the SHPs to seek customers to live in and rent their properties. Like the object, the relationship between the customer and the mechanism with the causal powers is necessary, for a customer to rent a property from a SHP there needs to be an SHP with a property for a customer to rent and vice versa.

The locality in which Organisation D operates has several SHPs offering properties to rent to customers from a small population. In their interview, Respondent J said that the area was '*saturated with social housing.*' The organisation had found itself in the position of having to compete with its rivals to attract customers to live in its housing because its rivals are building new homes to a high standard. To be able to compete, Organisation D is looking to invest in the redevelopment of some of its properties. The strategy being pursued by Organisation D is a business strategy that seeks to compete with its rivals for customers. To do this, it has to borrow finance to invest in the redevelopment of the housing stock.

Organisation D has many similarities with organisations A and B as small established landlords providing social housing within a specific area. It owns and manages a housing stock which is in between the two organisations and has some similarities with Organisation A in terms of stock coverage within a rural area. As with the other two organisations, it has a similarity with Organisation C as being registered with the industry regulator but has similar differences to it as the other two organisations. The nature of the social housing market in the rural area where it operates is different from the area where Organisation A operates. A key underlying factor is competition between SHPs operating in those areas and the need to attract customers by each organisation, as shown in Figure 6.3.2.4.

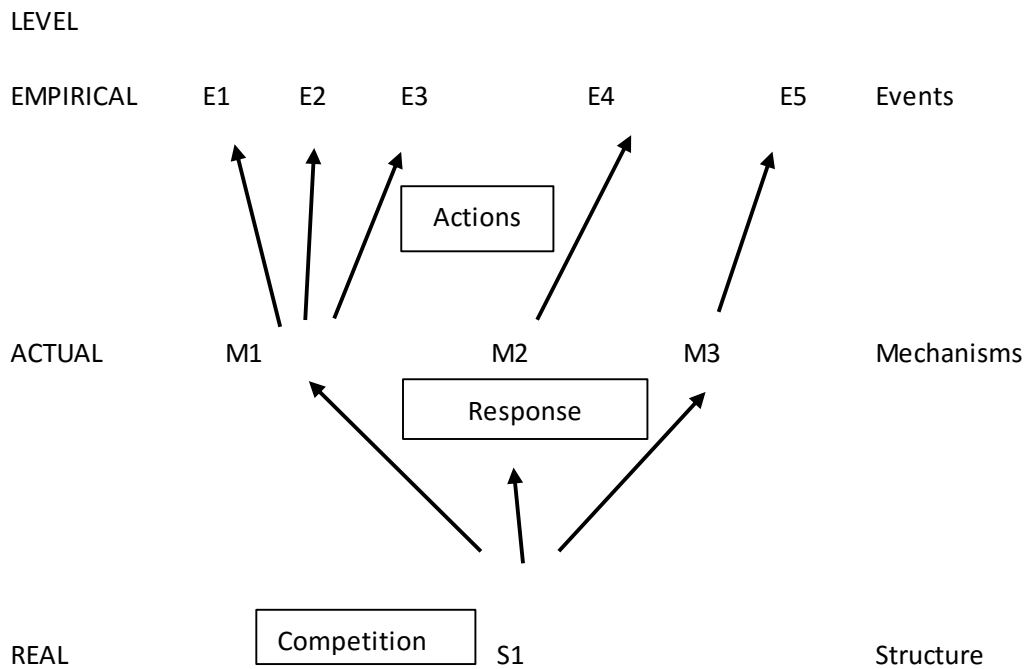


Figure 6.3.2.4 – Analysis of competition as an underlying factor

Source: Author generated

In Figure 6.3.2.4, at the level of the real competition has been identified as the underlying factor (S1). The three SHPs appear at the level of the actual, Organisation A (M1), Organisation B (M2), and Organisation D (M3). Each SHP adopts a different strategic response to meet the challenges of competition. Organisation A seeks to combine elements of different approaches, including working in partnership (E1), employing innovative approaches (E2), and diversifying their work (E3). Organisation B's response is to focus on its core services (E4), while Organisation D's response is to improve its housing offer (E5). The actions undertaken by the SHPs are to improving their competitive position and ability to attract customers.

Although locality can be seen as an important factor that influences how these smaller SHPs operate, there can be other factors in that locality that have a direct impact or combine with other factors to have an impact. An example of this demonstrated in the previous section was where the size of the population and customer base was a factor within the locality. If customer expectations are added to other elements such as a small customer base and multiple SHPs which offer a wide choice to this small group, then these factors become combined with having an impact.

Organisation B is a small social housing landlord operating in a small geographical area within a town in a rural area. To meet the ongoing pressures of operating as a small SHP, Organisation B, chose to focus on the delivery of its core service functions of letting its properties. The organisation has historically been financially prudent, but as a small SHP, it does not have the resources to invest in other types of activities that are not core to the business. Unlike Organisation D, which experienced competitive pressures attracting customers because of the number of SHPs operating in the area, Organisation B has felt these pressures through the increase in customer expectations. These expectations are about seeking a better housing offer, via a better standard of property or different type of tenure. The organisation has been experiencing these phenomena in the last couple of years, where it has had difficulties attracting new customers and retaining existing customers.

Figure 6.3.2.5 illustrates the disruption to the current strategic direction in which Organisation B is travelling due to a change in the conditions in which it is operating.

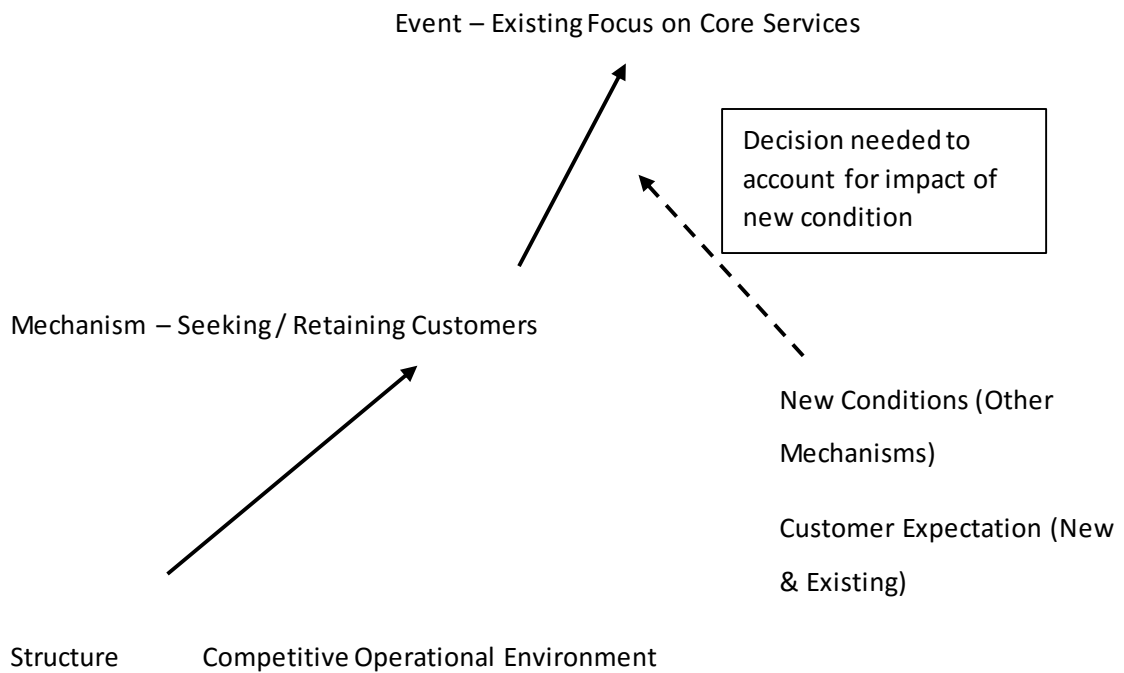


Figure 6.3.2.5 – The strategic direction of Organisation B in 2016

Source: Adapted from Sayer (2000)

In Figure 6.3.2.5, the competitive environment in which Organisation B operates is shown as a Structure. The local contingent condition at the level of the actual that has recently become more apparent is the higher expectations of new and existing customers. The strategic response, also at the level of the actual, adopted by the SHP is that it uses to attract new and retain existing customers. The dotted arrow represents the local contingent condition that has become more apparent since the agreed strategic direction of the organisation was decided. A direct impact of this change would be if there were no new tenants to sign up, then the event of signing up a tenant cannot happen. It could be argued that the organisation was not able to anticipate changes in circumstances such as the increased expectations of customers.

A change in the contingent condition has impacted the potential necessary relationship being created by a new customer signing up to a tenancy agreement. As



a result of this change in condition, the organisation is faced with a new pressure to which it needs to develop a strategic response. This process itself will be subject to other conditions such as can it afford to complete, does it have to reserves to keep operating, and can it survive as an SHP. Organisation B had set a strategic direction to continue to focus on delivering their core services, and they were not pursuing other options.

They were continuing with this approach and not looking to vary or change their strategy. By following this approach, the SHP has constrained its ability to be able to respond to changing circumstances. An example of this is that it may not have the flexibility to be able to increase the housing offer that it makes to attract customers, whereas its competitors can. Figure 6.3.2.6, highlights the potential competitive advantage that a competitor could obtain over Organisation B because they can add to the housing offer that they make to attract customers.

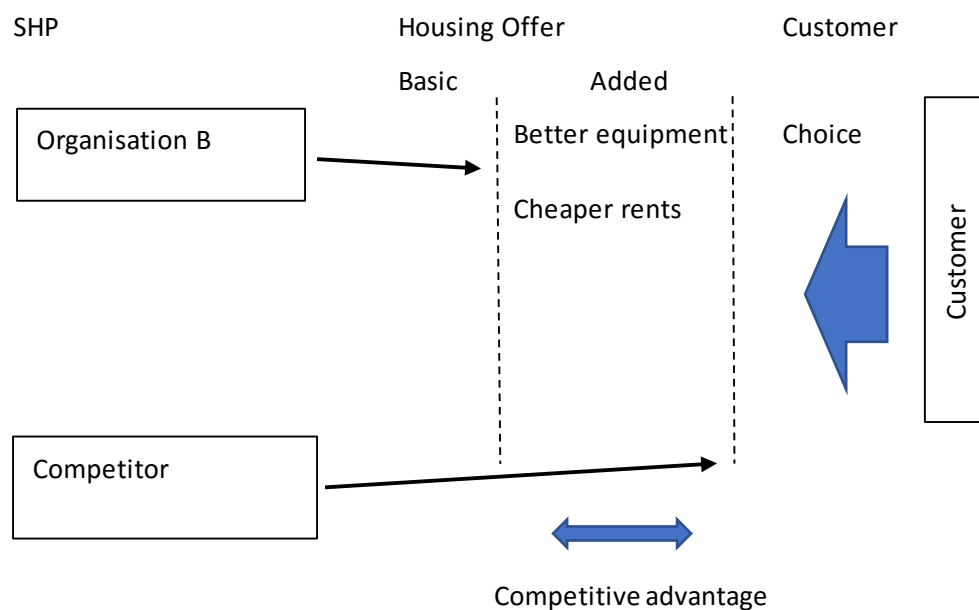


Figure 6.3.2.6 – Competitive advantage through improved housing offer

Source: Author generated

Organisation B had, in the past, sought to diversify the services that it provided and had set up a nursery. The services provided by the nursery are used a lot by the customers of Organisation B. They had chosen not to employ a strategy to diversify or develop other services. By maintaining this approach, the SHP is seeking to sustain itself. So, when it is faced with a change in the conditions through an increase in customer expectations, it may find it challenging to find a sustainable response partly because it has not invested resources into adding to its current service offer. Through the interview, it was very apparent that the MB of Organisation B was keen to retain an independent community focused identity described by Respondent F as '*remaining community-based*'.

Historically it has been independent and focused around the provision of housing services for a specific community. They have always stayed as a small SHP, which is how its MB see it progressing. However, there is a risk that by continuing to work in this way, they may not have the option to find a way of changing to survive as an independent organisation when faced with new challenges, such as the change in customer expectations. Over time Organisation B has maintained its independence, delivering services to its customers in its way.

This approach has resulted in the SHP being inflexible in terms of the type of services that it can offer customers. The interview undertaken in 2016 indicated that the strategic direction of Organisation B was the delivery of its core services. However, from the interview carried out in 2019, consideration was being given at the MB level to the potential for it having to consider merging with another SHP.

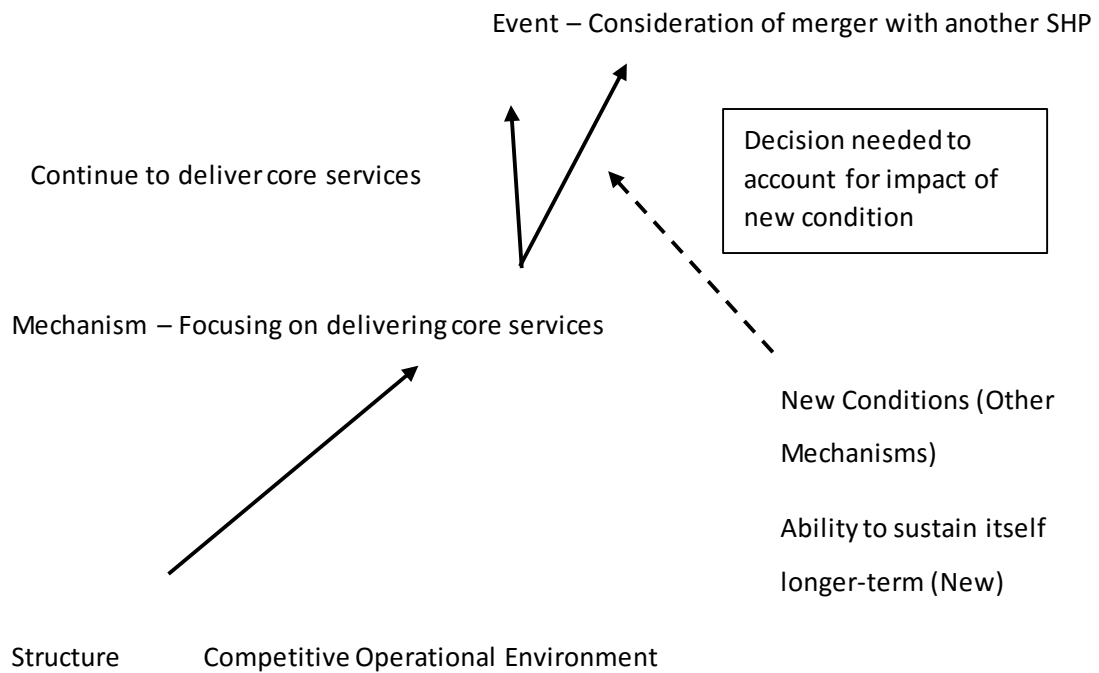


Figure 6.3.2.7 – The strategic direction of Organisation B in 2019

Source: Adapted from Sayer (2000)

In Figure 6.3.2.7, the competitive environment in which Organisation B operates is labelled as a structure. The local contingent condition at the level of the actual that has recently become more apparent are changes in the organisation's ability to sustain itself in the longer term. The dotted arrow represents the local contingent condition. The strategic response, also at the level of the actual, adopted by the SHP is that it now considers the potential for merging with another SHP. As well as considering this new strategic direction, the staff in Organisation B are still focusing on the delivery of their core functions.

The last two individual SHPs that assessed were Organisations C, and E were two landlords that operated within favourable contextual conditions. They were both able to maintain their organisations without facing competitive pressures with the former SHP considering growth opportunities while the latter was satisfied with

making no changes to its organisational direction. However, if there were to be a change in the conditions for each organisation, they would be faced with pressures that would require them to review their strategic direction.

Having established Organisation C as a CLT in 2010, there has been a significant drive by the volunteers to grow and develop it. As a result of its expansion Respondent F, stated that its assets are worth '*around £5 million*'. With increased growth, Organisation C can borrow against the value of the assets to finance further growth and development. In the early days of its development, the volunteers found it hard to be able to borrow finance and to fund their first development.

The SHP has adopted a business strategy to grow the business, which has meant taking advantage of funding and development opportunities. Because they do not have staff or office overheads, it has a competitive advantage over other social housing providers. Organisation C has used the favourable contextual conditions within which it operates to expand its business, develop its asset base, and subsequently undertake further development of housing. Figure 6.3.2.8, highlights the position of the SHP in 2010 when it did not have any assets and had just accessed funding to undertake its first development.

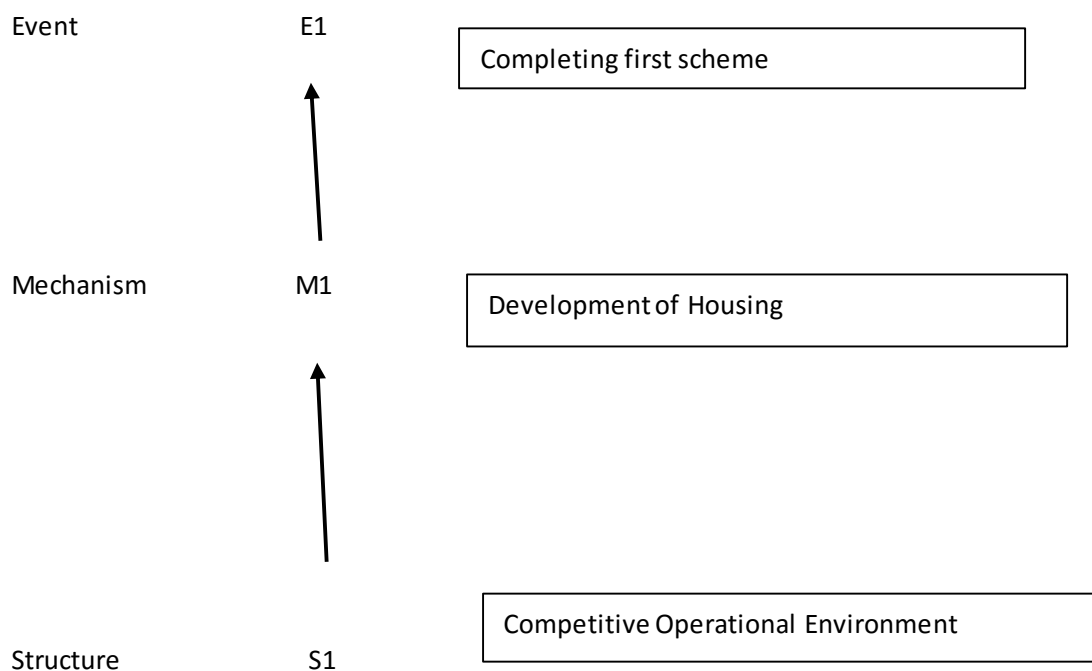


Figure 6.3.2.8 – Position of Organisation C in 2010 undertaking first housing development

Source: Author generated

Following the completion of the housing development, Organisation C was able to use the properties that they own and rent out as collateral on accessing further funding. From going from an organisation with no assets in 2010 by 2016, they owned assets valued at around £5 million, according to Respondent F. The SHP had developed its position over six years. The strategic decisions that were made about the future direction of the organisation from its start to 2016 had put it in a position from which it could expand by undertaking more than one housing development. This is shown in Figure 6.3.2.9.

