

AN INVESTIGATION OF BEHAVIOURAL PUBLIC POLICY IN SOCIAL HOUSING
IN ENGLAND

by

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Abstract

This thesis examines different expressions of Behavioural Public Policy (BPP) in Social Housing in England. The thesis adds to political geography studies of behaviour change policies that focus on how BPP operates within nation-states or internationally. It makes an original contribution to BPP studies by making a case for a new concept of relational public policy making. Through an examination of the different forms of BPP at English housing associations, a case is developed for relational insights to inform co-production processes. Furthermore, it is proposed that such co-production processes can be made rigorous and replicable when informed by the values of social science research. This is an original contribution to political geography studies and has the potential to radically reform the practices within English social housing.

English housing associations are diverse in operational structures, size and scope, and organisational contexts. Studying BPP within English housing associations is a fertile space to focus geographical studies of BPP. First, the sector has a spatially fixed, yet diverse geography expressed through the built nature of homes and neighbourhood. Essentially, how the material nature of the sector differs across England, poses interesting challenges to the idea of scalability and replication that are associated with some technocratic expressions of BPP. Second, the sector has a wide range of organisation structures that operate at different scales. There are national providers with portfolios exceeding 100,000 homes. At the other extreme are small, co-operatively run organisations with a few hundred homes in a singular locality. The sector is also broadly split between local authority-managed homes and homes managed by Private Registered Providers (PRPs). These providers operate

under parallel regulatory regimes and have different relationships with the government, the markets, and tenants. Finally, the sector has been influenced by a long history of behaviourist thinking. This can be traced back to the Victorian era of proto-housing management and is evidenced today through practitioner interests in the behaviours of tenants. This is seen through an interest in tenant rent payment behaviours and initiatives such as tenancy-ready programmes that seek to educate prospective tenants on how to manage a home. The social housing sector in England is geographically diverse, has a complex regulatory regime, operates at different scales and has a long legacy of behaviourism. It is these factors that combine to make the sector a rich territory to explore different expressions of BPP through a political geography lens.

The key debates explored in this thesis include claims that BPP is a form of technocratic rule by the knowledgeable that suppresses democratic engagement. A second claim is that BPPs are not concerned with improving citizen well-being; instead, it is a means to legitimise and spread marketisation in the public sector. Finally, there is the claim that BPPs can potentially produce policies and practices that work for citizens and truly enhance their well-being. I make the case that there are problematic expressions of BPP accentuated by varied entanglements of market and technocratic rationales. These formations vary across contexts as waves of welfare reform, an increasing expectation to adopt private sector managerial practices, and the need to maintain the delivery of social purpose outcomes entangle with the choices of decision-makers and practitioners to reach for behavioural approaches. My critical argument then is that market and technocratic rationales influence BPP formations, but in varied ways that trouble monolithic claims.

Furthermore, this thesis claims that within BPP is a relational expression that works for citizens and improves their well-being. This is through creating emotional and psychologically informed frameworks that produce relational forms of knowledge. These frameworks can inform collective decision-making processes and inform new, shared understanding about entrenched problems such as poverty.

Assemblage theory guides the analysis and describes the temporary and differentiated formations called assemblages. These assemblages are always in the process of becoming and can present as stable, yet are always fragile. Assemblage allows for BPP to be analysed as a dynamic process, with different contexts bringing together diverse threads such as national policy decisions, institutional culture, the decisions of human actors and the influence of non-human actors, such as analytic techniques, all entangling to produce different formations of BPP. I analyse a range of examples where BPP has influenced social housing practices in England, including more stable recent-historical formations, emerging ones, and those which could be developed more directly from tenants' experiences. Assemblage theory allows for a critical analysis of current expressions of BPP while remaining sensitive to its emerging trajectories. Four themes of 'knowledge, expertise and networks'; 'the design and evaluation of behavioural interventions'; 'approaches to the participation of tenants' and 'emancipatory expressions of BPP' have guided analysis in this thesis.

The thesis adopts an ethnographic strategy and qualitative methods. From late 2019 to early 2021, I undertook observational work and semi-structured interviews with

housing practitioners and a network of behavioural, technology and housing experts. The research with tenants involved a lived expertise Delphi survey and scenario-based interviews. I gradually transitioned to becoming a consultant delivering training to social housing practitioners on how insights from the psychology of poverty and the geographies of the home can shape BPP in social housing.

My thesis reveals BPP as a fragile project taking different forms in social housing practice. Government policies create a context that makes BPPs appealing to practitioners. This open context creates the conditions for BPP to emerge and sees different networks of practitioners and experts produce varied BPP formations. Second, my findings reveal concerns about unchecked market influences and power. These concerns are amplified when the behavioural economics model of the flawed human cogniser combines with private-sector behavioural technologies and organisation cultures that tend to 'other' tenants. Third, I identify a relational BPP formation that reveals new thinking about social housing that challenges the sector to pivot away from dominant marketised practices and towards relational practices that call for services to meet social housing tenants' material and psychological needs.

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Abbreviations

ALMO – Arms-Length Management Organisation (a management model where the local authority no longer owns the housing stock but strongly influences how it is managed).