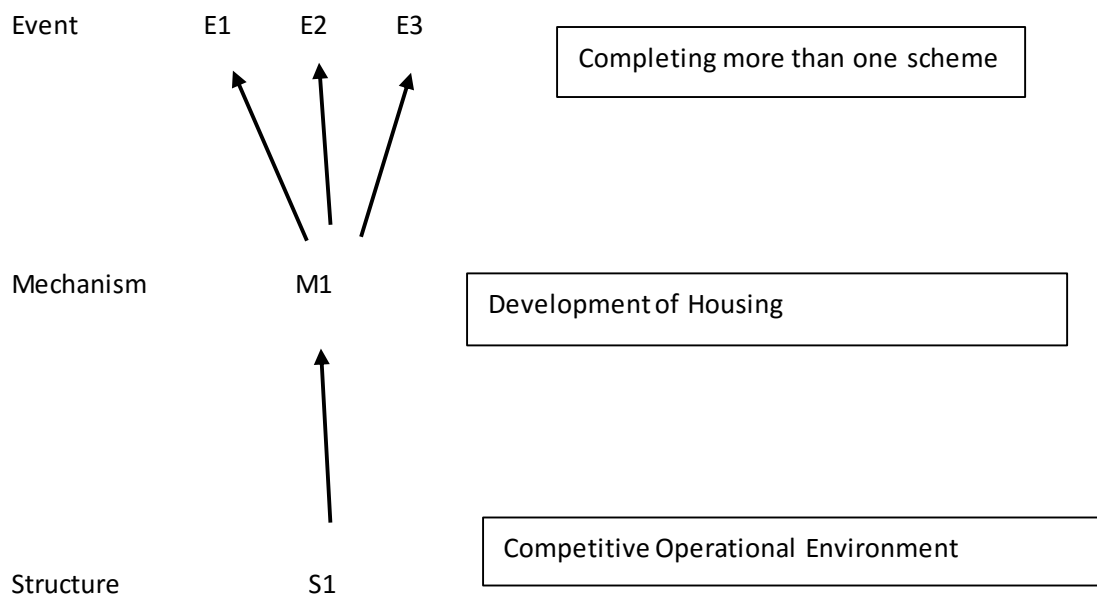


Figure 6.3.2.9 – Position of Organisation C in 2016 undertaking multiple Housing developments

Source: Author generated

In Figure 6.3.2.9, the competitive operational environment is at the level of the real as a structure (S1). The mechanism whereby the SHP is growing is through the development of housing (M1), and the three specific schemes are actioned (E1, E2 & E3). In 2016 Organisation C did not employ staff and had the benefits of lower operating costs than other SHPs who had staff.

At the same time, it was looking to expand and increase the number of units under management, which was generating a higher operational workload for the volunteer members. By 2019 Organisation C was employing a part-time member of staff to deliver its operational functions, which the volunteer members had been delivering. Again a change in the contextual conditions had required the organisation to respond, and this is illustrated in Figure 6.3.2.10.

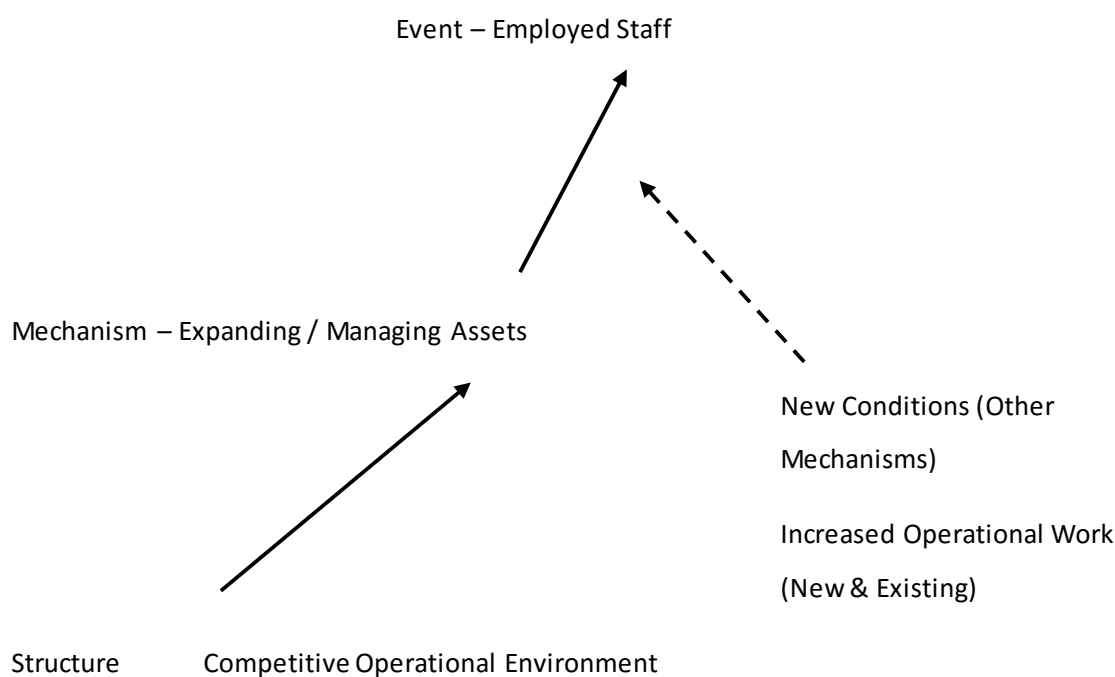


Figure 6.3.2.10 – A response from Organisation C to a change in workload

Source: Adapted from Sayer (2000)

In Figure 6.3.2.10, the competitive environment in which Organisation C operates is identified as a structure. The local contingent condition at the level of the actual that has recently become more apparent is that the workload has increased and cannot be coped with by the volunteer members. The dotted arrow represents the local contingent condition. The response of the organisation was to employ a member of staff.

As a housing provider that focuses on providing accommodation for an elderly client group, Organisation E can experience a rapid turnover of customers, which can bring pressures upon the organisation if it did not have a waiting list of people wanting to move into their accommodation. It has demand from customers for the accommodation that they provide, is not under pressure to compete with other SHPs, and benefits from favourable operational conditions. The strategy followed by

Organisation E is to continue with the delivery of its services, and it seeks to maintain itself as a sustainable entity. Although they have a demand for the housing offer that they can make to customers from the first interview undertaken in 2017, Organisation E was not undertaking any actions to expand the business or develop housing to meet that demand. Figure 6.3.2.11 illustrates the strategic direction of Organisation E in 2017.

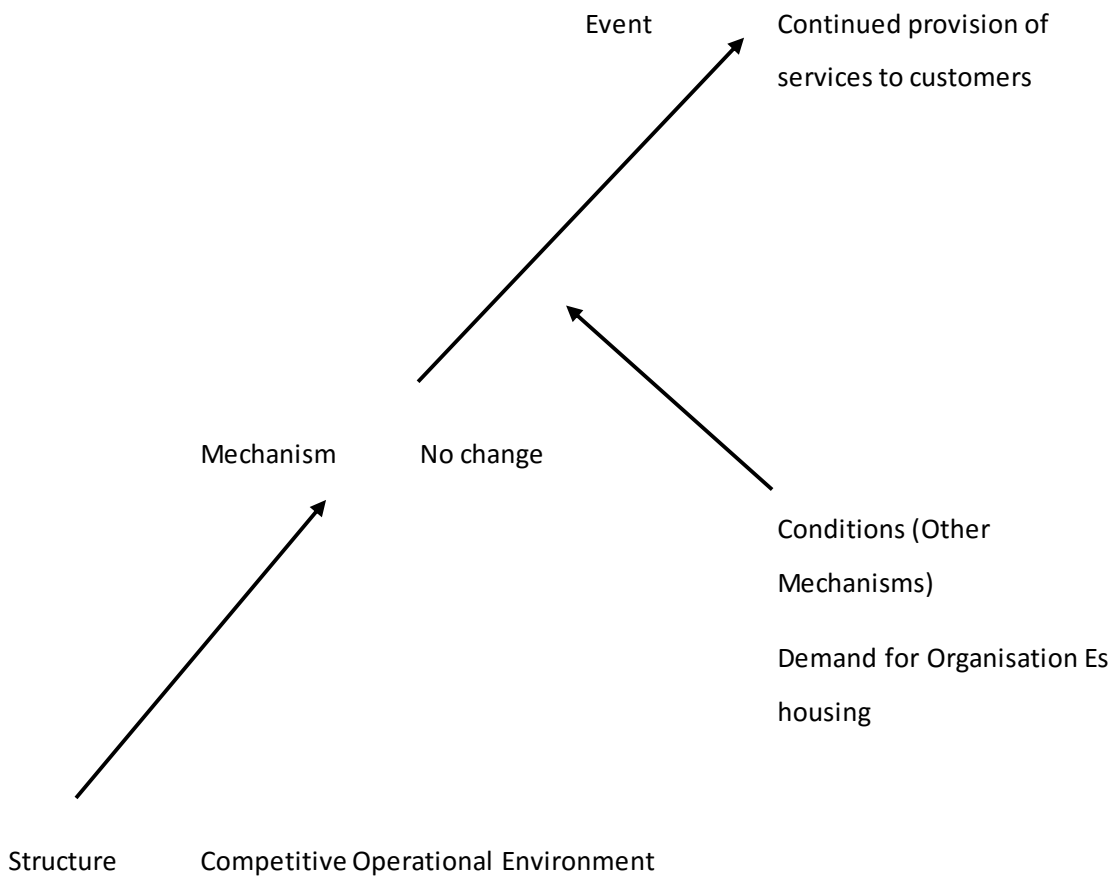


Figure 6.3.2.11 – Diagram to show the strategic direction of Organisation E in 2017

Source: Adapted from Sayer (2000)

In Figure 6.3.2.11, the competitive environment in which Organisation E operates is labelled as a structure. The local contingent condition at the level of the actual is the high level of demand from customers for the accommodation. The response of the organisation is not to expand the supply of accommodation to meet the need but to continue with the same service provider. By 2019 the actions of the organisation had



changed although the local contingent condition had remained the same, as shown in Figure 6.3.2.12.

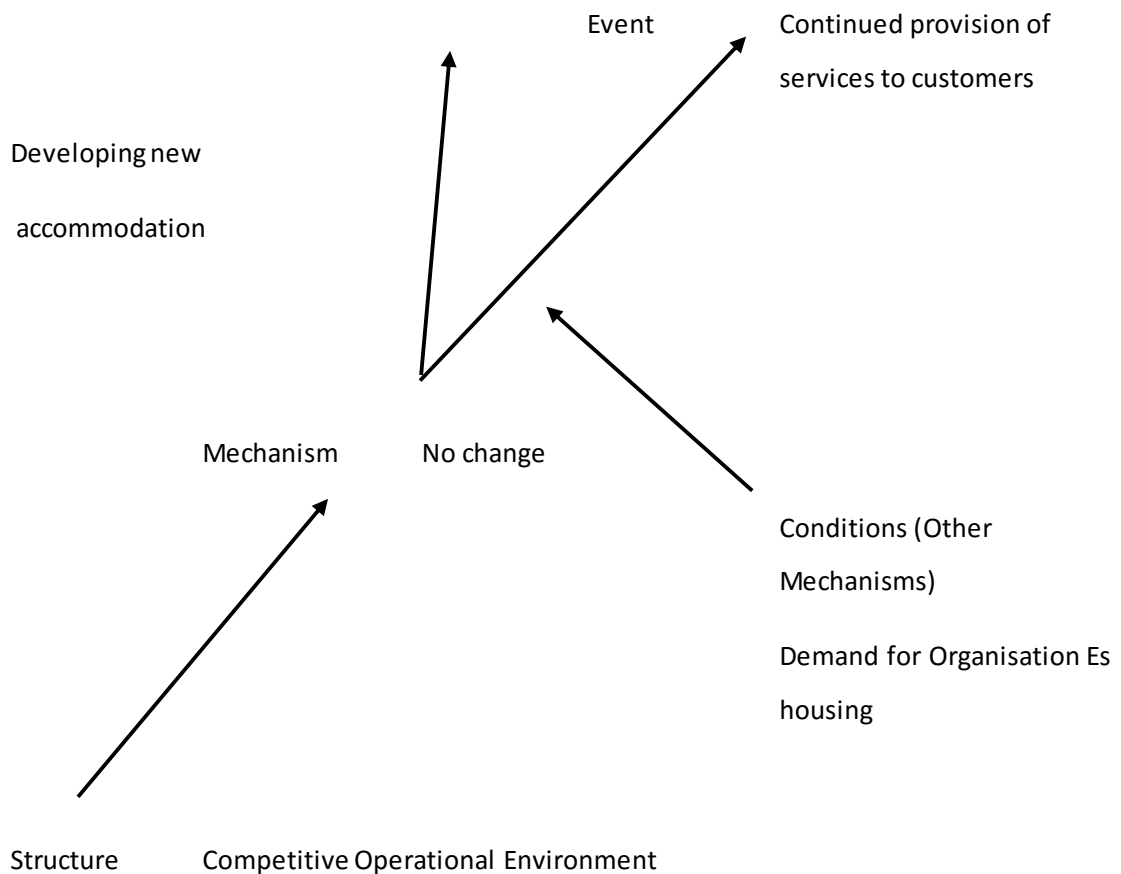


Figure 6.3.2.12 – Diagram to show the response of Organisation E in 2019

Source: Adapted from Sayer (2000)

The response of the organisation is to increase the supply of accommodation to meet the need but to also continue with the same service provision.

### 6.3.3 Question Three: Partnership / Innovation

#### What role does innovation and partnership play within these survival strategies?

An area of success for Organisation A has been through partnership and collaborative working through which it has also sought to include strands from the other two strategies to survive. This success has involved trying to innovate as well as diversifying its services which are illustrated in Figure 6.3.3.1.

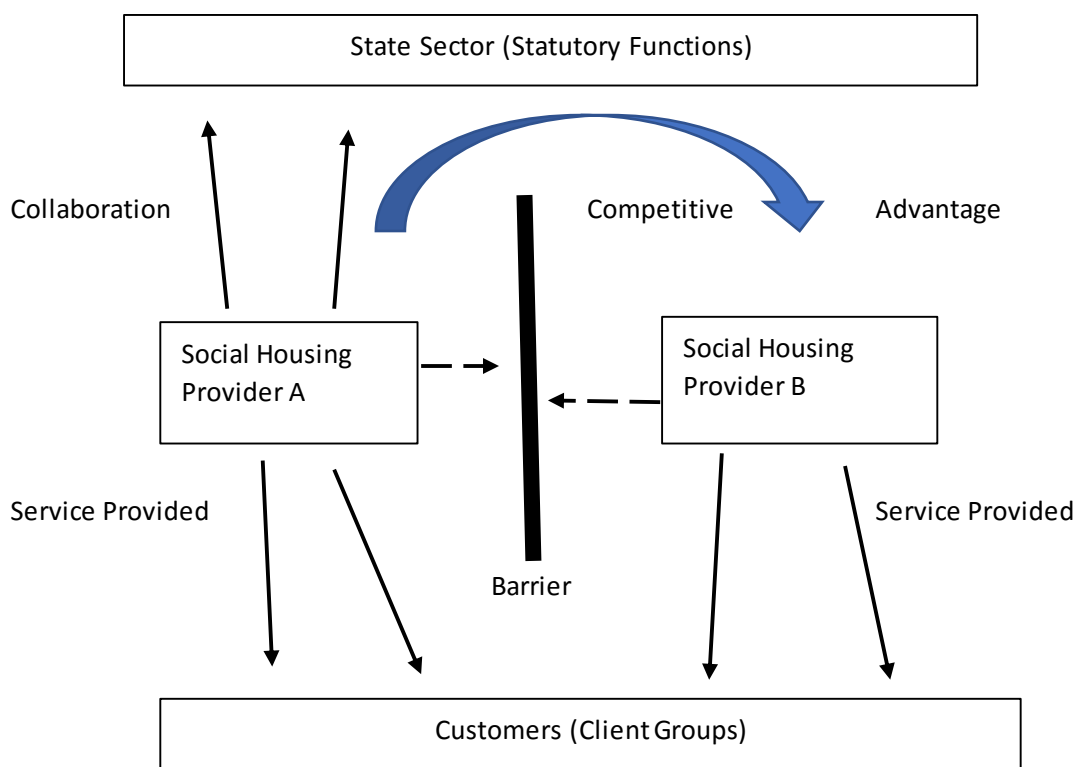


Figure 6.3.3.1 – Competitive advantage through vertical collaborative partnership working

Source: Author generated

Figure 6.3.3.1 highlights how SHP A has been able to gain a competitive advantage over its rival SHP B through working collaboratively in partnership with organisations based in the state sector. The competitive advantage that SHP A has over SHP B is illustrated by the curved arrow. Through this vertical development of partnership working, SHP A can gain a competitive advantage over SHP B because SHP A can access potential business opportunities that the partnership may offer by way of development projects, to which SHP B will not have access.

By SHP A gaining a competitive advantage over SHP B, a potential barrier has been created between the two organisations which will get in the way of any horizontal collaborative working between the two organisations. The need to compete for business within the sector has shaped the approaches taken by different SHPs and the strategies that they employ to survive.

The partnership working that Organisation A has engaged in has been with statutory state sector providers, health and social care, as opposed to working collaboratively with their direct competitors. The state sector providers provide potential business opportunities for Organisation A to access new customers and resources. These business opportunities have provided Organisation A with the opportunity to obtain a competitive advantage over its rival SHPs, which would be a barrier to any potential collaborative working and partnership between the rival SHPs. This model of partnership working shows some commonalities with the discussion on partnerships in section 3.6.2 (p 135), but it also introduces a further dimension to the concept of partnership working.

Tenants are now customers for these organisations, and they are businesses providing a service to their customers. Attracting customers to live in their

properties is their core business, and the money they receive in rent from customers living in their properties is the primary source of income for SHPs. To attract customers, each SHP has to have a product; namely, it is a housing offer that is in demand. If they do not have a suitable product, and they fail to attract customers to live in their properties, then they could be left with having empty houses and reducing rental returns.

This situation will impact on the finances of the business and its ability to survive as an organisation. To survive, SHPs have had to respond to the pressures and challenges of the competitive environment in which they operate. This means evaluating the product they have and taking a strategic direction that will enable them to improve or sustain that product so that they can compete in their market.

By working collaboratively with partners, Organisation A was seeking to diversify the range of accommodation that they manage for different client groups. It was not seeking to become a hybrid organisation with some parts of the organisation operating as commercial profit-making entities that cross-subsidised non-profit making parts of the business. In order to diversify its housing offer, the organisation was looking to attract customers from special needs groups as well as potential funding for the development of specialist accommodation. Both health and social care are under pressure to put in place housing-based solutions for their clients, and they can potentially offer Organisation A both customers and funding. In pursuing its strategic direction of working in partnership with health and social care, there may be a threat to the SHP, as the anticipated funding from both state agencies may not materialise but the clients who require rehousing do materialise.

Respondent D identified a long-term danger to Organisation A as the risks associated with some client groups (elderly, vulnerable people with support needs) move from the statutory services to the housing provider, it is 'a movement of risk from the health and social care landscape into the housing landscape without us knowing.' The SHP would have laid out resources to develop some of this accommodation, which may not materialise and have inherited the client's risk. So, what may be a business opportunity could become an expensive mistake that could result in the organisation having to review its ability to survive.

Part of the strategic partnership working with health and social care involved the development of an innovative approach to the provision of internet-based services and technology-enabled care. Before 2003, when the council transferred their housing stock to a SHP, Organisation A had been the only leading independent developer and provider of social housing in their area, this view was supported by Respondent O who stated, '*they did not have any competition.*' They had been able to access development funding and had built some schemes within some communities across the region. After 2003, the organisation faced some competition for development funding and customers, but through careful control of its finances had put the organisation into a stable position.

In Organisation A's area, the local authority has a statutory duty to have a Housing Strategy which assesses the need for housing in that area and informs the distribution of state-funded development grant to SHPs. To increase competition amongst SHPs in the area, the local authority recent development funding (2017-20) to a SHP that operates outside of the area to encourage them to come into the area. Organisation A has taken this into account when looking to develop their strategic direction and create a unique role for themselves as the main provider of social housing in the area for specific client groups. From this, it could be argued that the actions of the Council in trying to alter the dynamics of the local housing market are

a contextual condition which Organisation A has factored into their development of a strategic direction.

Both Organisation A and Organisation B are part of a statutory partnership with their local authorities for the development of new housing within their area. Through these partnerships, they receive funding from central government, which is distributed by the local authority for the development of accommodation that meets an identified need. For both organisations, it is an essential source of revenue for their development function and enables them to expand through the building of new properties. Within this formal partnership framework, there is competition between SHPs for the receipt of development funding. The local authority may seek to increase competition by awarding funding to another SHP, which happened to Organisation A's area and is shown in Figure 6.3.3.2.

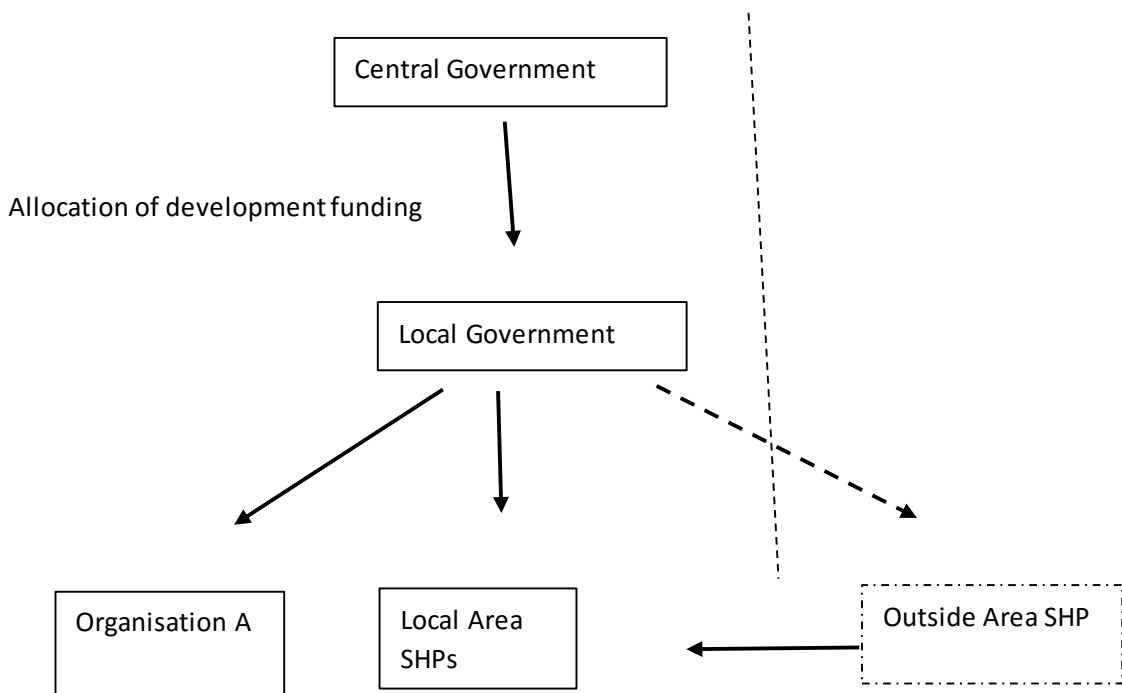


Figure 6.3.3.2 – Statutory partnership in Organisation A's area

Source: Author generated

In Figure 6.3.3.2, the allocation of development funding from central to local government for their area is shown. In turn, the local authority distributes this funding to SHPs within the partnership to pay for development schemes that have been agreed to meet the identified needs of the area. The dotted line differentiates between SHPs operating within the partnership area and SHPs who operate outside of the partnership area. The dotted arrow indicates the local authority distributing development funding to a SHP outside of the partnership area and the SHP, subsequently moving into the partnership area. This increases the competition within the partnership area between SHPs for development funding and in turn, customers.

For Organisation D operating under the same housing system, some SHPs are operating within the partnership area, and the competition for funding is more established than in Organisation A's area, which is highlighted in Figure 6.3.3.3.

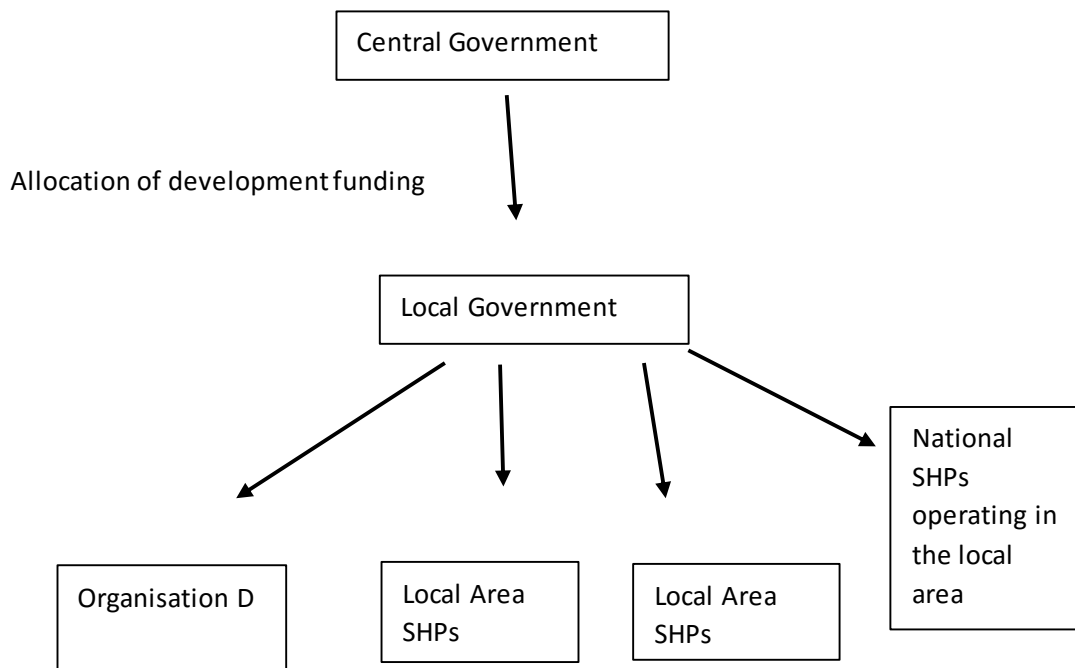


Figure 6.3.3.3 – Statutory partnership in Organisation D's area

Source: Author generated

In Figure 6.3.3.3, the allocation of development funding from central to local government and from the local authority to SHPs in the partnership is shown. Organisation D together with SHPs who operate only in the area as well as national SHPs who operate within this and other areas are represented in the diagram. The competition for funding is between the SHPs.

Partnership working can be a way for small organisations to combine resources to develop services, seek solutions, and develop new avenues of business. It can also present a problem for small organisations in terms of committing resources to partnership working. Organisation C has sought to work in partnership with a range of individuals and organisations to develop their group, access funding, access land, and put house building schemes in place. Organisation C started with limited resources and relied on volunteers to take its work forward, but it has been able to use partnership working to grow and develop. Figure 6.3.3.4 illustrates the different types of partnerships that it was able to be a part of, including chairing the local authority HUB for the development of community housing.

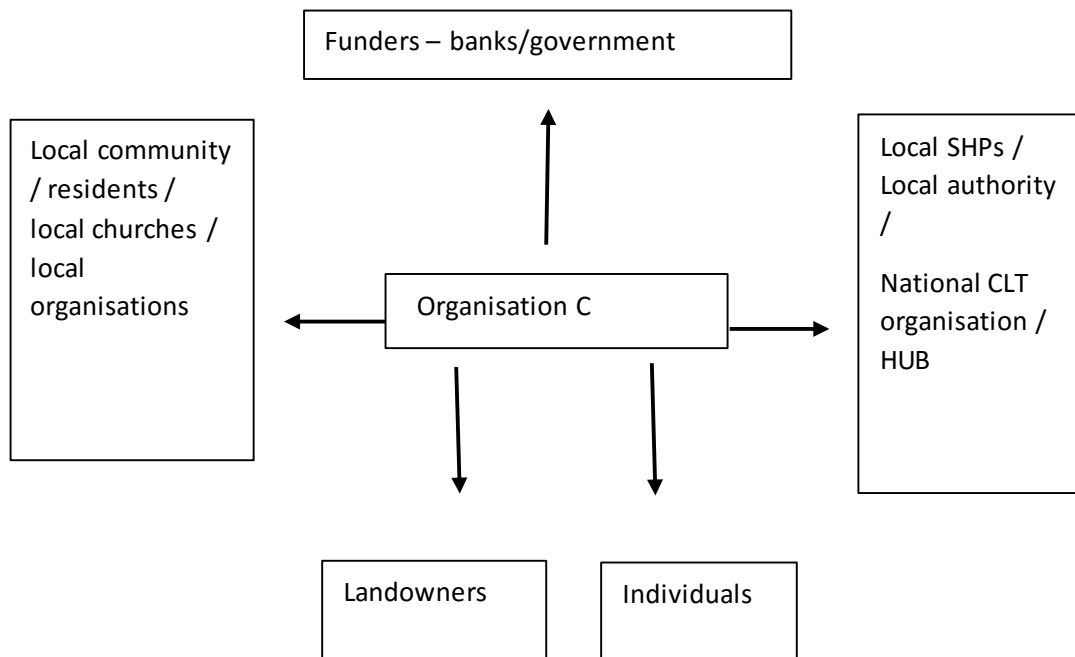


Figure 6.3.3.4 – Organisation C's partnership working

Source: Author generated



In contrast, Organisation B has not committed resources to partnership working and has not developed relationships with external organisations. However, one partnership that came through on the empirical work was one that the respondents felt the organisation had developed with their tenants. This position of Organisation B is illustrated in Figure 6.3.3.5.

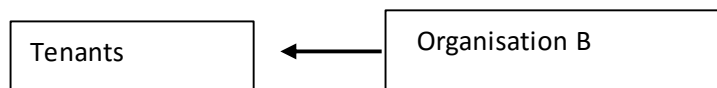


Figure 6.3.3.5 – Organisation B’s partnership working

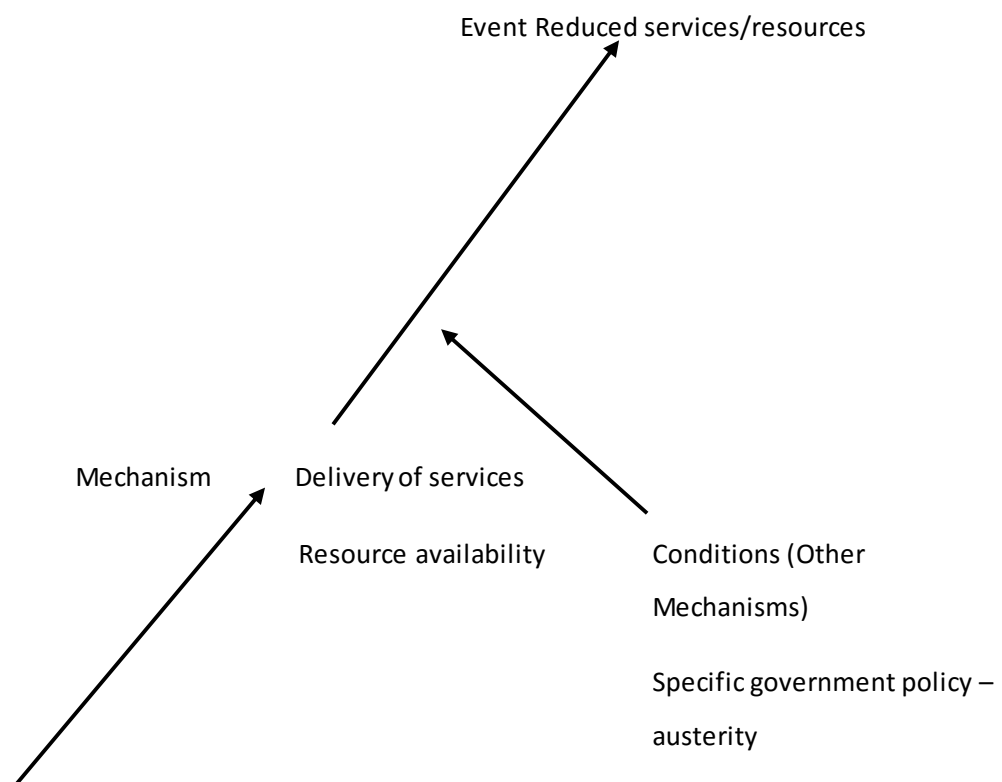
Source: Author generated

#### 6.4 External Organisations

Analysis of information from the interviews with respondents from other external organisations, health, social care, local government, and the third sector appears in this section.

### 6.4.1 Local Government Housing Professionals

Government policy since 2010 has had an impact on both local government and SHPs in terms of their finances and resources that are available for partnership working with each other. Figure 6.4.1.1 highlights the impact of contextual conditions on local government.



Structure      Financial constraints following GFC / government overall fiscal policy

Figure 6.4.1.1 – The impact of contextual conditions on local government

Source: Adapted Sayer (2000)

Through the policy of austerity, the context for local authorities has changed, and the resources that they have available for their activities have reduced. The role of local government in housing differs between Scotland and England. In Scotland, local

authorities have a statutory responsibility to have a housing strategy for their area, and they distribute funding allocated by their government to SHPs for the development of housing in their area. In contrast, local authorities in England do not have a statutory responsibility to have a housing strategy for their area, and they do not distribute funding to SHPs for the development of housing. In light of the tightness in the resources that local authorities have available to them, the non-statutory services are subject to scrutiny. The experiences of local authorities in England are that non-statutory housing strategy and enabling services are often cut. This position is in contrast to local authorities in Scotland, where these services have to be funded. The impact for SHPs operating in an area is that there may be a lack of strategic support in England, illustrated in Figure 6.4.1.2, compared to Scotland, illustrated in Figure 6.4.1.3.

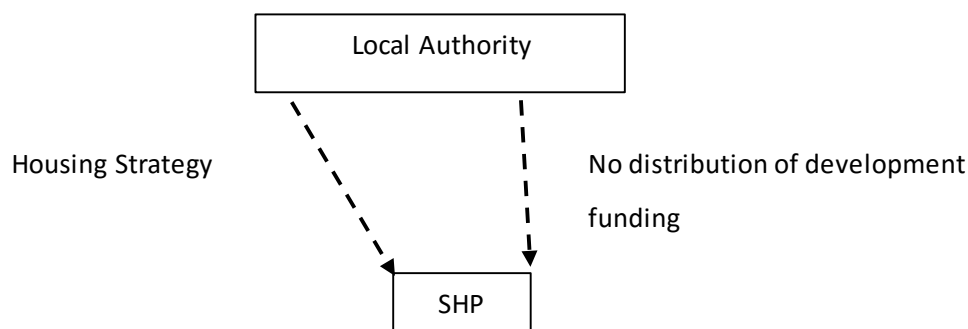


Figure 6.4.1.2 – Local authority strategic support in England for SHPs

Source: Author generated

In Figure 6.4.1.2, the dotted lines represent the non-statutory nature of the housing strategy role and the non-existence of the funding distribution role for local authorities in England.

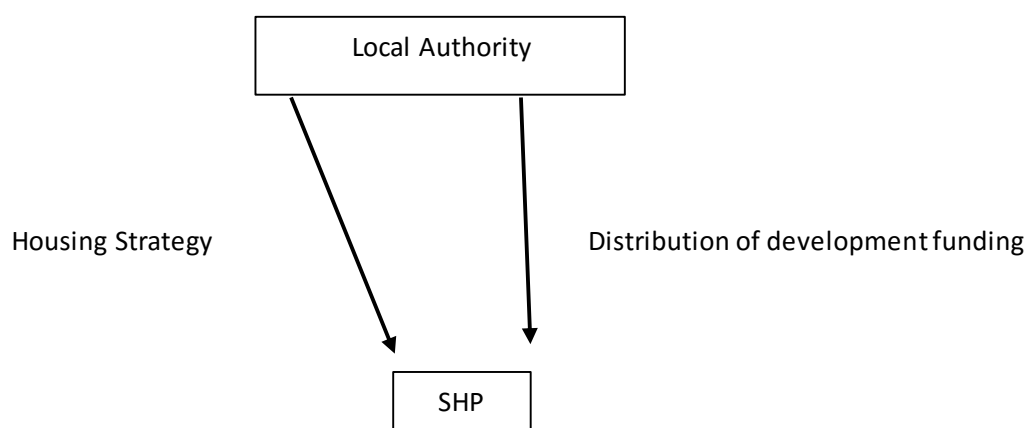


Figure 6.4.1.3 – Local authority strategic support in Scotland for SHPs

Source: Author generated

In Figure 6.4.1.3, the solid lines represent the statutory nature of the housing strategy role and the funding distribution role for local authorities in Scotland. In England, CCH HUB is a partnership of six local authorities who have outsourced the strategic role of encouraging community housing to the third sector. Funding for this had been for a limited time only. Figure 6.4.1.4 illustrates the CCH HUB partnership.