BE – Behavioural Economics

BPP – Behavioural Public Policy

BIT – Behavioural Insights Team

CIH – Chartered Institute of Housing

ESG – Environment, Social and Governance

LSVT – Large Scale Voluntary Transfer

RCT – Randomised Controlled Trial

RSH – Regulator of Social Housing

PoP – Psychology of Poverty

PRP – Private Registered Provider (of social housing in England)

Preface

The research began before I knew of it. In my time as a housing practitioner, I had grown cynical about my work. My role then was as a Digital Inclusion Coordinator for a South Yorkshire-based council-owned social landlord. I had free rein to explore new approaches and ideas if they could be squeezed into quarterly reporting figures. At the time, I had a team of volunteers helping with digital skills training. A collective of people who were an odd fit in some way or other for full-time work. This tended to be through health issues: a motorcycle accident, complex mental health issues, and non-neurotypicality. Through trying to support them to 'aspire' and (re)gain an anchor point in the job market, my cynicism with what I came to know through this research as 'behavioural activation' grew. I became a backseat passenger in their lives. I experienced the crashing disappointments of hidden barriers in the world they were trying to navigate. One was promised a place on a CAD-technician course, which was cancelled at the last minute. The reason was never fully outlined, but we all knew it was because they did not want to sully their professional training with a social housing tenant. In another moment of dark irony, the job centre offered the same volunteer a place to 'develop digital skills' on the course he was helping to teach. A security guard producing moment of condescension. Another volunteer was one of the most empathetic people I have met, a raw nerve in a world with too much salt. This person struggled with homelessness. Working with them to leave the trap of supported accommodation resulted in a housing association tenancy held for a month. The home he was allocated was unfurnished and in a poor state of decor. The tenancy support was offered on someone else's schedule and arrived three weeks too late for my volunteer. These backseat experiences wearied me. I gained

sight of a problem I didn't have the words to fully articulate; processes other than ones I could influence were making life incredibly hard for people following the rules of how to be an included member of our society.

My volunteers were active. They aspired. They were complex, human. Why were they repeatedly rejected and insulted when they played by the rules? The experiences of my volunteers and my inability to name what was inhibiting their attempts to find employment and housing security led to a pivotal conversation with one of my brothers, an IT engineer. I read Kahneman's 'Thinking Fast and Slow' (2012). My brother had recommended this book as the ideas were influencing his IT work through the insights it provided into changing behaviours through altering environments. It was the idea of changing the environments that were hindering my volunteers that appealed in this first introduction to behavioural economics. In parallel to supporting my volunteers, I was working with them on what was, looking back, a distinctly geographical project. Digital Inclusion tends to be seen as a problem of individual skills and aptitude. Our work in this space revealed that the digital world was more complex. As a team, we explored the language to make concrete the virtual space of the internet. To make it tangible in the minds of the people we were training. What was the point of teaching mouse points and clicks and behavioural scripts to keep you 'safe online' if you have no idea where online is, where you are located in 'online'? These lines of sight on environments, both real through my work with my volunteers and virtual through our digital inclusion work as a team, drew me further into the problem of context. I wanted to learn how to articulate the problems of context that could not be touched and how to create

environments that allowed people to flourish, not wither away in anger and frustration.

Looking back, I locate the start of the research with these early experiences and reflect on how these have shaped my approach and focus. For example, taking up the opportunity of the Overseas Institutional Visit and learning how the Dutch see and understand context differently. Observing the work of a behavioural consultancy and eventually becoming a trainer and consultant in ideas that I thought would work better in social housing—setting up an online magazine, winning a housing sector prize of 5k for my ideas, which led to an ESRC Impact Acceleration Account grant and setting up the Rethinking Homes Network through the funding and support of these networks. Looking forward, there is much more to rethinking social housing in England. This thesis has equipped me with new ideas and perspectives to share with others undertaking the thinking and practice of improving English social housing.

CHAPTER ONE. A BIRD'S EYE VIEW OF BEHAVIOURAL PUBLIC POLICY IN SOCIAL HOUSING IN ENGLAND

Introduction

This thesis engages with the multiple presentations of Behavioural Public Policy (BPP) in English social housing. BPP is defined as “all means and modes of public policy aiming at influencing human behaviour by using insights from behavioural economics, behavioural sciences, psychology or neurosciences” (Straßheim 2020a, p. 116). BPP is understood as either a scientific approach to making policy that finds what works or as understood through the critical literature; there are diverse expressions of BPP that ranges from ethically problematic to a better way of making policy more closely aligned with how real human beings think and behave (Leggett 2014, Whitehead, Jones et al. 2018). It is essential to the argument made in this thesis to emphasise the diversity under the BPP umbrella. Behavioural insights into how humans are theorised to actually think and behave from a broad range of research disciplines, inform a diversity of interventions. As shall be argued in this thesis, the varied contexts of social housing see complex entanglements of behavioural theories, insights and interventions crystallise, so producing diverse expressions of BPP. These materialisations can be critiqued, so contributing to key debates about technocracy and marketisation while remaining open to the assemblage-induced idea of potential formations as latent potentialities.

BPP then is a contested project, and social housing provides a space through which to explore the various presentations and practices of BPP. This research engages

with the messiness of the competing claims made about BPP. It explores how BPP ideas and practices are put to work in the space of social housing and, through this, produces new understandings of what BPP is and what it has the potential to become.