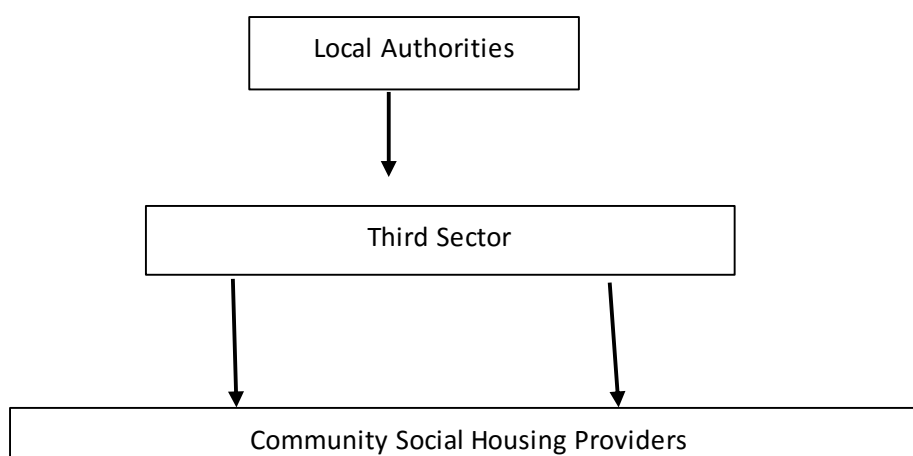


Figure 6.4.1.4 – CCH HUB partnership

Source: Author generated

### 6.4.2 Third Sector

Respondent R had presented a picture of the current competitive operating environment being one where third sector organisations are providing some statutory services that local authorities are stepping back from and are seeking to provide below the minimum that they have a legal duty to provide. He called this '*statutory minus*'. Figure 6.4.2.1, illustrates two different events generated from the same generative mechanism at the level of the empirical.

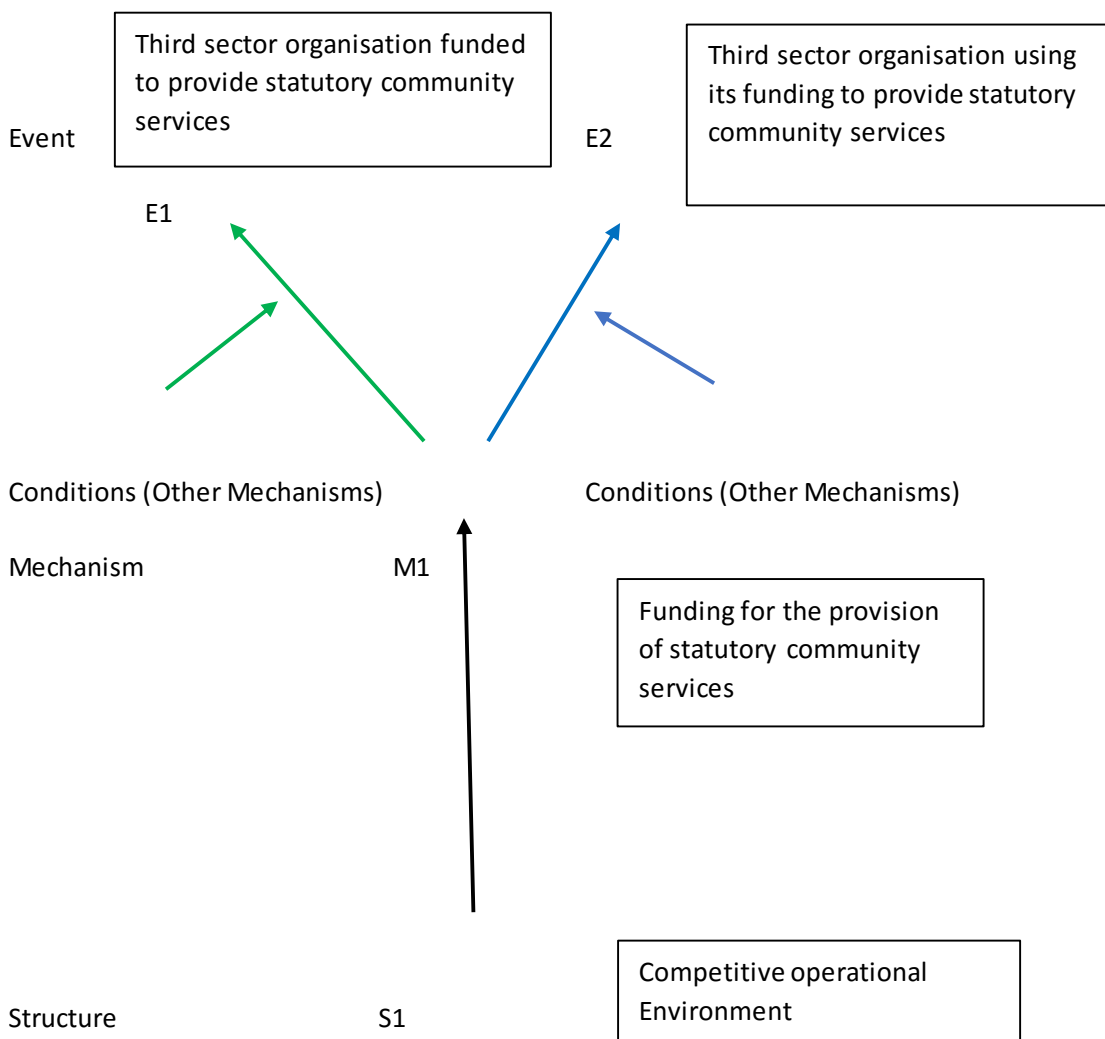


Figure 6.4.2.1 – Two different events generated from the same generative mechanism

Source: Author generated

From his view, as a senior manager in a third sector organisation Respondent R had seen the grant funding for community-based services that his organisation provided stopped by the local authority. It may be that the local authority has looked at the minimum services that it is required to provide and has tightened the contract requirements for the service delivery as well as the assessment of criteria for eligibility for services. The effect on his organisation of not renewing the contract for the delivery of community services was that it tried to still provide the service to its existing customers on a commercial basis. It did not pay for itself, and the organisation subsidised the service for twelve months partly because it felt it had an obligation to its customers.

In Figure 6.4.2.1, the two different outcomes are influenced by the changed contextual conditions that faced the third sector organisation delivering statutory community services. Other conditions or mechanisms may be impacting on these events. Outcome E1 represents the position before the local authority reviewed its funding processes. Here the third sector organisation was receiving funding from the local authority to provide these community services. The mechanism that has been generated is for the funding of the community services.

In outcome E2, the service is still being provided to the customer by the third sector organisation. The service is not being funded by the local authority but is being subsidised by the organisation. There is a necessary relationship between the customer and the third sector organisation as the service provider as there is between the third sector organisation and the local authority for outcome E1. The stopping of the contract and funding by the local authority to provide these community services has ended the necessary relationship.

## 6.5 Partnerships

The interviews were carried out in two phases with the time between them. To reflect some changes that were found to have developed or emerged over this period with partnerships, Archer's (1995) morphogenetic cycle model has been used to analyse them.

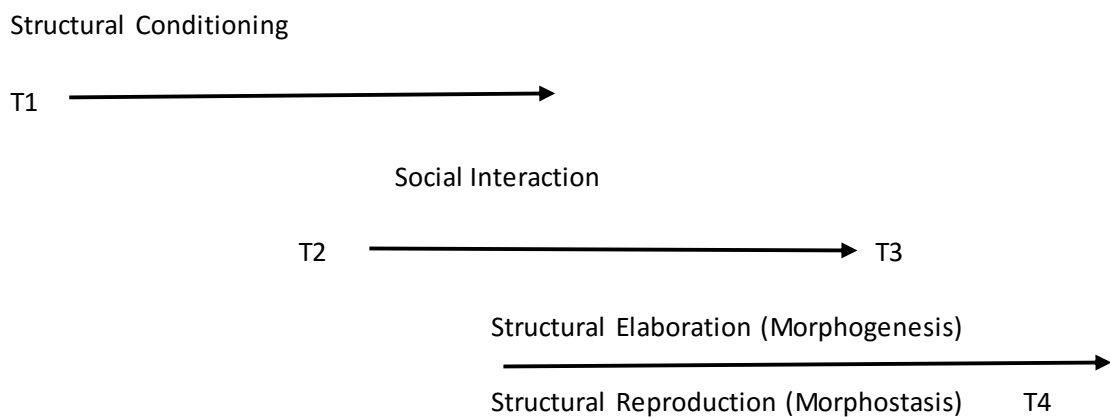


Figure 6.5.1 - The basic morphogenetic cycle

Source: Archer (1995)

In the model, structural conditioning at (T1) refers to structures that are already in existence at a point in time that are emergent and necessary outcomes resulting from the past actions of agents. Social interaction between structure and agency is represented between (T2) and (T3), which are points in time with the outcome being a transformation or reproduction of that structure. These outcomes are shown at point (T4) and labelled as structural elaboration (morphogenesis) and structural reproduction (morphostasis) by Archer (1995).



### 6.5.1 The Partnership between Housing, Health, and Social Care

The organisations within the partnership, are objects which will have relations with each other and other relevant bodies, which are either necessary or contingent or both. The partnership that developed is a structure that has been formed by two or more objects forming necessary relations with the organisations agreeing to work together collaboratively. Figure 6.5.1.1 illustrates the necessary relations between housing, health and social care.

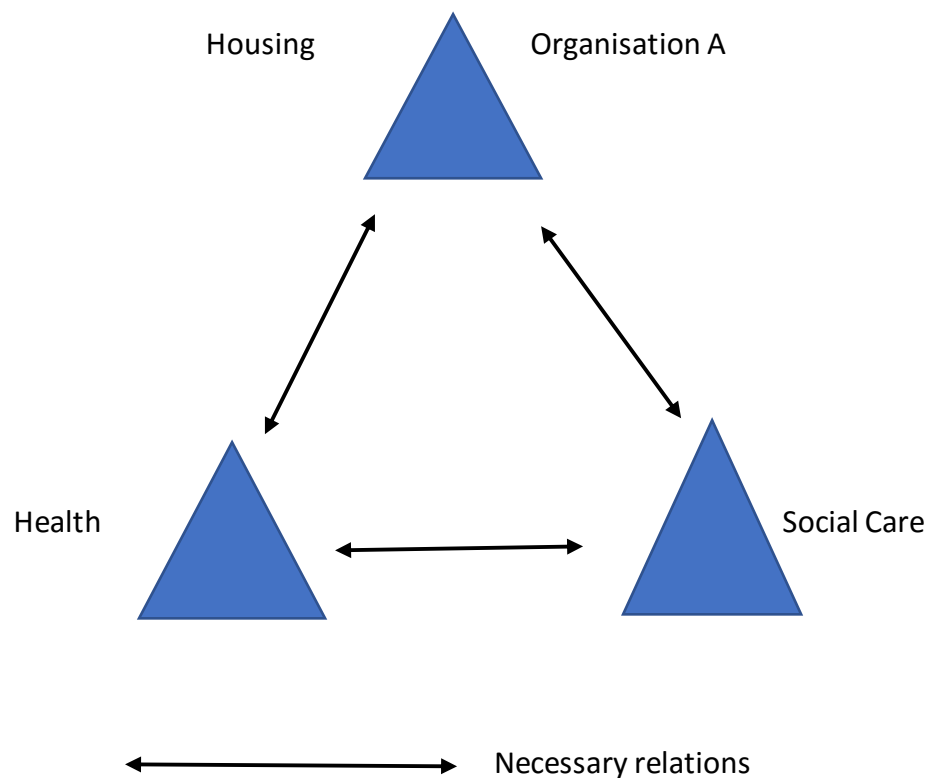


Figure 6.5.1.1 - The partnership – necessary relations

Source: Adapted from Archer (1995)

The relationship for collaborative partnership working between housing, health, social care and the SHP is necessary because one object cannot be a partner unless they are in a partnership with another object. Organisation A representing housing is

in necessary relations with health and social care. Health are also in a necessary relationship with social care. The structure formed by the partnership is 'a set of internally related objects or practices' (Sayer 1992, p 92). The objects within the structure of the partnership will also have a myriad of contingent relations. These change as actions and events happen between different objects, or partner organisations will form contingent relations.

In this scenario, two statutory bodies, health, and social care, are legally required to develop and integrate their joint working. The project that came about through this process also includes a SHP. From the viewpoint of the SHP, by committing resources to work collaboratively with other organisations from different parts of the public sector, it is widening the scope of activities that it is involved in and potentially developing its business. An analysis of the partnership that took forward the STB can be shown with the morphogenic cycle in three separate stages. Figure 6.5.1.2 illustrates the position to which the partnership had developed, as a morphogenic cycle by March 2017.

Existing relationship between the organisations

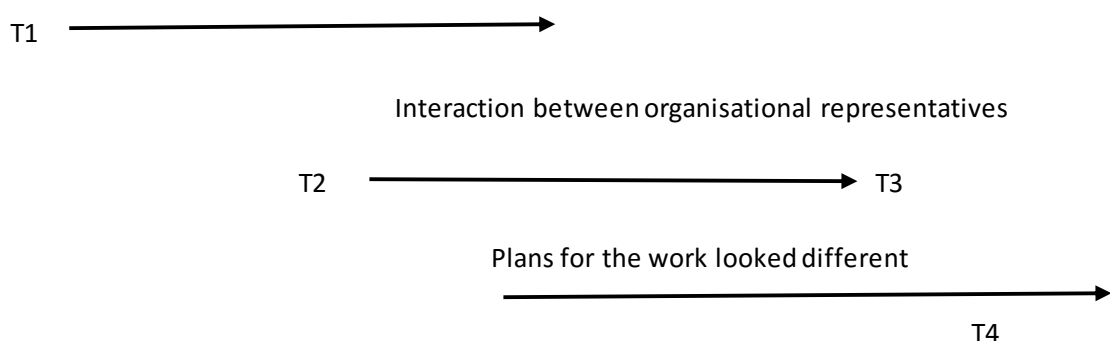


Figure 6.5.1.2 - The partnership in March 2017

Source: Adapted from Archer (1995)

The morphogenic cycle illustrates that from the feedback of organisational representatives, there were existing relations between the partners and that these relationships were the basis upon which the partnership working was built. In Figure 6.5.1.2, position T1 reflects the structural condition that already existed in the relationship between the organisations. Position T2 represents the starting point of the interaction between organisational representatives as part of the partnership development, and position T3 is the point to which this interaction moved. Position T4 marks a change within the structure of the partnership as a result of this interaction, which had set a work plan in place for the delivery of social tariff broadband.

The efforts of one individual in taking forward the work of the partnership influenced the interactions undertaken and structural elaboration or morphogenesis of the partnership by March 2017. After this individual left their employing organisation in April 2017, the development of the partnership stopped. Some factors can be identified as contributing to this from the individual, leaving to the commitment of some partner organisations who started to retract to the former position of partnership.

New partnership working relationship between the partners

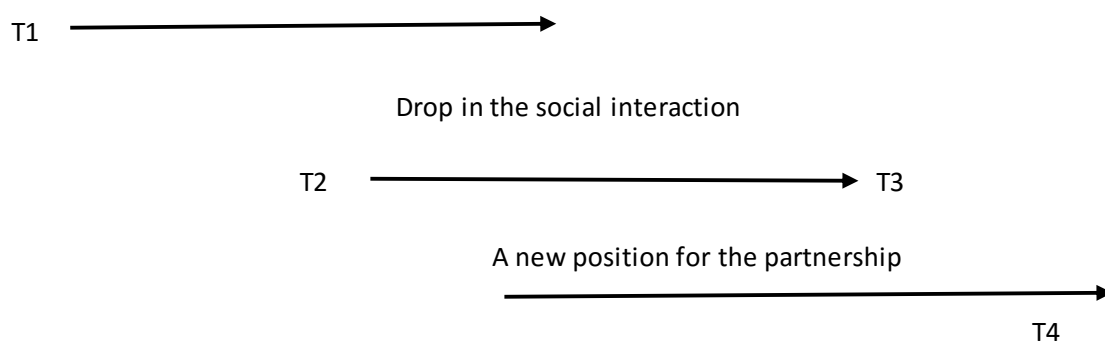


Figure 6.5.1.3 - The partnership in May 2017

Source: Adapted from Archer (1995)

Figure 6.5.1.3 depicts the position of the partnership in May 2017, whereby the work of the partnership had halted following the exit of one individual who was driving the work forward. The morphogenic cycle still indicates change as the process of social interaction has dropped, but this still results in a structural elaboration at T4 compared to the position at T.

After two years, the partnership had evolved around contractual relationships for the delivery of services. Figure 6.5.1.4 highlights the evolution of the partnership in August 2019.

Evolving working relationships between the partners

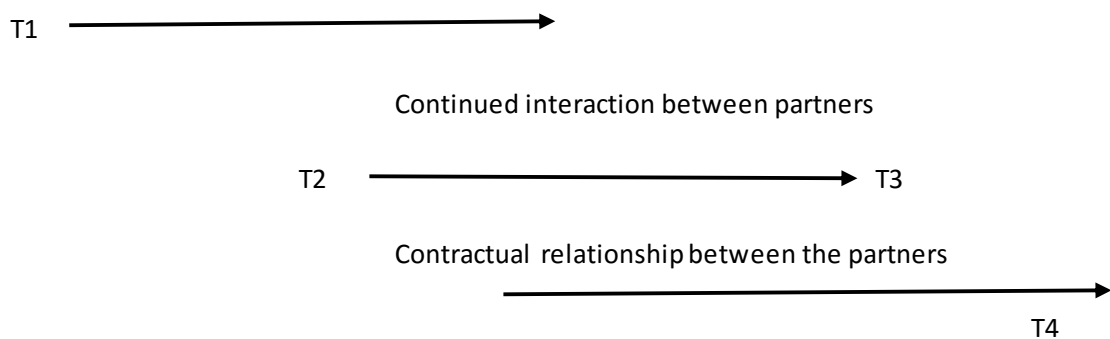


Figure 6.5.1.4 - The partnership in August 2019

Source: Adapted from Archer (1995)

### 6.5.2 CCH HUB: A partnership for Community Housing

An analysis of the CCH HUB partnership that developed around the promotion of community housing in Cumbria can be shown with the morphogenic cycle in two separate stages. Figure 6.5.2.1 illustrates the position of the local authorities in 2017.