Behavioural economics (BE) has contributed key ideas that have informed dominant expressions of BPP in policymaking. BE paints a picture of a flawed decision-maker constrained by a limited cognition and environment. This was a radical departure from traditional economics ideas of a rational human persuaded by information into making good decisions. Other disciplines have contributed more positive models of human cognition and have placed different emphases on the role of the environment (see Pykett, Jones et al., 2016). The key themes were basing policy on how humans *actually* behave with an emphasis on environments as key influences on our behaviour and as intervention sites to influence behaviour. The ideas simmered away in academic backwaters until the economic crisis of 2008 saw governments look to new ideas for policy making. The book *Nudge: Improving decisions about health, wealth and happiness* (Thaler and Sunstein 2009) presented a new technique, 'the nudge'.

Nudges are a popular technique associated with BPP. It may be their simplicity that gave them such an appeal and helped to popularise the application of behavioural knowledge within and outside of policy-making circles. Nudges are effectively applied behavioural insights that make changes to immediate contexts, called choice architectures in the book. Through these subtle manipulations, our behaviours are changed without us always being consciously aware that we have been influenced.

Thaler and Sunstein claim that nudges are a new tool for policymaking and provide an alternative to regulation and financial tools such as fines or incentives. They provide a political wrapper for this approach to using behavioural insights called 'libertarian paternalism'. It is libertarian as the individual's choice to opt-out of an intervention is preserved, and paternalist as the aim of the intervention is to produce a well-being outcome that the individual would have chosen for themselves if their judgement was not clouded by cognitive errors. Nudges do underpin other techniques and are used consciously to inform decision-making in an expression referred to as 'nudge plus' (John, Smith et al., 2009). There are debates about what is or isn't counted as a nudge, as behavioural insights have informed regulations such as the sugar tax (Harper and Service 2016) to create an expression of choice architecture in the soft drinks market. Due to these blurred lines, I will talk of libertarian paternalist-inspired expressions of BPP. Chapter two will also outline arguments that behavioural insights can contribute to social democratic modes of government, and in chapter five, I examine the influence of austerity influenced housing policy is shaping an expression of BPP. There are broader political applications than libertarian paternalism and the potential for webs of political ideologies and other contextual factors to influence BPP formations. Essentially, nudges and other tools that seek to influence our behaviour are informed by insights from a range of disciplines, and political and other frameworks can inform how the insights are applied across varied contexts in social housing.

Thaler and Sunstein presented their ideas within a political framework called libertarian paternalism. This ideological wrapper offered a liberal preservation of choice, emphasising the importance of preserving an opt-out, combined with a

paternalist nudge towards well-being aims that individuals would choose for themselves if not for limiting cognition or circumstance. The authors advocated the use of randomised controlled trials (RCTs) to objectively assess what worked in changing individual behaviours for the better. This scientific approach to evaluation identified interventions that could save governments money through testing and scaling what worked in policymaking.

The book *Nudge* may have helped to popularise behavioural insights within Cameron's government; it was included in an official recommended reading list for Conservative MPs (Whitehead, Jones et al. 2012). In England, in 2010, the Behavioural Insights Team (BIT) was launched initially as a two-year experiment reporting directly to the Cabinet Office (Halpern, Bates et al. 2004, Thaler 2015). The BIT develop and test behaviourally informed interventions. The BIT are advocates for evaluating behaviourally informed interventions through experimental methods such as the RCT, and where an RCT is not possible, through other quasi-experimental protocols (Heal, Groot et al, 2017). Since 2010 the BPP project has spread across the globe shaping the policy and practices of a diverse range of governments and expanding the intellectual pool from which behavioural insights and techniques are gained (Whitehead, Jones et al. 2018). Paralleling the growing popularity of BPP in diverse policy circles across the globe is a multifarious body of critical literature, which I explore in chapter two of this thesis.

Within the web of academic critique of BPP, attention is given here to the contributions of political geographies. Political geography studies of BPP have tended to focus on the international and national governance expressions of BPP

(Reid and Ellsworth-Krebs 2018, Whitehead, Jones et al. 2018). Feitsma (2019) expanded the scope of this gaze through his research of BPP in Dutch municipalities – the equivalent of local authorities in England. What social housing offers in terms of a new institutional space through which to investigate the political geographies of BPP is described in the following section. Second, political geographers have gradually shifted their gaze from critiquing BPP to considering how the BPP ‘project’ could be reformulated through interdisciplinary work from diverse fields, including geography (Feitsma and Whitehead 2019). Political geography studies of BPP take a critical and explorative stance in investigating BPP. I take this forward through a critique of different expressions of BPP in social housing while maintaining a sensitivity to forms of BPP that contribute to social housing tenants' material and psychological well-being.

What is meant by well-being requires definition. Well-being, as understood by Thaler and Sunstein (2009) is how an individual would choose to behave in their best interests if their thinking was not clouded by biases and errors. This position has been critiqued for being technocratic and paternal, as expert knowledge is required to correct our flawed cognition and policy-makers are legitimated to create policies to guide us to make better choices (Sugden 2009). I use a definition of well-being inspired by ‘boosts’. Boosts are the conscious use of psychological insights in educative interventions so that we can reflect on and change behaviours (Hertwig and Grüne-Yanoff 2017). This approach has an optimistic view of cognition as boosts extend our psychological and behavioural capacities. Furthermore, boosts can be used collectively in participatory settings and can be informed by psychological models that account for environmental effects (Fabian and Pykett,

2022). This view of well-being sits well for a study of the varied forms of BPP in social housing. This is because the sector tends to home an increasingly vulnerable population; a capabilities model of cognition tempers an institutional tendency to emphasise this vulnerability. Furthermore, the sector has a long history of deliberative action (see chapter four), so there is scope for a collective, process-orientated mode of well-being to be effective. Finally, assemblage thinking emphasises the entanglement of human and non-human agencies, and a boost-inspired model of well-being permits insights from environmental psychologies to inform conceptions of well-being.