Each Local Authority separately providing the service

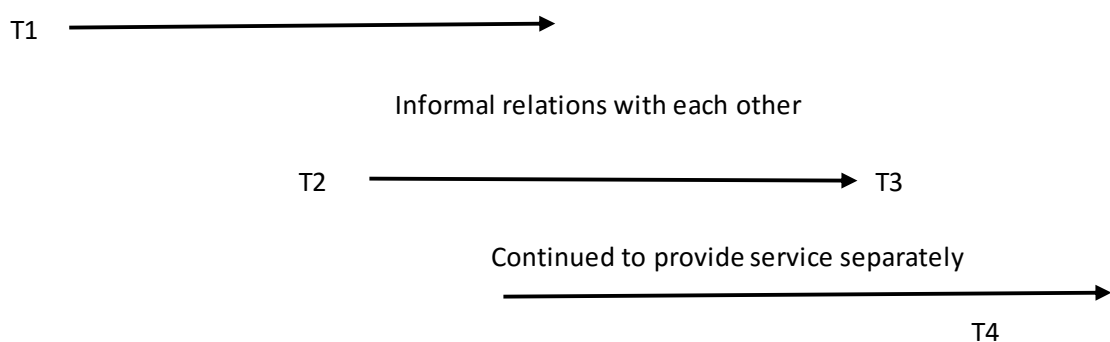


Figure 6.5.2.1 - The position in 2017

Source: Adapted from Archer (1995)

In Figure 6.5.2.1, the position regarding the local authorities, each providing the service to promote community housing in their area, has been reproduced. So even though each of the local authorities faced pressure on their resources to deliver the service, they had not developed a common approach through their interactions with each other. T1 reflects the structural condition that already existed, T2 represents the nature of the interaction between the local authorities, T3 is the point to which this interaction did not develop, and T4 indicates the reproduction of the position as at T1.

By 2018 the local authorities had started to formally talk to each other about how they could maximise the use of their available resources to deliver the function and to develop a common approach to supporting the community housing sector.

Each Local Authority separately providing the service

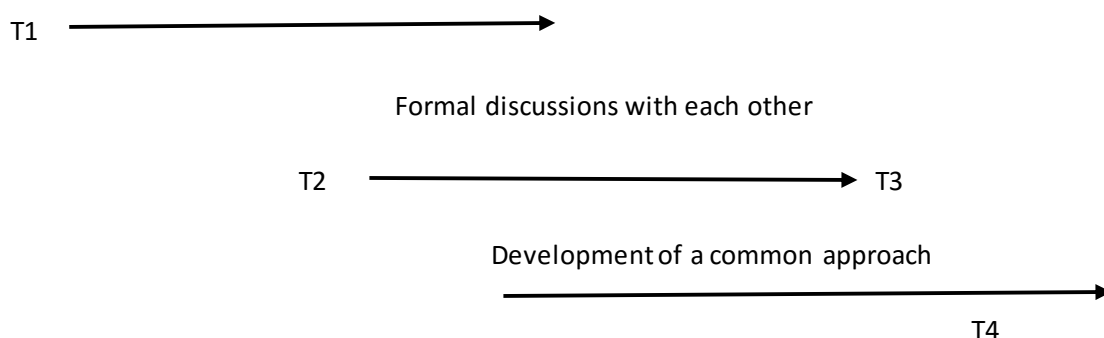


Figure 6.5.2.2 - The position in 2018

Source: Adapted from Archer (1995)

In Figure 6.5.2.2, the position has changed from that in Figure 6.5.2.1 to one of transformation. T1 reflects the structural condition that already existed, T2 represents the formal interaction between the local authorities, T3 is the point to which this interaction continued, and T4 shows the transformation of the position from T1.

In 2019 the partnership working between the local authorities had reached a point where they formally joined the service together and contracted out the provision of it to a third sector organisation. A MB was established, which comprised of representatives from the local authorities and SHPs. This evolution is illustrated in Figure 6.5.2.3.

Development of a common approach

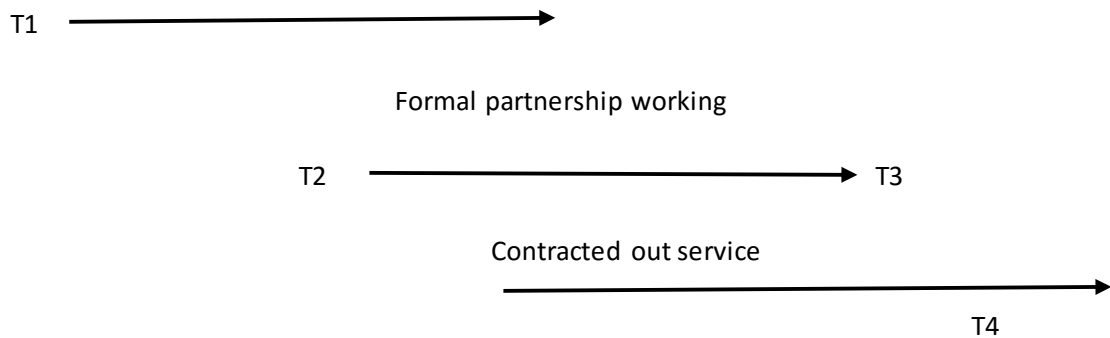


Figure 6.5.2.3 - The position in 2019

Source: Adapted from Archer (1995)

In Figure 6.5.2.3, the position has again become transformed as the partnership working evolved. T1 reflects the structural condition whereby a common approach was being developed, T2 represents the evolving partnership working between the local authorities, T3 is the point to which this further developed, and T4 indicates the transformation of the position from T1.

The type of partnership in place in 2019 was a strategic one between the local authorities which consisted of governance and a contractual roles. The governance role involves overseeing the strategic functions relating to community housing that have been pooled by the partners and the contractual role is the management of the outsourced delivery of the functions. Figure 6.5.2.4 illustrates this partnership arrangement.

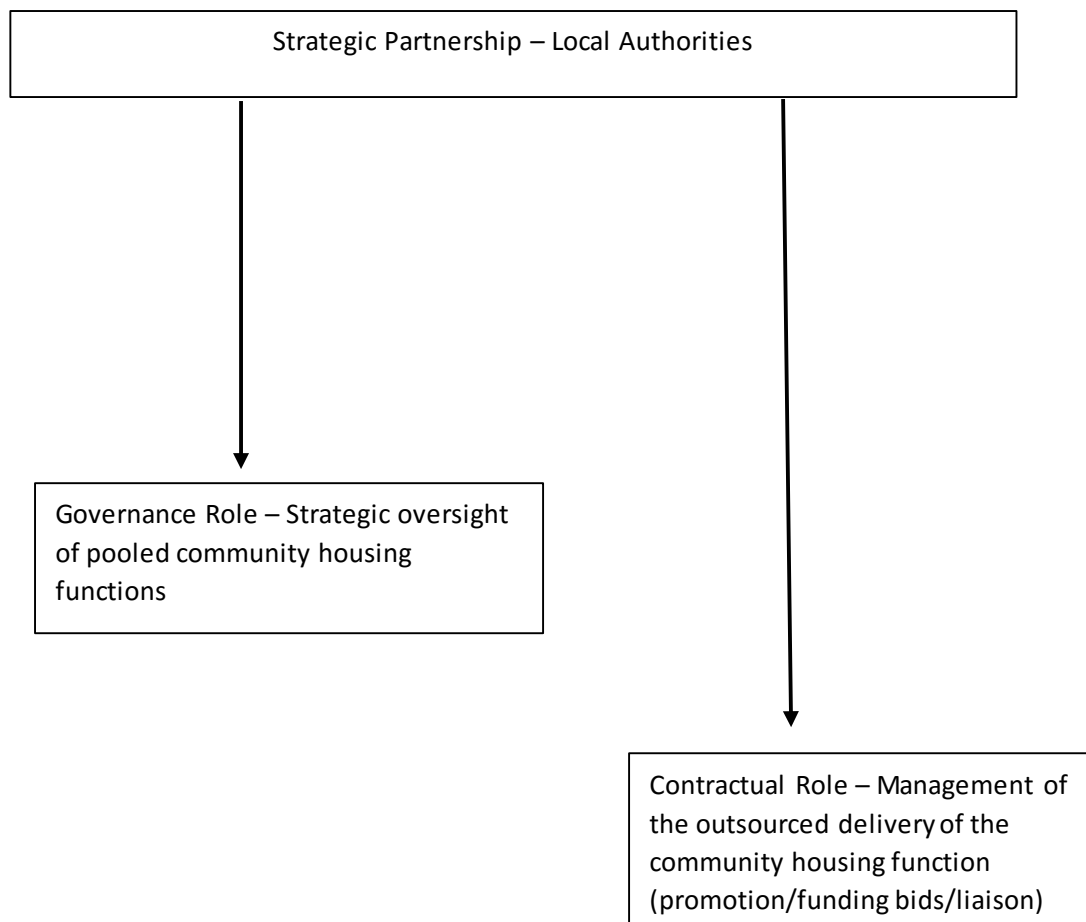


Figure 6.5.2.4 - The CCH HUB partnership in 2019

Source: Author generated

The CCH HUB partnership has representatives on it from the six participating local authorities each using their individual agency to make decisions within the structure of the partnership. As employees they abide by the rules of the structure of their employer, and as representatives on the partnership they have been vested with the power to make decisions on behalf of their employer. Their decisions can contribute to the structure of the partnership changing.



## 6.6 Conclusions

In this chapter the use of CR as a tool of analysis has enabled an exploration to be undertaken of the common themes and findings from the empirical data presented in Chapter Five. In the same way that the data was reported in Chapter Five, the analysis shown in this chapter uses the three research questions as a framework, to highlight the findings. The assessment identified the common challenges facing the SHPs and the CR analysis was able to illustrate how the same challenge could impact on two similar SHPs differently resulting in each organisation adopting a strategic response. The two SHPs were Organisation A and Organisation D. Figure 6.3.2.3 illustrates the two different strategic responses as two different events generated from the same generative mechanism.

The CR analysis also highlighted the importance of partnership working to some of the SHPs. It also highlights that a competitive approach can be employed by an organisation to partnership working. Figure 6.3.3.1 illustrates that Organisation A has gained a competitive advantage over its rivals through vertical collaborative partnership working.

The CR analysis has also assessed change over time within the partnerships assessed. An important consideration that the analysis brings forward is the interplay between the structure of the partnership and the agency of the individual representatives on the partnership. CR considers both structure and agency to be equally important, different but interdependent with the role of agency enabling the construction or reproduction of structures.

The final chapter is next. This brings the study to a conclusion by drawing together the key findings from this analysis and identifying implications from the findings.

## CHAPTER SEVEN:

### CONCLUSIONS AND IMPLICATIONS

#### 7.1 Introduction

This is a critical synthesizing chapter in which the main findings from the research are brought together and analysed. It provides an overall conclusion to the study and an assessment of the research. The findings from the study are outlined and are linked back to the literature review. A critical review is undertaken to examine if the aims of the study have been met. The three questions are also reviewed (see Section 1.2, p 32). The implications of the findings are considered. The impact of the research on practice and theory is discussed, and the limitations of the study are identified. The final section makes recommendations for further areas for to be investigated.

## 7.2 Study Findings

This section provides a summary of the findings from this study. Since the 1980s, the role of PHP has transferred from the state through local authority landlords to independent SHPs. These organisations are required to operate as businesses within a competitive environment, but they are also relied on to fulfil a social responsibility to provide homes for people in society who have a housing need. To balance both of these demands, SHPs need to adopt strategies that enable them to continue to provide services as well as identifying and mitigating against any risk that operational challenges may pose to the organisation.

CR used a stratified ontology to look into the empirical data generated from the research interviews. Within this context at the level of the real, the structures that lie beneath the surface exercise a powerful influence on the general characteristics of events that happen and the range of possible outcomes that can come from those events. They provide a backdrop against which the mechanisms at the level of the actual operate. These mechanisms generate events that happen and can influence outcomes in specific cases, times, and places.

A common finding was the effect that the contextual factors or conditions relating to each organisation have on them as well as the strategic responses that these SHPs adopt. Each organisation had contextual conditions or circumstances that were unique to them and only impacted upon them. Some of the contextual conditions can be outside of the control of the individual organisation. One example is the geography of the area or locality where the SHP is operating such as rural areas with dispersed settlements. A further example is the demographics of the customers that the SHP serves, such as an elderly or ageing population. Other examples include the number of competitors present in their area of operation, and the legacy of past decisions or actions. A contextual condition may be the actions of a state body itself,

such as awarding work. These factors can add to the competitive pressures that the individual SHP faces.

The research highlighted that two SHPs, Organisations A and D, operating in the same country, but different areas are subject to specific contextual factors that put each organisation under different competitive pressures. Analysis through a CR perspective, shown in Figure 6.3.2.3 (p 268), illustrates that each SHP is subject to the same underlying pressure of competition and that each is seeking to attract customers to live in their houses. However, the variances in the local market conditions for each SHP has resulted in different strategic responses from each organisation and these are assessed in Section 7.3.2 (p 330).

The research also showed that the specific contextual conditions that relate to a SHP could change, and with that change can come a new challenge for that organisation which they had not previously anticipated. There is an element of risk for the organisation from the new challenge. This situation applied to Organisation B, which had adopted a strategic direction to focus on the delivery of its core services but faced a challenge when there were changes in its contextual conditions which had not been previously anticipated. The two identified changes were, an increase in the expectations of customers and long term concerns about the organisations ability to sustain itself as an independent SHP.

The challenge of customer expectations were that they should have a newer or better standard of property to live in and the SHP should be providing them with a better housing product. The SHP was struggling to meet the increase in customer expectations. They were focused on maintaining their strategic direction to deliver their core housing services and had not planned for the increase in customer expectations. The challenge of the sustainability of the SHP over the longer term had arisen from concerns expressed by management and members of the MB regarding the organisations ability to continue as a stand alone operator.

Both challenges had triggered a mechanism that required Organisation B to respond. The first challenge manifested itself in terms of the difficulties that the organisation was having in attracting new customers and retaining existing ones. Organisation B had to improve the service and the housing product that it was offering, so that it could attract customers. The scenario was analysed through a CR perspective in Figure 6.3.2.6 (p 273). The second challenge relates to difficulties that the organisation is envisaged having in the future, surviving as an independent SHP. This challenge gave rise to consideration of potential merger with another SHP and this was analysed through a CR perspective in Figure 6.3.2.7 (p 275). Over time as new challenges emerge the SHP has to respond to them. If the organisation cannot respond then they may not be able to survive.

Different events may happen as part of the process of finding a solution, and these may have a negative outcome. Examples could include loans not being increased to invest in the housing offer, or the organisation not having the capacity to withstand any short-term impact while a longer-term solution is found. Commercial businesses can be caught in this situation where they are a profitable organisation but do not have the cash flow in the short term to sustain their commitments. In this scenario, the mechanism continues to be triggered, but the nature of the search changes to seeing a solution for the organisations future. The type of event that this may generate is a discussion with other SHPs regarding a merger or some form of service amalgamation.

The conditions identified relating to each SHP were contingent. The places and localities where each SHP operate have different characteristics which impacted on these organisations. These characteristics can change over time, and it can be argued, that the locality is itself contingent. As shown already, there are external ones that the individual organisation does not have any control over. Some conditions are internal such as the size of the housing stock. A change in one of these conditions can result in a challenge and potential risk for the organisation. The

two types of contingent relations are not necessarily independent of each other. It can be demonstrated that one can produce the other, such as past actions or responses. An example being alterations to housing stock within an area which may over time have the impact of rendering the properties as hard to let. As part of its strategic planning process, each organisation should know the conditions that relate to each part of their business and be able to assess the potential risk of any change that may occur.

Several challenges that small SHPs face operating in rural areas were highlighted including, the geography of an area, demography, local markets, and affordability. These are discussed in further detail under each question in Section 7.3 (p 325). In response to these challenges, the research found that each SHP undertook actions as part of a strategic response. The types of strategies that each SHP follows can vary between each organisation. They are different because they reflect the specific circumstances of each organisation, such as the localities and markets in which they operate. The individual cases in the research focused on individual small SHPs highlighted the differences in the challenge that each organisation can face and the different strategic responses that each organisation can adopt.

Some SHPs can be subject to favourable circumstances, whereas others may operate with a more challenging context. Competitive pressures on SHPs can vary, and the type of strategy adopted will also reflect the way the organisation has assessed the nature of the challenge and its capacity to meet the challenges that it faces. The type of strategic response made by an SHP will also depend on other factors such as the locality of operation, opportunities for partnership, housing stock, prior phases of investment, financial capacity. Factors like the ones identified can influence or limit the strategic choices that an SHP can make, though not in a deterministic manner. SHPs can combine different strategic approaches or elements of different approaches.

A typology of four overall strategic responses was presented in Section 3.6 (p 124). The first of these is hybridity or the diversification of services where profit-making services would subsidise non-profit services. The second is partnership or collaborative working between organisations. The third is innovation to develop new or improve existing services, and the fourth is, service strategy which assesses the strength of the SHP's ability to respond. This strategy type has three categories, sustainability, competing, and growth. Through its response, an organisation may only be able to sustain itself; it could sustain itself and compete with its rivals or sustain itself, compete with its rivals, and seek opportunities to grow.

The strategic responses that were adopted by the individual associations varied with one organisation combining elements of three of the strategy types, partnership, innovation, and diversification. The other four organisations had service strategies in place to sustain or grow their organisations or compete with other SHPs.

The competitive nature of the operational environment can influence the strategic response of the SHP, and the strategies employed by SHPs look to gain a competitive advantage for that organisation over its rivals.

An example from one of the SHPs looked at was that it was seeking to gain a competitive advantage by seeking to work in partnership with state agencies. Through this partnership arrangement, they have the potential to access in the future, customers and funding. It identified this type of partnership working as a vertical partnership arrangement with the state agencies, which put in place a barrier preventing collaborative working on a horizontal basis between the SHPs.

As a strategic response, partnership is made possible because of the existence of the structures within which particular institutions exist. This includes the necessary relations that are in place between these structures and the institutions. For example, health and social care are institutions that have endured as structures for a long time, they both have necessary relations with each other concerning the provision of services and with the law relating to their existence and services. In a

situation where organisations choose to work in partnership, then the development of a partnership could be dependent on conditions that are contingent such as the individual aims of the individual organisation. The partnership between organisation A, health, and social care showed that a project that is being taken forward within a partnership arrangement is also subject to specific contextual conditions that are contingent. A change in one of these conditions can pose a challenge to the project and a risk to the partnership.

This risk became apparent during the research when the representative on the partnership from Organisation A got another job. They had been leading on a vital part of the project to improve the availability of connectivity to vulnerable groups in rural communities in a rural location. It has to be recognised that the agency of this individual making their own decision impacted upon the work of the project and provided it with a challenge. A solution to this challenge was found, the project progressed, and a replacement representative nominated by the SHP. However, there was a significant delay in this happening. This highlights the ability of individual agency to impact on outcomes by making decisions and through their interactions with the social structures.

Cruikshank (2011) views that agency is 'conditioned but not determined by structures' (p. 8). The determinism of structuralist positions were criticised by Bhaskar (1998) for not accounting for the agency of individuals and CR highlights the importance of the interaction between structure and agency. Agents can carry out actions, set goals and cause social change to happen whereas structure cannot, although it can direct action to be undertaken by agency. Giddens (1984) saw structure as embodying the rules and resources of social systems which are themselves the reproduction of relations between actors. The representative on the partnership from Organisation A followed the rules of their employer, who are a structure. However, they exercised agency in making the decision to leave. Their



agency had been important for developing the work of the partnership, and the structure of the partnership had facilitated their individual work of the representative. This highlights the importance of the interaction between structure and agency.

Through the policy of austerity, the operating context for local authorities has changed. The resources that central government distribute to them for the provision of services at a local level have been reduced with a negative impact on the provision of services. A result of the reduction in available funds is that local authorities focus more on the statutory provision of services. There is a difference in the housing systems in England and Scotland regarding the support that a strategic housing authority can provide for the housing sector in their area. In Scotland, councils have a statutory responsibility to have a housing strategy in place for their area and to allocate grant funding to SHPs. In England, there is no statutory duty for local authorities to have a housing strategy in place.

One of the significant challenges for SHPs identified in the interviews with local authority officers was their ability to meet the need for affordable housing within the area of the LDNP in Cumbria. Local authorities had worked to support the development of the community housing sector, and a government grant had funded this work. The responsibility to continue this work had resulted in six local authorities forming a partnership called the HUB, and the work has been outsourced to a third sector organisation. It was felt by Respondent P, that the CCH HUB was an innovative approach between local authorities to support the community housing sector.

The third sector is contracted to provide some services on behalf of the statutory sector. It was claimed, by the third sector respondents in their interviews, some local authorities had used the contracting process to pass on additional costs and delivery responsibilities. Organisations in the third sector work with competitive

pressures but like SHPs. For innovation, it was suggested that the pace of change within the operating environment had increased so much that innovative changes were not given sufficient time to bed in, and the benefits from the changes were not realised before the innovation was redundant.

The philosophy of CR was employed as a tool to analyse the data from the interviews. The CR approach has been applied in many ways across different academic disciplines to explore structures and mechanisms that lie beneath the surface of the area under investigation. There is only a limited number of examples of the application of CR within the discipline of housing studies. This study has advanced the understanding of applying CR to housing research and this learning can potentially be replicated in other research areas.

### 7.2.1 Linkages with the Existing Literature

The findings from the research adds to the existing knowledge assessed in the literature reviewed earlier in the study. These findings include the significance of particular types of partnership, forms of innovation and locality effects that influence the survival of SHPs. The research also shows the value of a CR approach in interpreting contingencies at local levels. The influence of market forces on the social housing sector is re-emphasised by the research.

Working in partnership with other organisations is a strategic response that has been employed by some of the SHPs in the study. The particular type of partnership working that one of the SHPs, Organisation A, has become involved with is one where a competitive advantage has been obtained over its rivals. In section 3.6.2 (p 135), some common themes that run through the definitions and dimensions of partnership in Table 3.6.2.1 (p 135) were identified. These included collaboration between more than one party, the sharing of ideas, goals and resources to take services forward as well as find solutions to problems. In the partnership arrangement illustrated in Figure 6.3.3.1 (p 282), Organisation A is working with other parties (health and social care), they are sharing ideas and resources to take forward a project to solve a problem.

The new dimension or particular type of partnership, is that it has become exclusive for Organisation A, as the only SHP to work with the other parties. Under the types of partnership operating in social housing identified by Reid (2001) and highlighted in Table 3.6.2.2 (p 140), the partnership arrangement in Figure 6.3.3.1 (p 282) has some affinity with the Quasi-Market type. However, it could be argued, that in the 18 years following the work of Reid the nature of partnerships has evolved to reflect the competitive operational environment within which SHPs work. The challenges of

commercialisation and the market has resulted in SHPs adapting their strategic approaches to sustain their positions and establish an advantage over their rivals.

In section 3.6 (p 124), the discussion on competitive advantage highlights Porter's (1985) argument that competition can determine the success or failure of an organisation and that they should have a strategy in place to sustain their position in the market. Organisation A has adopted a strategy (Organisation A, 2016b, 2016c, 2018b) to work in partnership with health and social care to sustain its position and gain an advantage over its competitors. The strategic approach of Organisation A, involved establishing itself as the sole SHP in the partnership and therefore gaining access to future business generated by the activities of the partnership.

The other type of partnership highlighted by the research (see Section 5.7.1, p 249), was an arrangement between six local authorities in Cumbria (five from Cumbria and one from Lancashire) called the HUB. This partnership had developed over a two year period to become a formalised arrangement which had pooled their functions relating to the promotion, bidding for funding and liaison with SHPs/CLTs/community groups on community housing. Figure 6.5.2.3 (p 303), shows the arrangements in this partnership in 2019.

This is a strategic partnership that has governance and contractual roles overseeing the delivery of the community housing functions. In Table 3.6.2.1 (p 135), Norris-Tirrell and Clay (2010) identify strategic collaboration as an aspect of partnership. The HUB partnership has evolved into a formalised strategic arrangement where the actual delivery of the functions are outsourced. Whereas Organisation A was using partnership as a way to obtain business, the CCH HUB partnership was outsourcing business. The partners were statutory organisations and do not face competition whereas Organisation A is not a statutory organisation and does face competition.

The partnership that Organisation A was in with health and social care had developed a project to improve the connectivity with communities in rural parts of their locality. The research highlighted that the partnership was using innovative approaches to develop the project. Innovation had been identified under the typology of strategic responses and a table of definitions presented in Section 3.6.3 (p 142). A Common component that came from these definitions included the development of a new idea/process/service or an improvement on an existing one. Representatives from the partnership had made contact with specialists from academia and industry to gain specialist insight into potential solutions to the problem of rural connectivity. The adaptation of an existing technology would provide an innovative solution which was developed and put into practice by the partnership.

An aspect that came out through the research were the differences in contextual conditions relating to individual SHPs which was not identified in the existing literature. The locality in which the SHP operates can impact on these contextual conditions. The use of CR as a philosophical approach helped to draw out contingencies at a local level. An example of this are the differences between Organisations A and D illustrated in Figure 6.3.2.3 (p 268) where two different events are generated from the same mechanism. The literature on CR in Section 3.5 (p 102) had explained the philosophy which has been adapted in this thesis.

The research process was designed to explore how SHPs were working to balance the different demands that they face and to understand the strategic responses that they were following. Interviews were carried out with practitioners working within the sector, which provided insights that were sector-wide as well as at an individual organisation level. From these interviews, empirical data was obtained, which provided insights from practitioners about what was happening in the sector. At a sector-wide and an organisational level, the research confirmed SHPs were expected to operate as businesses but were still fulfilling a social role in providing social housing. The research showed that SHPs found challenges in meeting both of these

demands, that they were adopting strategic responses, and that these varied between organisations depending upon the contextual conditions that each one faced.

However, broader issues identified through the research, such as affordability and the demographics of an ageing population, were discussed in the review of the literature. The issue of affordability can vary from location to location depending upon the prices of, demand for, and availability of property in that area. In the case of one SHP, Organisation C, this issue came into focus because the organisation operates within a sought after location where property prices are high and affordable rented property is scarce. Local volunteers had set up the organisation as a CLT to provide affordable rented property for local people.

This type of organisation has been encouraged in England by the Conservative Government as it follows its political agenda of localism. The review discussed the background to the drive for the development of community housing, including the establishment in 2016 by the Conservative Government of the CHF to provide £60 million a year for five years to fund new housing developments by CLTs. Data from the research showed that the local authorities in Cumbria had worked in partnership to outsource the strategic co-ordination of this work.

The demographics of an ageing population is an issue introduced at the beginning of this study (see Section 2.4.3, p 80) and affects the whole country with variances in different locations depending upon the profile of the local population. An ageing population can bring pressures upon state services such as health and social care because of the increased demand for these types of services. Since the 1990s, there has been political pressure for these state services to integrate their services. The approach to integration differs in Scotland, where it is a legal requirement, as opposed to in England, where it is voluntary. The research highlighted the importance of social housing within the integration process between health and social care but also the specific challenges that an ageing population presents to

SHPs in rural areas. These challenges include the need for more specialist accommodation and specifically designed properties for this age group. The issue was raised as an essential part of the strategic response of Organisation A. This response included the work of the partnership project to improve access to support services for older people living in rural communities utilising technology.

Through the research data from interviews with practitioners operating within local government highlighted the negative impact of funding cuts on services. In the review of literature, although the focus was not on local government cuts, they were considered as part of the discussions regarding the evolution of the social housing sector and the challenges that SHPs face. The social housing sector provides accommodation for a high number of vulnerable client groups who cannot access housing through the market mechanism. SHPs operate as independent organisations in a competitive environment and are subject to the forces of the market. As businesses borrowing finance on the private markets, SHPs use the housing stock that they own as collateral for the loans. As well as providing a home, these properties have become units of investment for the businesses that own and manage them.

The history of the social housing sector highlights that the PHP role has transferred from the state to market-orientated providers. The transfer of the PHP role has been politically driven following the election of the Conservative Government in 1979. This election marked a radical shift in political ideology to neoliberalism, the influences of the political right, and the economics of the free market. In the 1980s, through the introduction of the RTB, the process for the privatisation of state-provided housing was introduced. State-run services were exposed to marketisation and the introduced of private sector management practices. This has been identified as NPM (Hood 1995b). Following the introduction of legislation in 1988 by the Conservative administration, SHPs took on the mantle of becoming the PHP in Britain. The data reveals how these historical changes have impacted the whole

housing sector and link the literature introduced at the beginning of the study to the experience of practitioners through the research.

Data from the interviews identified that political action undertaken by policymakers to introduce the RTB policy and market forces into housing had changed the sector. Examples of this were when Respondent O stated, '*the biggest driver has been political influences such as the right to buy forcing the tenure of homeownership*' and Respondent B identified the '*element of competition*' that SHPs had to deal with in today's operational environment. The literature review had looked at the political and economic ideology of neoliberalism, which underlies the changes in the political, economic, and social life in the UK (Monbiot, 2016).

Literature about the introduction of private sector influences through NPM (Hood, 1991) was reviewed and the impact upon the social housing sector (Alonso et al., 2011). The evolution of the social housing section during this period was reviewed through the literature of Malpass and Victory (2010) and Mullins (2010). At the heart of the transition from state-based provision to a market-orientated housing sector is the element of competition, which was the driving force for change. Tenants became customers, and managers of SHPs had to adapt to the commercial challenges of operating as new landlords independent of the state.

Following the devolution settlement in 1999, responsibility for the social housing system in Scotland fell to the Scottish Government, whereas in England, it falls to the administration in Westminster. Since then, the social housing systems in both countries have developed with comparable differences that affect SHPs operating in each. The study looked at five individual organisations on both sides of the Anglo Scottish border with two in Scotland and three in England. The system in Scotland still provides funding for the development of new social housing and for local authorities to influence its distribution. There is no system in place in England. The



literature review looked at the impact of devolution on the social housing sector on both sides of the border.

An example is the differences in the local authority's strategic role. In Scotland, it is a statutory requirement for a local authority to have a housing strategy for their area, whereas in England it is not. In the case of one of the SHPs, Organisation A, the council used its role as the strategic housing authority to introduce more competition into the local market by encouraging a new SHP to operate in the area. The council in Organisation D's area put together a five-year development plan, which included Organisation D. Neither scenario would apply on the English side of the border.

### 7.2.2 Critical Review

The research showed that individual SHPs operate in different contexts, and the CR analysis showed that that the contingent conditions relating to them can vary between each organisation. This finding is contrary to some schools of thought that apply general descriptors to SHPs. An example of this would be the application of a government policy to all SHPs irrespective of their size or locality. The differences in locality and area of operation can be the determinant of the contingent condition that applies separately to individual SHPs.

The research showed this about Organisations A and D, where the local market conditions were different. The other three SHPs each faced conditions that were specific to them within the location where they were operating, and these have influenced their subsequent actions and strategic responses. Respondent A had highlighted that his organisation could '*provide a unique offering to the local community.*' Organisation A had stated in its strategic documentation that it was 'valued by the community' (Organisation A, 2019b, p. 6). The statements could be interpreted as reflecting the specific needs of the community living within the locality where it operates. Organisation A had looked to diversify its range of services to reflect the needs of the communities in the localities where it was operating. This fact was stated in its strategic documentation (Organisation A, 2019b) and confirmed by the respondents interviewed from this SHP.

The needs of different communities living in different locations can vary, and as the research has shown, different conditions can apply to SHPs operating in different locations. The other SHPs looked at in the study operate in different localities. Organisation B stated in its documentation that it looks 'to shape our work to meet customer demands' (Organisation B, 2013, p. 4), and in the interviews, the work of the staff focusing on their properties in the local community was highlighted. In the case of Organisation C, volunteers from the local community set the SHP up in 2009 to provide affordable housing for local people in an expensive area. Organisation D

has sought to engage with their customers and the local community as well as respond to the challenges of improving their housing offer through a multi-million-pound regeneration scheme. To meet the demand from its customers, Organisation E is redeveloping an old cottage on its site to increase its available housing stock by providing three more flats. These aspects were confirmed for each of these SHPs through their documentation, and the interviews carried out.

Different information sources have been researched to obtain data about each SHP. These sources can employ subjective approaches that it is difficult to challenge. The strategic documentation of an organisation can be aspirational in terms of business plans, forward-looking strategies, and value for money self-audits. Independent audits can provide a more realistic assessment regarding an organisation. For example, Organisation A identifies in its documentation that it is valued by the community (Organisation A, 2019b), but it does not provide data to qualify this claim.

However, an independent survey does quantify customer satisfaction at 84.5%, which is below the Scottish average of 90.1% for customers of SHPs (Scottish Housing Regulator, 2018c). Interviews with employees of an organisation can also be aspirational. Although, depending on the interviewee's experiences and opinions, they could present an alternative view. Awareness of the factors that relate to the different sources of data and making allowances for these during the research process ensures that a critical approach has been applied to the study.

In recent years in the social housing sector, there has been a trend towards the merging of SHPs with smaller organisations being taken over by larger ones. An aspect that can disappear through this process is the unique offer that the smaller organisation was able to provide to a local community and location. This aspect can disappear because a larger organisation that operates across several locations and provides uniform services will integrate the smaller organisation into its operating structures. The primary method of research used was the interview to obtain empirical data from the practitioners who participated. It is essential to recognise

that each of the respondents will bring their own biases, views, and opinions to the process.

Their views about their organisation may also be different from another colleague from the same organisation. This difference might be due to their position in the organisation. The position that they hold maybe as a frontline worker, a manager who is managing staff at junior, middle or senior management level, a technical officer, or a member of the MB. It may also be a result of the different experiences that they have had inside and outside of the organisation. As described in Section 4.6.3 (p 188), the investigation was undertaken by an IR performing a dual role as a practitioner in the field, and a researcher. A reflexive approach was employed by the IR to review their views, assumptions, and potential bias as well as the empirical data.

A consistent theme that came through the research was the importance of the specific conditions that relate to individual SHPs. These can be due to variances in the localities in which they operate or the circumstances of that organisation. As independent organisations, SHPs determine the actions that they take and the strategic choices that they make within the structures that they operate. Mullins (2014) has suggested that SHPs cannot make real strategic choices or responses to the challenges that they face, but they are driven to follow institutional logics that follow similar patterns. Furthermore, it could be argued that SHPs that are not able to sustain themselves as independent organisations follow a process of becoming merged or taken over by another SHP and that this is a process that many of these organisations face. Each SHP faces similar macro evolutionary pressures, however how they respond may differ depending on the conditions that are specific to that organisation.

Following the institutional logic argument, Sacranie (2012) saw SHPs having to balance between the institutional logic of commercialisation and social purpose. The CR approach seeks to analyse the data from the different interviews to identify

mechanisms, structures, and factors. A more comprehensive picture of the social housing sector and SHPs can be ascertained by drawing together common strands from the data. Figure 6.2.1 (p 256) represents the stratified ontology used in CR. There are structures within which mechanisms generate different events. Under the CR stratified ontology, the specific condition that relates to an individual SHP can lead to a different series of Events being generated for that organisation. The choices made by that SHP may be different from an organisation in a similar situation and facing the same broader challenges but some different individual ones.

### 7.3 Research Questions

The focus of the research was to explore the strategic responses of small rural-based SHPs that enable them to survive in a competitive age. These organisations perform the operational tasks of businesses as well as providing accommodation for those people in society who have a housing need but who cannot access accommodation through the market mechanism. The research aimed to answer three questions, and the relevant question is repeated at the beginning of each section.

### 7.3.1 Question One: Challenges

The first question was:

**What are the challenges that small SHPs operating in rural areas face, and what are the underlying factors that influence these challenges?**

The research was asked to establish what challenges face small SHPs operating in rural areas and what factors drove these. Issues highlighted from the research include the geography of rural areas, the capacity of SHPs to manage this, and the operational footprint of SHPs. The organisation may have a dispersed housing stock with properties scattered across a wide area and in some settlements. The dispersed nature of stock has implications for a small organisation in terms of resources to manage and repair the properties. In comparison, in some urban areas, SHPs may have a small geographical footprint with their housing stock located within a small area, which reduces the travelling aspect significantly.

Organisation A covered a large geographical area with lots of dispersed accommodation, whereas Organisation C had their small developments within a small area, and Organisation E had them all in one location. For Organisation A, the geographical distance was a significant challenge to everyday service provision, whereas, for Organisation E, it was less of a challenge, and for Organisation, it was not a challenge to provide housing services. An issue for small SHPs with rural housing stock is attracting customers to live in these rural communities. This may be due to a lack of work, job opportunities, or the high cost of transport to reach a job in another location. The inability to let this type of property has a knock-on effect on the sustainability of the rural community itself.

A challenge for dispersed rural communities is access to services for both customers and service providers. A response to this challenge may involve services being delivered to individuals in their homes or individuals having to travel to access the

service. A person's age, mobility, health, and access to transport can impact on their ability to travel to where services are provided as well as the assessment of services to be delivered to in their homes. Arrangements for access to transport will vary from those who have access to their form of transport and reliance on public transport.

For those with a low income, the option to have their transport may not exist. The reliance on public transport can also be challenging as the frequency of services may be restricted and the cost high. The demographics of an elderly population, when reflected in the customer profile, can add to the challenge for rural SHPs in terms of their service and health requirements. A challenge for SHPs that came through the research was the expectations of customers and their ability to exercise choice about their housing options. As businesses, SHPs need to provide services that attract customers to live in their properties. In turn, customers can exercise choice regarding their housing options and their business. Organisation B had experienced problems retaining existing customers as well as attracting customers because their expectations were not able to be met by the organisation.