Introducing the variegated formations of BPP and their relationship to political geography

BPP is not a fixed project. Its underpinning knowledge framework has developed, producing new knowledge, and branching out into sub-disciplines such as development economics studies of poverty. These branches see subtly different emphasis placed on how behavioural knowledge is produced and how interventions are designed. Development economics recent psychological research concerned with poverty tends to emphasise the importance of context in producing the complex problem of poverty. Interventions are disposed towards longer-term field-based activity to understand how environments of poverty can be reconfigured (Banerjee and Duflo 2012, Mullainathan and Shafir 2013). This differs from the more libertarian paternalist view of context as a static environment that can be manipulated to produce better financial decisions in individuals (see Cojanu and Stroe 2019, Penders, Guldemond et al. 2019).

Recent debates in behavioural science focus on whether behavioural interventions have overfocused on the individual level (i-frame) at the expense of the systemic level (s-frame). Chater and Loewenstein (2022) claim that there is a tendency within behavioural science-informed policymaking to focus on the individual level. They claim that this focus has modest effects and may align with some private market organisations' desire to focus on individuals as an alternative to systemic action such as legislation and taxation. This claim is disputed by Hallsworth (2022), the Managing Director at BIT, Americas. Hallsworth claims the i-frame and s-frame are oversimplifications and behavioural science has long been concerned with the complexity of 'cross-scale behaviours'. My position is that an interest in structural factors is evidenced in the development economics literature, which seems to lend some support to Hallsworth's claim. However, a simplified focus on individual human behaviour and decision-making did dominate BPP expressions in the UK and the focus was more on individual behavioural change. This is evidenced throughout chapters five and six of this thesis.

This concern with contextual interventions to alleviate the harms caused by poverty is of interest to political geographers. This thesis explores the possible utility of such insights into poverty, referred to as the psychology of poverty (PoP) in this thesis, as a framework that could underpin interventions that alleviate the distresses of poverty for some social housing tenants.

The global spread of BPP attracted the positive attention of other disciplines, such as political science. Participatory democratic theorists (John, Smith et al. 2009, Stoker, Hay et al. 2016) explored how behavioural insights could be used to improve

democratic processes and how participation processes can ameliorate critical concerns regarding governments and other experts using behavioural insights to manipulate our poor cognition. The field is referred to as both Think! And Nudge plus. Critical political literature is concerned with the role of BPP expertise and their networks and arguments that BPP is a technocratic project that is not reconcilable with democratic aims (Straßheim 2020b). There is also a concern with the repurposing of participation processes by powerful actors to condition citizen subjectivity, so they align with the agendas of distant experts (Hammond 2021). These debates are relevant to political geographers through a shared interest in the legitimacy of behavioural interventions, the role of experts and expertise networks and collective approaches to intervention design and evaluation. The social housing sector has a long history of tenant participation which speaks to these collective approaches (Ravetz 2001), so these tensions are of significant interest in this thesis. This thesis will explore how tenants are involved or not in behavioural intervention design and evaluation. Furthermore, it will examine the role of experts, knowledge and networks in BPP expressions in social housing to explore the tensions in claims that BPP can enhance democratic processes or is inherently technocratic, elitist and controlling.

There is also a small field of research concerned with how BPP is being reformed through entanglements with digital technology and advanced data analytics. BPP advocates such as Sunstein (2019) argue that algorithms can help to correct our cognitive biases. The Cabinet Office (2017) makes clear its interest in alignments of behavioural insights and technology is of utility in transforming public services. The social housing sector is showing a similar interest in the transformative powers of

technologies (see HACT 2020). A broad body of literature is concerned with the effects of 'the digital' on citizen/state relationships, space and marketisation. The literature concerning the intersection of BPP, digital technology and advanced data analytics is small. Yeung (2017) has written about the 'hypernudge' and how the combination of behavioural insights and technology produces more powerful interventions that are hidden from view. How BPP is being reformed by this agenda is of concern to political geographers due to its implications for how space is understood, how services operate across distance and what this means for less powerful citizen populations and the emergence of new expertise and discourses of behavioural intervention justification. This thesis contributes to further this research agenda by analysing behavioural technologies and associated data analysis techniques and BPP in social housing practice.

More recent BPP literature suggest an increasing interest in behaviours (re)produced by administrative institutional spaces (Ewert 2020, Ewert, Loer et al. 2021). Focusing on institutional space draws attention to how BPP is subject to reformulation when it is shaped by processes of governmental and non-governmental actors, including the private sector and their use of behavioural insights (Beggs 2016, Caldwell 2018). Housing associations' organisation processes are subject to influences from government, market and third-sector rationales (Mullins, Czischke et al. 2012, Mullins, Milligan et al. 2018). Housing associations may have separate governance and regulations to local authority-managed homes, yet there are complex relationships in areas such as allocations, land and planning, complex case tenancy support and neighbourhood services more broadly. Some housing associations seek to differentiate themselves from local authority practices, and associations with

active new build programmes seek loans from the private market, so they are further entangled with private sector influences. This tendency to be more influenced by the private sector than local authorities and to seek a different identity from local authorities may contribute to different expressions of BPP emerging in the institutional space of housing associations. It is the complex entanglements of these hybrid influences, the tendency of some housing associations to seek to differentiate themselves from local authorities, and the increasing engagements with the private sector that make housing associations an interesting institutional space for political geographers. Such complex institutional spaces allow for an examination of the contextual processes that shape formations of BPP, and so explore key debates in the academic literature summarised earlier in this chapter

As highlighted in the summary of the i-frame and s-frame debate, dominant BPP expressions such as those of the BIT, have gradually shifted from an association with a singular interest in the behaviour of individuals to a claimed ability to ameliorate structural and complex, or wicked policy problems (Whitehead, Jones et al. 2018). The BIT has recently joined forces with Nesta, the UK's social innovation charity. This collaboration sees the BIT version of BPP targeted at long-standing wicked policy problems such as halving obesity and achieving net zero carbon emissions (Nesta 2021). This may increase the appeal of different expressions of BPP in social housing as it faces wicked problems produced, in part, through housing an increasingly marginalised and financially pressured population of tenants and housing policy that has centred home ownership and increased precarity for social housing tenants.

The BIT has led in endorsing the evaluation of a behavioural intervention by RCT (Haynes, Service et al. 2012). While RCTs are associated with medical trials, they are a favoured technique of behavioural economists and developmental economists to evaluate their field experiments (Banerjee and Duflo 2012, Mullainathan and Shafir 2013). The technique features prominently in the book *Nudge* (Thaler and Sunstein 2009). RCTs are framed as a neutral and value-free means of producing knowledge. Yet, their use is tempered by a need for a high degree of control, a resistance to repeating trials, a preference for short-term findings, competing pressures on political decision-making and challenges in extending the findings to locations outside of the trial (John 2017). The challenges in undertaking an RCT evaluation mean that only some interventions will be evaluated by one, yet they are located as the preferred evaluative means of behavioural experts. Social housing provides an interesting space to explore evaluation by RCT as it is subject to competing hybridised pressures described above. This thesis will examine the role of RCTs in behavioural interventions in social housing work and explore the value of alternative approaches that may better fit the context of housing associations.

Related to this idea of trialling and testing, there is an emerging interest in the role of design thinking within BPP (Einfield and Blomkamp 2021). Design thinking is partly influenced by the legacy of social marketing in policymaking (Pykett, Jones et al. 2014); support for the co-design of policy at national and local levels (Halpern, Bates et al. 2004) and the growing influence of Big Tech influenced ideas of innovation, experimentation and co-design in government (The Cabinet Office 2017, McGann, Wells et al. 2021). The influence of design thinking is seen in simplified guides to applying behavioural insights (Owain, Michael et al. 2015). It is present in

development economics research that seeks to iteratively design interventions from within the context of the problem (Banerjee and Duflo 2012). Democratic theorists make a case for participatory design through innovation labs and citizen science engagements (Richardson and John 2021). Design thinking is of interest to political geography as it concerns the intervention design process. Furthermore, a focus on the intervention design process draws attention to how behavioural interventions are created, by whom, and how they are evaluated and considered effective. How interventions are designed contributes to the variety of expressions of BPP. Focussing on these processes allows for recommendations to be made about how behavioural interventions can be designed in a way that works for social housing tenants and landlords.

Adding further complexity is the entanglement of BPP with wider political agendas, such as the austerity politics of the Coalition government (Corbett and Walker 2012). This expression of BPP produced critical attention that emphasised the marketising tendencies of this mode of BPP (Pykett 2013, McMahon 2015) and justifications for state rollback that produced harm to citizens (Bogue 2019). Conversely, claims are also made of the utility of BPP for social democratic modes of politics (Curchin 2017) and for kinder institutions that unlock the creative potential of citizens (Room 2016). This political flexibility is a source of much critical debate (see Leggett 2014). It is of interest to political geography, as it suggests that political frameworks can channel the potential of different expressions of BPP towards different goals. This opens a space for both critical and imaginative work on the potentials of BPP, which is undertaken in this thesis through a critique of different BPP formations and an interest in expressions that may work to benefit social housing tenants.

This thesis draws together threads from within the varied expressions of BPP and explores how they become entangled with already present threads within the context of English social housing. The following section outlines why the context of social housing in England is of interest, with this case fully developed in chapter four of this thesis.

Introducing social housing in England as a research context

Devolution in the UK occurred in 1999 and has since been associated with a widening divergence of policy (and consequent outcomes across the housing sectors of Scotland and England) (Gibb 2021) and also Wales, with a noted divergence in affordable and social housing supply. Social housing provides 4.4 million homes across England (Regulator of Social Housing 2021). An estimated 1.6 million households are on waiting lists for social housing (National Housing Federation 2020). Social housing has a complex political history rooted in philanthropic poverty relief and the workers' cooperatives of the Victorian era. Local authority provision dominated due to the devastation of two world wars, seeing the public housing tenure peak in the late 1970s. A turn towards state rollback of social housing provision and the ascendancy of homeownership as the preferred tenure from the 1980s onwards reduced the sector (Malpass and Victory 2010). Millions of homes were sold under right-to-buy, and a move away from local authorities as the dominant builders and managers of social housing occurred through a turn to independent housing associations (Murie 2016). Changing attitudes to welfare and the associated intensification of stigmatisation that painted claimants as feckless and lazy negatively impacted the sector's reputation, social tenure, and tenants (Shildrick

2018). The sector then, while much diminished, still impacts the lives of millions of people in England, making what happens in the space of social housing of importance for research.