Organisation D operates in an area where there are other SHPs, and there is competition amongst them for customers. For the customer, they have a choice in selecting a housing offer from one of the SHPs. To meet customer expectations, SHPs have to develop their housing offer by developing newer properties, providing a more flexible housing management and repairs service, as well as being competitive in terms of the rent that they charge. The role of the regulators within the social housing sector has expanded in Scotland and England to check the performance, governance, financial stability, and health and safety records of SHPs. For organisations that are investigated by the regulators, outcomes can range from a downgrading of their credit rating to having to merge with other organisations. The challenge for SHPs is to ensure that their performance, finances, and health and safety systems meet the expectations of the regulator.



To be financially viable, they have to let their properties, deliver their services, and attract new business/development opportunities. For health and safety, SHPs have to show that they provide safe environments for their customers. SHPs also have to demonstrate that they are compliant with the law for the safety, maintenance, and servicing of all the structures and equipment they provide. The impact of government policy on SHPs was drawn up through the research with specific mention of UC under the Welfare Reform programme. UC brings together several benefits, including HB, and makes payments directly to recipients so that they can pay their rent to their landlord. Policymakers have argued that the changes made under the Welfare Reform programme encourage those in receipt of benefits to control their finances and to look for work.

The challenge for SHPs is that their customers who receive this payment may default on their rent. Before UC being introduced, HB payments for customers in receipt of the benefit would be paid directly to the landlord. Compared to larger organisations, small SHPs do not have the same capacity to be able to deliver services or undertake the development of new housing. The additional challenges of operating in a rural area can render the SHP subject to a potential merger with another organisation if it cannot continue independently. The study has highlighted a number of the challenges faced by small SHPs operating in rural areas. The demands of managing housing stock in rural areas can put much strain on the limited resources of a small organisation and other challenges, such as demographics of an ageing population and the low demand for rural properties, can add to these strains. SHPs are also operating within a competitive environment where they are required to adopt commercial approaches and attract customers to consume their products. As well as highlighting the challenges faced by SHPs, the study has used the CR approach to identify some of the underlying factors: Competition, customer expectation, location, contextual conditions, government policy.

### 7.3.2 Question Two: Strategic Responses

The second question was:

**What are the strategic responses that are put in place by small SHPs, and what are the underlying factors that influence these strategies?**

The strategic responses of the five individual SHPs are all different, and there have been some changes highlighted when the second interviews were undertaken two-three years after the first ones.

Some suggested strategic responses that SHPs may adopt in order to meet these challenges were also covered. As part of the research, these strategic responses have been tested with individual SHPs to explore the level of their usage or if another type of strategic response is in place. Information about the type of strategies that SHPs may adopt was considered, and four potential strategies were outlined: hybridity, partnership, innovation, and business strategy. The first of these hybridity refers to the process of organisations diversifying their services by delivering profit-making services with the profits used to subsidise the activities of the non-profit part of the business.

Partnership refers to collaborative working that SHPs may enter into with other organisations, and innovation is linked to the development or improvement of services that the organisation delivers. The last category, business strategy, refers to the overall direction of the business. It is split into three categories, sustaining, competing, and growth. The three categories have been developed to reflect how the business is performing. The first category relates to an organisation that is just sustaining itself. The second category relates to an organisation that can sustain itself and compete with its rivals. The third and final category relates to an organisation that can do sustain itself, compete with its rivals, and seek out opportunities for growing the business.

These responses are shaped by the context in which each SHP operates. Although they are all subject to the same pressures of working within a competitive environment, the local conditions where they operate are different for each SHP. The locality in which each SHP operates can affect the type of challenge to which it has to respond. Two common areas arising from the strategic responses of the five individual SHPs looked at, were the local competitive market conditions in the specific locality where the SHP was operating and the client group for whom they are providing accommodation.

Organisations A and D both operate in rural areas. Some of the issues facing these organisations are similar in that they are both small landlords providing social housing across a specific geographical area, which is rural. However, there are differences in the local market conditions between the two areas. In the area where Organisation D operates, the population is smaller than the area where Organisation A operates, which means that there is a smaller customer base for social landlords to attract customers from to live in their houses.

More SHPs are operating in the Organisation D's area than Organisation A's, which adds to the level of competition between social housing landlords. These two factors have impacted on the local social housing market and seem to have influenced the strategic choice made by each organisation regarding their future direction and how they will develop. Organisation D is operating in a market where there is competition from multiple SHPs for customers from a small customer base.

In order to attract customers to its housing offer and compete directly with its competitors, it is investing finance directly into improvements to its properties. Organisation A faces competition from one larger SHP within their area where the population and customer base are greater than in the Organisation D's area. Rather than go into direct competition with its rival, Organisation A has sought to invest in

developing a niche housing offer. The development of this niche housing offer includes diversifying the range of accommodation that it provides for customers, seeking new innovative ways of working, and investing resources into collaborative working with other organisations. In both the strategic documentation (Organisation D, 2016c) and the interview carried out in 2019, the regeneration scheme that organisation D had started to look at had developed to approval stage for planning and had been allocated funding under the Strategic Housing Investment Plan (SHIP) for the area.

Across the Anglo-Scottish Border, Organisation B is a small social housing landlord with less housing stock than organisations A and D. In contrast, it owns and manages housing stock, which is focused mostly in one urban area. With a reduced geographical footprint, it operates with only six members of staff. Although it does not have the direct competition of multiple other landlords operating in the area like Organisation D, it still feels the competitive pressures of increased customer expectations about the type of housing offer that they want. Not only does this apply to attract new customers but also to retain existing customers. Their documentation had recorded a doubling of the rate at which their properties were becoming empty and having to be relet between 2008/9 and 2015/16, from 8% to 16% (Organisation B, 2016a).

This figure indicates that there is an increase in the number of customers taking up new tenancies with the organisation as well as ending tenancies. Higher throughput of customers suggests that they are actively exploring other housing options and that the accommodation provided by Organisation B is a temporary housing option. It has chosen to invest resources in the delivery of its core business, which is the letting of the properties, collection of rent, and dealing with housing management issues.

It does not have the financial resource to invest heavily in the housing stock or the staffing resource to commit to partnership working with other organisations. In the interview carried out in 2019, the respondent highlighted that the board was thinking about the potential of a merger as a long term option. The increasing expectations of customers is an issue for all three established social landlords.

Organisations C and E are small landlords who operate where the most significant factor influencing their markets is that their product is in demand, and they have no shortage of customers. They do not face the same pressures that the other three landlords do to attract new customers to their properties. In 2016, Organisation C had the cost advantages of having no staff and providing housing at a reduced rate in a location where the property prices, as well as the customer demand, are high. By 2019 they had taken on a part-time member of staff. As a CLT, it has accessed favourable support from government agencies, and its strategy going forward has been to utilise its development and funding opportunities to grow.

Organisation E provides accommodation for a specific client group in a popular location. Its documentation confirms that organisations purpose is to 'provide sheltered housing to older people' (Organisation E, 2017b) for the local community and the specific religious community stipulated in the legacy of the founders of the SHP. Organisation E does not need to compete with other organisations but seeks to keep delivering the services that it has in place.

By 2019 in an attempt to meet the demand for its accommodation, it had put in place plans to increase its housing stock. Table 7.3.2.1 presents a summary of the strategic responses for each SHP.

SHP	Strategic Response
Organisation A	Mixed – Partnership / Innovation / Hybridity (for a limited period)
Organisation B	Service Strategy – sustain / Potential for future merger
Organisation C	Mixed - Service Strategy – growth/partnership
Organisation D	Service Strategy - compete
Organisation E	Service Strategy – sustaining/grow

Table 7.3.2.1 – Summary of the strategic responses of SHPs

Source: Author generated

Only one of the five SHPs have adopted a strategic response that is not within the service strategy category. This SHP is Organisation A, which has developed a mixed strategic response encompassing partnership working, innovation, and hybridity. Organisation A has sought to diversify their operations and to adopt a range of different approaches as their strategic response. They are working in partnership with statutory organisations to develop a project to improve access to services for their customers living in rural locations.

By developing this partnership, they have put themselves in a position to access business through the partnership. The organisation has also looked to develop innovative approaches to its services, development programme and within the collaborative working with partners. It had also looked to diversify its services and set up a commercial venture; however, this stopped after a year, and the organisation did not pursue this part of the strategic approach.

The service strategy category can be identified as the strategic response of the other four SHPs, and within this category, there are three levels. Two out of the four SHPs that have service strategy as a strategic response have adopted the lowest level,

which is to sustain their business (although over time these positions have evolved). Organisation B has sought to sustain its business with the threat of changing demand for its product. Organisation B had looked to focus on the delivery of its core services, including the letting of properties, housing management, and the collection of rent. It had not looked to develop diversified activities or to work collaboratively with others. However, by the time the second interview was carried out two years later, it appeared that the future direction of the organisation was being considered at a governance level.

This consideration was the possibility of having to merge with another SHP. The other was Organisation E, which was in the fortunate position of having customer demand for their accommodation. They do not have to compete with other SHPs for customers but over a period of time they were taking actions to grow. As a small organisation, it was constrained by the financial burrowing that it could undertake, and because it operated from one site, it could only develop new housing on this site. In 2019 it is renovating a cottage on the site and developing three housing units to meet some of the demand.

The remaining two SHPs have each adopted a separate level within the strategic service response. Organisation D are having to compete with their rivals for customers, whereas, Organisation C can look at the growing and has sought to work in partnership with other organisations. Local contextual conditions can also change, which can put a new pressure or challenge into an SHP. It could be argued that this is what Organisation B is experiencing as they had not envisaged the challenge that has emerged when they set their original strategic direction.

Organisation C combine growth under a service strategy with partnership as a strategic response. They had been started by volunteers who undertook all of their operational functions until they employed a member of staff to do this. They had

been keen to grow and undertake new developments to provide affordable housing within the local area. The increase in the number of housing units that they owned and managed meant that the organisation's work grew. A member of staff was recruited to carry out its operational work because the organisation could no longer rely purely on volunteers. Organisation D was seeking to improve its housing offer so that it could compete with other SHPs in the area to attract customers. It had spent two years developing and getting approval for a multi-million-pound regeneration scheme which would see older housing on one estate knocked down and new housing built.

Previous decisions can also influence the strategic response that an SHP puts in place. Over time these decisions may hamper or benefit the individual organisation's ability to undertake a particular direction of travel or strategic responses. In the case of Organisation B, its ability to meet the demands of a previously unanticipated new challenge may be severely hampered. This is because it does not have the capacity. In the case of Organisation, previous management decisions about the finances of the organisation have left the SHP in a strong position, and it has the resources to be able to pick and choose some of the strategic direction in which it wants to develop. The studies have also highlighted that a SHPs strategic response may be an amalgamation of two or three responses, which has developed over time and been influenced by the decisions made at that time.

The most significant factor that is underlying the development of the strategic responses is the drive-by SHPs to survive as independent organisations. To do this, they have to be able to sustain themselves by operating as successful businesses who can rent out and attract customers to live in their properties. These organisations have to compete with other SHPs and other housing options (homeownership, private rented) to attract customers to their products. In turn, customers can choose what housing option they want and which meets their expectations.



### 7.3.3 Question Three: Partnership / Innovation

The third question was:

**What role does innovation and partnership play within these survival strategies?**

Innovation and partnership have featured in the empirical data from the research as essential aspects of the planning and activities of SHPs. Innovative approaches are often linked to partnership working where resources are being pooled by partners to improve services or develop new solutions to problems. Partnership is important for Organisation A, who state in their documentation that it sees partnership as a way to 'develop and deliver a range of services by sharing resources and specialist knowledge to deliver positive outcomes' (Organisation A, 2019b, p. 6).

Innovation was part of the partnership work that Organisation A developed with health and social care through a project to improve access to services and connectivity for rural communities in their area. Organisation A has also used the partnership to gain business, access customers, and an advantage over its competitors. This is illustrated in Figure 6.3.3.1 (p 282), where a vertical partnership arrangement is established with the state agencies.

The diagram identifies the competitive advantage that Organisation A has gained over its rivals. The barrier prevents collaborative working on a horizontal basis between the SHPs. For both health and social care, Organisation A was their preferred partner for providing housing as part of any work undertaken through the partnership. The working between health and social care is a partnership that is required by statute in Scotland. To develop its role in the partnership, the organisation had to commit resources to the process.

The resources included the staff time of a senior manager and the finance to contribute to the development of the project work. Small SHPs with very little staff

or financial resources can find it challenging to commit to working within a partnership. Organisation A has used partnership working as part of a strategy to ensure that it survives, accesses new business, and develops services.

Organisation B had not focused on working in partnership or using innovative approaches as part of its strategic response. To retain its independent position, the focus of its activities was on providing the core housing functions of a landlord. As a small organisation, it has finite resources and chose not to invest resources into partnership working. In the strategic documentation, it was stated, that the organisation could not commit resources to collaborative working and that they did not anticipate any benefits coming from partnership approaches (Organisation B, 2017b). Any innovation that it has introduced into its services would be generated from existing staff in the delivery of their services.

In contrast, Organisation C has identified working in partnership as a way of achieving its goals of growing and developing new affordable housing. It has worked collaboratively with individual landowners to access land upon which to build housing at a reasonable price. As well as individuals, it also works with organisations to achieve their goals. By combining resources with other partners, small SHPs seek to develop the capacity to develop projects, services, and solutions that they may not have been able to do by themselves. Small SHPs are also taking a risk by committing resources to partnership working, especially if they cannot afford the resource, and the partnership does not deliver the organisations requirements. Nevertheless, not working in partnership is also a risk because they could become isolated and vulnerable to mergers or take-over.

In the case of Organisation D, it had looked to use partnership to take forward its redevelopment programme aimed at improving the housing offer that could be made to attract customers. The collaborative working was in conjunction with the

strategic housing services of the local authority to access government funding. This collaborative working was part of a more extensive programme for regeneration in the area under the SHIP for a five year period, and this is confirmed in its strategic documentation (Organisation D, 2017). The SHP had also tried to develop partnerships with other organisations in the local area to improve the local economy for the benefit of tenants and residents. The work of this partnership included the provision of training and employment opportunities for residents as well as other projects to improve economic activity locally.

As a very small SHP, Organisation E has used innovation to help take forward its services. The SHP site has limited space, and this restricts its ability to develop any new accommodation. However, the organisation has made use of an existing cottage in the gardens and to redevelop it into three units of accommodation. This is making maximum use of the resources it has to increase the available accommodation that it has so that it can meet some of the customer demand for its accommodation. The organisation was able to take this development forward because of the partnership working that it was undertaking with two local authorities in its area. They had both contributed significant amounts of funding in return for nomination rights to the new accommodation (Organisation E, 2018b).

To take forward the work of the strategic housing authorities in Cumbria on promoting the development of community housing within their areas, they had formed a partnership. The benefit of this type of approach is that rather than undertaking this work individually, they were pooling it to be delivered by their partnership. Subsequently, they had outsourced this to the third sector as no local authority had long term financial resources to fund its delivery; the only funding available was fixed-term funding.

#### 7.4 Implications of Findings

The social housing sector in Britain has seen several changes in the current and last centuries. SHPs operate within a competitive environment where they are expected to operate as businesses and still provide accommodation for those with a need for housing. SHPs are likely to manage social housing 'alongside other forms of housing for rent and full or partial ownership as well as a range of other non-housing activities' (Marsh, 2018, p. 4). In practice, the competitive operational environment will not go away, and SHPs will have to continue to work with the challenges that they have previously faced.

These include borrowed finance repayments, competing for customers and resources with other SHPs, providing efficient services that meet the performance expectations of both customers and the industry regulator. There have been increasing demands from the government-appointed industry regulator for SHPs to show high levels of performance and that they are providing value for money for their customers and stakeholders. At the same time, as having to continue to meet these competitive and business demands, SHPs will still have the social responsibility for the provision of social housing. This situation is unlikely to change, SHPs will have to continue to balance these competing demands, and their ability to do so will be necessary to their continued survival as organisations.

There are risks associated with SHPs operating along commercial lines with unfettered management and a democratic deficit in terms of accountability. The current role of an SHP can be compared against the traditional state council landlord to provide an insight into how the social landlord role has evolved. SHPs are independent of the state but subject to its regulations, whereas council landlords are part of the state and are subject to its regulations, policy, and financial directives. SHPs can borrow finance from private financial institutions, whereas council

landlords have not been able to borrow private finance against their assets. However, the Conservative Government has announced a change in this policy in 2018 with the relaxation of the regulations that had prevented local authorities borrowing finance for investment in the provision of social housing.

Each SHP is managed by a MB, whereas councillors elected by the local population would govern the traditional council landlord. In practice, SHPs are operating as private companies that are governed by MBs where the representatives can be nominated, co-opted, or self-select themselves. As the independent part of the social housing sector continues to expand and the state sector continues to decline, the presence of democratically elected local representatives holding governance positions that oversee the provision of social housing will reduce, and the democratic deficit in the sector will increase.

Since 2010 there have been cuts to the funding for social housing by central government and the focus of housing policy has been on the promotion of home ownership. The Coalition Government introduced the Help to Buy (HTB) scheme, which provides interest-free loans for the purchase of a property and is estimated to cost the government up to forty billion pounds by the financial year 2020/21 (Inside Housing, 2018). However, in 2017, the Conservative Government made a policy announcement that they were moving away from the promotion of homeownership, although the HTB scheme and shared ownership are still funded by the government.

In practice, the impact of exposing social housing to market forces over a long time has resulted in fragmentation within the sector. In contrast to a sustained period of state investment in social housing following World War II, the period experienced since 1980 has been unstable. The rise of SHPs as the PHPs in Britain has also seen investment in social housing provision transfer from the state to independent businesses (SHPs), as they borrow against their assets on the private markets. They

have to operate as businesses to reassure their financiers about the repayment schedules and to convince the credit agencies and the regulators that they can repay the money. The assets that money is borrowed against are the social housing that these organisations are providing to meet a social housing need.

Properties owned and managed by SHPs have many identities. They are a product for customers to consume and to entice their business for the SHP. The properties are also assets for the SHP to borrow finance against, to be a surety for the financiers for their money. They also provide a home for someone who is homeless or cannot access shelter or accommodation through the market mechanism. The first three identities of the house are associated with finance and business, and the last identity is associated with the social role that housing performs, which is the provision of a home.

As assets that have been used as collateral against financial borrowings, the houses owned and managed by SHPs are potentially at risk if the organisation defaults on its financial repayments to the lender. This puts the social identity of home, a house has, at risk if the other business identities are not managed. The risk for the organisation in not being able to manage its business risks is that it may not be able to survive as an SHP in its current form. SHPs need to adopt the right strategy for their organisation that enables them to manage the specific risks and challenges that may pose a threat to its survival.