The institutional arrangements of social housing are complicated. The dominant providers of social housing in England are housing associations and local authorities (Shelter 2021). Housing associations, the primary institutional context of this thesis, are diverse in their arrangements. They can be highly localised with a small number of properties, through to national multi-regional providers with portfolios of 100,000+ homes. They can be organised as small co-operatives with specific political purposes, such as providing LGBT housing (Pride of Place 2022), through to large organisations with mixed social and private housing portfolios. Housing association hybridity sees threads of governance, the markets and social purpose entangle differently in different organisation contexts (Mullins, Czischke et al. 2012). This organisational space is shaped, in turn, by material contexts such as geographical location and a diverse range of property types. The work of housing associations is shaped by cultural understandings of who social housing is for and tides of change outside of the sector in the private housing market through high rents and property prices. This diverse institutional context is complicated to manage, and the various pressures it puts on practitioners may draw in new approaches such as BPP, partly due to its promise of producing well-being, meeting social purpose aims, and cost efficiencies, so meeting bottom-line financial viability pressures.

Social housing has a long history of interest in the behaviours of tenants. The early days of Victorian proto-housing management assessed the poor into categories of

deserving and underserving of social homes. The Conservative government of the 1980s wanted to activate more choosing behaviours. New Labour continued the focus on choice activation and added an interest in anti-social behaviour, citizen participation and community well-being (Card 2006). The Coalition government introduced policy changes to social housing and welfare that saw the housing association sector become concerned with the financial risk posed by tenants (Greaves 2019). In day-to-day practice, the tenancy agreement sets out behavioural expectations related to the home. In essence, an interest in behaviours is shaped by the contractual nature of a tenancy agreement and by turns in governance that introduce additional behavioural priorities into the sector. This long-running interest in the behaviours of tenants by social landlords should make BPP an attractive proposition to social landlords in England.

Research aims and objectives

This thesis concerns the variety of ways BPP has emerged and continues to emerge in housing associations in England. It explores how the contexts of housing associations and the wider networks they are embedded in have produced different formations of BPP. These formations are analysed to contribute to understanding the unfolding heterogeneous project of BPP. It analyses how different expressions of BPP, such as the digital and behavioural technology agenda, are producing new trajectories of change that are taking BPP in new directions and reformulating the critical debates about BPP. It is concerned with mapping new potential directions for BPP that are currently hidden. By making new directions visible, this thesis may produce a version of BPP that works better for tenants by alleviating contextual and psychological distress rather than seeking to activate individual behavioural change.

The research questions that have guided the analysis are: (1) how BPP formations are shaped by specific national and organisational cultures; (2) how BPP impacts the tenant/landlord relationship and tenant well-being; (3) what values and norms underpin the evaluation of BPP; (4) what the potential is for more ethical forms of behavioural intervention in social housing.

The first question draws attention to key processes that shape the emergence of BPP in social housing and how fledging new trajectories may be enabled or inhibited in their emergence by already present processes produced by national policy cultures, such as the turn to precarious welfare policy, and popular discourse about social housing and its tenants, and in organisation cultures, such as managerial trends. The role of emotions such as desire and humility are explored as submerged processes that shape BPP formations. A second focus is on how BPP impacts the tenant/landlord relationship and tenant well-being. This draws analytic attention to critical debates regarding the role of experts and practitioners and how they relate to citizens. It is attentive to processes that are used to bring experts, practitioners and citizens together in the work of behavioural interventions. It is conscious of the role of emotions and geographical distance in relationship production. The relationship between tenants and landlords is a long-standing concern in the social housing sector, so this examination of relationships and BPP will produce recommendations for landlord practices and contribute to the geographical BPP literature.

A third question concerns values and norms that underpin the evaluation of BPP to find 'what works' and how these may be supplanted with alternative techniques and

forms of evidence. As outlined earlier, BPP advocates tend to value quantitative and scientific approaches to policy evaluation, making a case that evaluation by RCT is the preferred way of finding out what works. The suitability of scientific values and the technique of the RCT will be examined, and alternative approaches explored. The idea of neutrally finding 'what works' will be interrogated by asking for who, when and how. The fourth question is concerned with exploring if there is an expression of BPP that can produce ethical behavioural interventions. This position contributes new insights into the 'trench warfare' (Leggett 2014) that a theoretically distanced political analysis of BPP produces. I explore the idea of an ethical intervention through a critical analysis of different BPP cases and by examining the value of an insights framework that emerges from tenants' experiences of home and landlord services.

Conceptually, the thesis draws on assemblage theory which develops a sensitivity to how processes produce temporary BPP formations that are fragile and subject to varied expressions through entanglements with context (McFarlane 2011b). Assemblage theory conceptualises things as always being in processes of formation and dissolution (Deleuze and Guattari 1988), and this allows for a critique of current and past forms of BPP and a gaze concerned with its potentialities both visible, in processes of emergence and invisible; lying submerged until revealed through a geographical imaginary. Assemblage is a framework that engages with messiness and challenges ideas of a clean separation of this thesis's theoretical, methodological and empirical contributions. This troublesome location produces original contributions to geographical BPP research and makes a cautious case for

advancing BPP research through an engagement with the instability of BPP formations.

In terms of methods and strategy, I undertook qualitative ethnographic fieldwork from September 2019 to April 2021. The methods included observing the practices of behavioural consultants and undertaking semi-structured interviews with social housing practitioners, private sector technologists, consultants and representatives from tertiary social housing organisations and funding bodies. With tenants, I undertook a Delphi survey that informed scenario-based interviews. Finally, I transitioned gradually from an observer and interviewer to undertaking auto-ethnographic work as a trainer and consultant in the PoP. This approach to undertaking research worked well with assemblage theory, as it allowed me to be open to the unexpected (Vannini 2015) and adopt an open and explorative approach that allowed me to trace the processes that produced and made fragile expressions of BPP in social housing.

Thesis structure

Chapter two summarises the constellation of BPP literature that underpins this thesis. It opens by charting the rise of BPP as an approach to policymaking and details the influential BE epistemology, policymaking tools and techniques and scientific approach to evaluating ‘what works’. After mapping this familiar BPP landscape, alternative expressions and trajectories of BPP are described. These trajectories include insights from the PoP, an area of literature heavily informed by development economics; the case for a democratic expression of BPP; the tools of policy labs; BPP and advanced data analytic techniques and behavioural

technologies and private sector engagements with BPP. These alternative trajectories feed into the analysis of the findings in chapters five, six and seven. The influence of BPP in social housing in England is summarised through a review of the grey literature and the academic perspectives on the influence of BPP in social housing policy. The limited BPP and social housing literature is then reviewed. This helps to locate this thesis as making an original contribution to political geography studies of BPP and reveals that BPP is not as embedded in social housing work as it is in other policy areas such as local and national government.

The chapter closes by reviewing the critical literature of neoliberalism, a framework concerned with analysing BPP from a political geography perspective that is concerned with both theoretical contributions and the practical possibilities of BPP. Insights from governmentality theory are summarised. Reviewing the contributions and limitations of these frameworks justifies my selection of assemblage theory as the framework to guide this study. Assemblage theory and literature of interest to political geographers are summarised, and its contributions to BPP reviewed. The chapter identifies four themes that guide the analysis of this thesis. The themes are summarised in chapter three and used to frame discussion in chapter eight. The chapter thus locates this thesis in the wider literature and justifies the theoretical foundation that underpins the analysis.

Chapter three describes the methodology that informed this thesis and outlines the research design. The description is chronological, opening with the challenges of (re)entering the field of social housing as a researcher before describing the methods and approach to analysis. I understand research as a messy, immersive

process rather than a neat and separate entity with clear, linear stages, lines of demarcation and tidy beginning and endpoints. This allows for an outlining of how my own experiences with methods shaped recommendations for social housing practice. I also introduce the idea of approaching the empirical work as a wayfarer, as this captures the spirit of careful planning and the openness to the unexpected that I found characterises assemblage-informed research.

Chapter four orientates the reader in understanding the context of social housing. It describes the production of the social housing context of today through the threads of policy changes post World War II. Adding detail is a focus on key trends, such as managerialism and tenant participation, that influence the sector's practices. This helps to identify key processes that have shaped the sector and, in turn, may influence BPP formations in social housing. Behavioural interests in the sector are described. First through a description of anti-social behaviour policy and then by following the journey of a housing allocation process. This reveals spaces of behavioural interest to social housing practitioners. My voice as a former practitioner is present in footnotes that weave in personal experiences, adding richness to the contextualising description.

Chapter five describes the variegated behavioural plateaus that have emerged in social housing work. While these BPP expressions continue to unfold, they are anchored in the recent past, permitting a solid description and analysis of five case studies of BPP in social housing. The social purpose/bottom-line tension is revealed to be an underpinning theme that informs a landlord's well-being concern for 'tenancy sustainment'. An analysis of the five cases reveals that governmentality

theory arguments that BPP extends market rationales are over-simplistic. The technocratic claims made of the role of experts are challenged by revealing that middle-management practitioners play an influential role in how BPP takes form in social housing. The RCT is closely examined, with an argument made that it is a poor fit for social housing. A case is made for mixed method evaluations, and a tendency for practitioners to prefer 'to hand' measures are returned to in chapter seven. Analysis of one case reveals positive outcomes for tenants through a version of BPP underpinned by a PoP epistemology and guided by co-production design principles. This case reveals that there are expressions of BPP that seek to inhibit the excesses of marketisation, not to extend it. This chapter challenges totalising claims made of BPP, such as its technocratic and marketising tendencies, and reveals the possibility of ethical behavioural interventions, an idea developed in chapter seven.

Chapter six contributes to the limited literature concerning the entanglement of technology and BPP. It analyses the emerging trajectory of an engagement of BPP with behavioural technologies and data analytic techniques imported from the private sector. The chapter is informed by Beer's (2018) call to consider the promises made of technologies before analysing their effects in practice. This produced an understanding of how practitioners perceive the promises of such technologies and techniques, the reformulation of these perceptions by private sector technologists to amplify these perceptions and the crafting of utopic promises of what behavioural technologies and analytic techniques can offer. BE ideas of cognition are repurposed to justify using behavioural technologies and data as cognition correctives but only for tenants and front-line staff. Behavioural technologies and analytics produce an

expression of functional stupidity (Alvesson and Spicer 2012), made hard to challenge through severing organising processes from complex social realities.