An important feature that showed up through the research as a consistent finding was that each SHP faced specific challenges within the location in which they operated. The nature of one challenge that an SHP may be faced with can be completely different from one that another SHP may face as the circumstances of each organisation are unique. The variance of challenges to each SHP influences the actions that it undertakes, and the strategic response adopted. In practice, SHPs

need to be aware of each contextual condition that relates to any part of their business. They should be able to assess these as part of the business planning function of the organisation.

Each SHP needs to assess risk, try to anticipate any future risks, identify challenges that it faces, and plan an appropriate strategic response for the organisation to take. The risk assessment process should be provided with information about the capacity of the organisation to respond to current and potential future challenges. The failure to undertake appropriate risk assessments and strategic planning as part of the business approach can leave an organisation exposed to risk, and even threaten its ability to survive a competitive challenge.

An implication that has arisen from this research is that “place-neutral” policies for housing are going to have unexpected, unintended and uncertain outcomes across space. It is preferable for housing to adopt a policy that is “place-based” which considers spatial difference in its inception. In the social housing sector the number of mergers and acquisitions between SHPs has increased in recent years creating bigger landlords who operate in multiple locations. A negative result coming from the creation of bigger SHPs that cover large geographical areas with streamlined staffing resource is that the focus on a specific location and place is limited, lost or becomes neutralised.

In 2018, there were 42 mergers between SHPs and in the period February 2014 and February 2019 a reported 171 mergers took place (LABM, 2019). Mergers between SHPs can result in financial savings on back office functions, staffing structures and supply chains. It can also develop capacity in the new organisation for the development of new housing and growth. However, as the geographical spread of these newly merged organisations grow and they become more “place neutral” there could be unexpected outcomes for the connections between the SHP and localities.

Currently, Clarion Housing Group are the largest social landlord in the UK with 125,000 homes in management. This organisation was created in 2016 in a merger between Affinity Sutton and Circle Housing Group and has a geographical spread across more than 170 local authority areas (Clarion, 2019). In comparison to the five small SHPs in this study who are each committed to a specific location or place and one local authority area, Clarion has to spread itself across more than 170 areas. Commitment to their location or place was important to each of the SHPs in the study such as, Organisation A was seeking to develop a unique role for itself within its own area and Organisation C is committed to developing affordable housing in a specific locality. As part of their strategic response these organisations have committed themselves to their locality and adopted a “place-based” approach.

The strategic responses of SHPs will be influenced and shaped to some degree by the specific conditions relating to them. In some situations, small scale providers can have limited options with the actions that they have to undertake as the local conditions relating to them are less favourable than for other SHPs. The research has highlighted the ability of SHPs to adopt different strategic responses to the circumstances that apply to that organisation. Where the circumstances are unfavourable for a small SHP to continue to operate, then its ability to survive as an independent organisation is restricted, and it becomes susceptible for takeover or merger with another SHP.

In recent years, the social housing sector has seen significant consolidation between SHPs with larger landlords being created through the takeover or merger with smaller ones. The sector has already witnessed a substantial number of mergers and takeovers with the creation of large SHPs and a reduction in the number of small ones. Some large SHPs operate on a UK basis and have had to mould and develop their business model to reflect the environments in which they operate.

The research has showcased the difficulties experienced by small scale community-based SHPs who have a local identity within a specific area, to survive as competitive businesses within the current operating environment. The implication is that small



SHPs will find it increasingly difficult to survive, and if they cannot, then they will become part of a larger organisation and that local element will be lost.

The actions taken by these organisations is influenced by the contextual conditions within which they work. These can be unique to each SHP. The conditions themselves can change and are contingent. A contextual condition that changes can have a dramatic impact on an SHP, which threatens its ability to survive and which could result in the organisation taking steps to merge with another SHP.

The longer-term policy implications for social housing from the reduction in central approaches to planning, funding, and provision has been a fragmentation in the sector. Competition has become embedded in the operational environment for SHPs, and as businesses, they will continue to seek to survive, which involves competing with other SHPs for customers, funds, and resources. As providers of housing for a social need, SHPs will continue to fulfil this function and balance this with their business commitments.

The competitive instinct for SHPs to survive as organisations play a part in their strategic response through which a competitive advantage can be obtained for the organisation. This highlights that the principle of competition has become embedded in the social housing sector. The implication for the social housing sector is that SHPs will seek to get a competitive advantage over their rivals and seek to take over other SHPs.

Competitive forces have not only influenced how organisations operate and seek to survive, but it has also impacted how they seek to work in partnerships. The study has looked at one partnership and found that the element of competition was a consideration in the strategic choice of the SHP involved. The longer-term implications for partnership working in the housing sector are that they are more

along the lines of strategic business working and alliances between organisations that have a commercial dimension to them.

SHPs are now operating in 'an era of minimal subsidy, low security and high risk' having been 'compelled to retreat from the traditional provision of subsidised rental housing, towards market renting and promoting varieties of homeownership (Manzi and Morrison, 2018, pp. 1-7). The exposure of housing services to marketisation had started in the 1980s. Mullins and Murie (2006) argue that successive governments had considered the social housing sector as one that could benefit from a shift from state provision. They see SHPs, who have replaced the traditional council landlords as efficient, semi-independent organisations that operate along business lines and can access private finance for the development of housing services.

These new organisations would raise private finance by using their housing stock, future streams of rental income, and any other activities as collateral against the loans. Other activities included non-profit support services to the delivery of commercial activities, which were usually small scale and had to be delivered through an organisation expressly set up as a subsidiary of the central organisation. The subsidiary could generate a profit as the leading housing organisations would be registered charities that could not make a profit.

Profits made by subsidiary firms can be passed back to the parent organisation as a charitable gift. In effect, this process is using profit generated by one part of the organisation through commercial activity to contribute to and cross-subsidise another non-profitable part of the organisation. This dual approach has resulted in an increase in the hybrid nature of some SHPs as organisations that combine the delivery of profit and non-profit services.

SHPs have previously undertaken commercial activity alongside their core housing management functions (Mullins and Pawson, 2010), but in the current competitive climate, they need to diversify these activities more. This is so that they increase the amount of profit that they make, which cross-subsidises their core activity of renting houses at affordable rates (Morrison, 2016). In both England and Scotland SHPs have been exposed to the challenges of increased marketisation and the risks of financial borrowing but in England since 2015, SHPs have also been subject to radical Conservative Government policies of 'grant reduction, rent restrictions and Welfare Reform' (Manzi and Morrison, 2018, p. 9).

The Government policy on rent required social landlords to reduce the rents that they charge by 1% each year for the four financial years from April 2016 – March 2020 (House of Commons, 2017). This rent reduction has caused financial problems for organisations who have borrowed private finance over set loan periods against anticipated rental income streams. SHPs had to review their business plans to calculate the potential shortfalls in income that they faced as a result of this rent reduction. The net result has been that organisations have either had to renegotiate their loans or look at ways to replace this funding short fall. In Scotland, the sector has not been subject to such radical policies.

Academics working in the field of housing studies have identified that there are commercial risks associated with borrowing significant sums of money on the private markets (Manzi and Morrison, 2018; Mullins et al., 2012). The experience of the Netherlands can provide lessons from which the UK could be learned. These include the need to ensure that the governance and regulation structures in place are fit for purpose and that the management/executives in these organisations are held accountable for the decisions that they make.

These organisations have been increasingly embracing advances in technology to introduce new ways to communicate with their customers. The challenges that SHPs face operating within a competitive work environment can result in the organisations reviewing how they carry out their functions and identify innovative new or improved ways of working. The implementation of ideas into practical solutions can lead to radical change within an organisation.

This can save resources that can be used to deliver other services or redirected to the organisation. When reviewing their services, organisations usually seek to consider how they can improve them. A consideration that has become increasingly important within any review process are the improvements that technological advances can bring to the delivery of services.

Figure 6.3.3.1 (p 282) shows the partnership involving Organisation A, health and social care and identifies the competitive advantage that it has gained over its rivals. There are advantages for the partnership of such an approach in that Organisation A is a focused partner who has decided to commit resources to the collaboration. There are also disadvantages for the partnership in that it has chosen to work with only one SHP and may be missing opportunities by excluding other SHPs. An implication for SHPs is that partnership working is a business decision that commits the organisations resources.

The decision to work collaboratively may have been made because it has been judged that there are gains to be achieved through the pooling of resources, such as, new or improved services, innovation approaches and solutions. However, there are risks involved with the decision to commit resources if the anticipated goals are not achieved. There are also risks attached to not working collaboratively as a SHP may become isolated and subsequently may have to look at merger as a way forward.

## 7.5 Contribution to Practice and Theory

The research contributes to an area within the field of housing studies which is about SHPs operating within a competitive operating environment. It is a developing area of research within this field. One leading housing academic has suggested that there needs to be a higher level of knowledge developed and understanding gained from this area of research (Czischke et al., 2012). It also contributes to the wider body of knowledge regarding the impact of marketisation on the provision of public services. Because some public services are delivered by organisations that are in a similar situation to SHPs, the findings from this research can be applied to other areas of practice. Some issues identified in the study that relate directly to health and social care, which are two public service areas that provide services for clients who also rely on the provision of social housing.

The findings from this study contribute to the wider body of knowledge within the discipline of housing studies, about how small SHPs operating in community settings within predominantly rural areas meet the challenges of working in a competitive environment. Through interviews carried out with practitioners working in the field, the research has found out information about the way that these organisations strategically respond and the challenges that competitive pressures put on them. This can contribute to help practitioners working in the field of social housing to understand the challenges facing their organisations. It can also help them understand the unique circumstances that can be applied to each organisation.

The findings from the study also contribute to the development and application of theory. The adoption of a CR approach has required that the stratified ontology of this philosophy is examined. This philosophical approach is adopted to analyse the empirical data obtained through the research. Previous diagrams had shown that under the CR stratified ontology, mechanisms at the level of the actual were not

seen. However, following an examination of the stratified ontology to apply it to a practical research situation, it can be shown that some mechanisms are visible, and some are not visible. The study has sought to apply a CR in an area of housing research where very little has previously been carried out. As well as adopting a philosophical approach to analyse the empirical data, the study has added to the development of theory in housing studies. This added theory has been about how small SHPs operating in rural settings can survive in a competitive operating environment and meet their social responsibilities to provide housing for those in need.

## 7.6 Research Limitations

This study has generated findings covered in Section 7.2 (p 307) which contribute to the academic discipline of housing studies. The research investigated the survival of small SHPs operating in a competitive environment. It assessed the challenges that they faced and the strategic responses that they adopted to meet these challenges using the philosophy of CR. The study did have limitations. Overall, six areas have been identified. Each limitation will be described with an explanation given about why it is a limitation and why the limitation could not be overcome. An assessment of the impact upon the study is also made.

The first limitation was the small scale nature of the research project. This is a limitation because of the small number of SHPs involved and the small number of respondents interviewed in the initial phases of the study. Following the Viva, further interviews were undertaken, which increased the overall number completed to 19. However, the number of SHPs remained the same. It would have been challenging to increase the number of SHPs without changing some of the selection criteria, and the aim was to select organisations that were stand-alone and not reliant on the resources of a partner organisation. Another factor that limited the number of SHPs involved is that a number of those approached did not want to take part in the research. The impact of not having a greater number of SHPs involved is that the findings are related to a small pool of organisations. Although it is argued that these organisations are representative of their type, a greater number of them involved in the research would have provided more weight to the findings.

The second limitation is that the research only investigated one part of the social housing sector. It is a limitation because it does not cover the wider social housing sector, although the findings can have implications for the whole sector. The social housing sector is diverse and is made up of a wide variety of housing providers who

vary in organisational size, the client groups whom they provide housing for, and the locations where they operate. The variety of SHPs meant that a decision had to be made to focus on one part of the sector to research similar-sized organisations. It has meant that it was difficult to pick an organisational type and to establish criteria for the sample of SHPs to be researched. It could not be overcome because it was essential to have similar type organisations in terms of size and capacity. The impact is that the findings from the research only apply to one part of the social housing sector. The experiences of medium or large organisations that cover multiple areas or who operate within an urban environment could be significantly different from those experienced by small SHPs, although it is recognised that all SHPs do have some issues in common.

Thirdly, the initial research design did not provide for enough interviews to be undertaken. At the first stage of the fieldwork, there was a shortage of quality data generated, which was felt by the examiners at the viva stage that further interviews needed to be carried out to add to the empirical data within the study. The time difference, two to three years, between the first and second interviews being completed meant that any changes that had occurred had to be captured and analysed within the researched. These changes may have contributed to the overall value of the findings.

The fourth limitation is the dual role of the researcher as Insider-Researcher. Although there are benefits to the IR researching their area of practice, there is a danger that they can lack the critical distance from the subject being investigated to be able to undertake an unbiased assessment. The researcher kept a self-reflective diary while undertaking the investigation to counter any bias. When identified at the Viva stage, this issue was dealt with through a reorganisation of the study and further analysis work. The nature and shape of the study have changed from the



document that was submitted at the viva stage. However, the changes have brought depth to the study that may not have been there before.

The fifth limitation was the lack of previous research carried out in this area. This limited the scope of discussion and the extent to which the research findings could be compared to other studies. The lack of other research could not be overcome, but one other study into large SHPs was used to identify trends in overall findings. The impact of not having a study to enable the findings to be compared against is that they stand alone and cannot be contextualised against similar research.

The sixth limitation was the interviewee's willingness to share or describe their experiences. This is a limitation because the interviews were the primary research tool and important for generating empirical data. A few participants were reluctant to expand on their views or share further details regarding their experiences. The researcher had prompts to help develop the conversations in interviews when this situation occurred, but this did not work on every occasion. When this happened, the impact was that the overall quality of the data obtained from the respondent was reduced.

## 7.7 Recommendations for Future Research

Having a home and a place to live that is safe and secure is a fundamental requirement for most people. In Britain, not everyone can access housing through the market mechanism in terms of purchasing or renting a home. The role of SHPs has been to provide homes to people who struggle to get accommodation. Since the 1970s, this role has become more of a residual one (Kemeny, 1995) to provide housing for certain groups of people such as the homeless, older people, or those with support needs. As businesses that operate in an environment that is competitive, SHPs are faced with challenges which if not met, can threaten their survival as organisations. This study has researched one part of the social housing sector and explored how small SHPs have responded to these challenges.

Many SHPs, operating as businesses, are demonstrating the corporate behaviours associated with the commercial world. Recent trends in the social housing sector have seen organisations subject to expansion, mergers, acquisitions, and takeovers (Manzi and Morrison, 2018). When small SHPs can no longer survive as independent organisations, they are subject to one of these options and become part of a larger organisation. A feature of this research has been the importance that a small SHP can have in reflecting the needs within a local community. When a small SHP becomes part of a larger organisation, it often has to integrate with the standards and practices of that organisation.

An area for further research would be the investigation of the impact of the takeover or merger between a small SHP and a large one. There would be some aspects to explore, such as the impact on staff moving from one organisation to another, the changes in organisational culture, levels of performance, service provision for customers, and the impact upon the local communities where the change has taken place. One commentator has highlighted the risks of SHPs losing 'sight of the views

and priorities of other stakeholders, particularly social housing tenants' (Marsh, 2018, P. 5) as they prioritise their commercial and financial activities. A piece of qualitative research could seek the views of social housing customers to identify if there have been any improvements in the service that they have received from the SHP with whom they have interacted. This could take account of any changes within the way services are being delivered to customers. Examples of such changes include the reporting of routine transactions through a call centre, digital and self-service channels, or an organisational change such as a merger with a larger organisation.

Each area could be subject to individual research or could be part of a more significant piece of work that looked at the different aspects of this process of change within the social housing sector. Two of the research limitations that were identified in Section 7.6 (p 352) were that only five SHPs featured in the study and that the investigation was limited to one part of the social housing sector. With the availability of appropriate resources, further research could seek to incorporate a larger number of SHPs and to widen the scope across the social housing sector. Both of these aspects could be incorporated into this type of study.

The pace of change within the social housing sector has often left staff in SHPs having to develop new skills or operate in different ways to balance the business and social demands put on the service. To manage both of these aspects, staff in these organisations need 'to combine a commercial mind with a social heart' (Chevin, 2013, p. 66). The research could be carried solely into the impact on staff of having to meet these demands. It could have a specific focus on the impact on different groups of housing practitioners, such as frontline housing officers, supervisors, middle managers, and senior managers.

A CR approach could be used to examine the relationships between the different practitioners, levels of management, and decision making processes. This research

could be undertaken across a range of organisations that vary by size, type, and geographical location. This study has only looked at one part of the social housing sector, but there would be great merit in further investigations to analyse the impact of these pressures on large organisations. Although Manzi and Morrison (2018) have published research into larger SHPs operating within the pressures of a competitive operating environment, there has been little or none about these impacts on large SHPs from a CR perspective.

Such research would present the opportunity to explore the factors, drivers, and mechanisms at work. This study has focused on small SHPs operating within rural areas, and some of the challenges that they face are very different from small organisations that operate with urban areas. A significant challenge that SHPs face operating in a rural area is the distances between the properties that they manage. The geographical footprint of the organisation in a rural area can be enormous in comparison to that of an equivalent organisation operating in an urban area where their geographical footprint may be quite small.

A comparative study could be undertaken to explore how these organisations have responded to the pressures of operating in a competitive operational environment. It could consider the differences and similarities that affect SHPs operating in those areas and compare the strategic responses of the SHPs. Marsh (2018) pointed out that one of the 'weaknesses' in the recent literature in this area of housing studies was the focus on 'the trajectories and behaviours of large organisations' (p. 14), and there was a need to look at all types of SHPs. This was so 'an understanding of how the various environmental tensions and contradictions are being reconciled across the sector and what sort of considerations are tied into the strategic choices being made' (p. 26).

During the early stages of the writing up phase, some parts of the earlier versions of the thesis had material removed, which was not considered to be a core part of the research. They were all related to aspects of housing. This provided the opportunity to redraft some of this material into articles for publication. Several articles were subsequently published in peer-reviewed journals. These areas themselves offer the opportunity for further exploration to expand knowledge, and they include: Comparing different housing systems across international countries, looking at the widening levels of wealth inequality which have occurred during the period of austerity; looking at innovation and creativity.

A further area of investigation could be carried out using a purist grounded theory approach to build up the data, which may be appropriate because of the pace of change and the ability of the approach to catch aspects of that change. This would be through the feedback of a larger sample of housing workers who could be stratified through different occupational and management positions in large and small SHPs.

Working collaboratively with partners is an integral part of this study, and for some SHPs, it has become a way of accessing new business and gaining a competitive advantage over other SHPs who are also seeking business. As a collaborative process, it would be interesting to examine further how partnerships can develop if some of the partners are treating the process as a part of a competitive one, which is seeking new business and a competitive advantage over their rivals.

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