What works is identified by analysing patterns in the data, excluding post-intervention evaluation by RCT. A concern with real-time analysis and a focus on producing future successes compounds a tendency to maintain distance and avoid engaging in messy real-life contexts. Relationships tend towards the paternalistic and social value is understood to be through market inclusion, not the alleviation of the hardships produced by prior waves of marketisation and precarity-inducing welfare and housing policies. The positive potential of some technologies in producing better relationships and providing radical accountability is explored. Overall, this chapter argues that this BPP emergence amplifies critical concerns about the marketising and technocratic tendencies of libertarian paternalist inspired expressions of BPP and that these tendencies inhibit the emergence of a more ethical approach to behavioural intervention design in social housing.

Chapter seven develops the case for an ethical expression of BPP in social housing work. This is empirically grounded in tenant views of tenancy sustainment as involving the provision of a home in good material condition, an emphasis on psychological harm caused by housing precarity and the corrosive effects of stigmatisation on tenants and perceptions of the social housing tenure. This contrasts with social landlord ideas of tenancy sustainment produced from a within organisation location. From this grounded starting point, I developed a PoP and home geographies insight framework for social housing. The utility of this framework is explored by applying it to the problem of social housing empty homes and

allocation processes. I argue that the framework opens lines of sight that permit new thinking about the role of social housing in producing stability through reimagining empty homes and allocation processes as home creation processes. I make a case for reformulating practicable 'to hand' social value measures to steer the sector to think relationally and emotionally about social housing work. Inhibitory processes from within and outside the social housing institutional space are described to identify key inhibitors to this expression of BPP emerging in social housing practice.

Chapter eight discusses and summarises the conclusions made in this thesis. It outlines the contributions made to the four themes that have guided this research (1) the knowledge, expertise and networks influencing BPP in social housing; (2) the design and evaluation of behavioural interventions; (3) approaches to the participation of tenants; (4) emancipatory expressions of BPP. The limitations of the research are outlined, and recommendations are made for future research agendas on the geographies of home, behavioural technologies, and further political geography research into emancipatory applications of BPP. More practical recommendations are made for the social housing sector to experiment with relational epistemologies, co-design processes, and reflective and trauma-informed practices in social housing and the allocations of empty homes.

In summary

This thesis examines the BPP project using an assemblage theory framework that is sensitive to BPP's different expressions produced through processes of entanglement within variegated contexts. It is research grounded in the everyday practices of BPP in social housing. From this location, theoretical arguments about

what BPP is and the real implications of its different expressions are developed. This exploration of the variability of BPP theory and practices that are influenced by and, in turn, influencing contextual processes helps this research contribute to a political geography study of the BPP project.

By using an assemblage framework, contributions are made to exploring the utility of this framework in political geography research. It is a framework that draws attention to contextual complexity and is productive in tracking patterns of emergence that require critical reflection and imagination that explore the limits and possibilities of BPP. The limits of assemblage thinking in producing geographical and political analysis are examined through its use in this thesis. The following chapter will review the BPP literature and the case for the assemblage framework that guides this research.

CHAPTER TWO. BEHAVIOURAL PUBLIC POLICY LITERATURE AND THEORETICAL FRAMEWORK

Introduction

BPP is understood in this thesis to include the use of insights from “behavioural economics, behavioural sciences, psychology or neurosciences” (Straßheim 2020a, p. 116). These insights claim to be based on how humans *really* behave and are used in a diverse range of policymaking. Pykett, Jones et al. (2016) locate the rise of BPP within a constellation of shifting “rationales, techniques and methods of public policymaking and governance” (p. 1). Key rationales include an emphasis on personal responsibility, co-design with representative communities and restructuring public services to meet the expectations of citizen-consumers. This thesis advances an exploration of how these constellations of competing and complimentary rationales are shaping how expressions of BPP emerge in complicated governance territories such as the English social housing sector (the sector is described in chapter four). This chapter reviews the BPP literature to understand why it is a valuable topic of study, to identify key debates and themes to guide findings’ analysis and provide the foundation for my argument that there is a version of BPP that can work for tenants and social landlords.

The first section of this chapter describes why BPP is important to study and summarises what is distinct about the version of BPP that has so influenced national policymaking in the UK. Section two takes a wider-angled view and summarises the literature concerning alternative versions of BPP. Section three reviews the BPP in social housing academic and grey literature. Section four summarises contributions

from key theoretical positions regarding BPP and outlines my reasoning for selecting assemblage theory to guide this thesis.

Section one. The rise of BPP, what makes BPP different and its influence in policymaking

BPP is more than a “fashionable short-term foray” (Straßheim and Beck 2019, p. 1).

It is an approach to policymaking embedded in diverse networks across the world.

Variations of BPP were found in 135 independent states in 2013 by political geography researchers Whitehead, Jones et al. (2018). BPP then has global impact and has informed policies affecting the lives of millions of people across the world.

The British government, alongside America and Singapore, are noted as key forerunners of BPP adoption. This section focuses on why a particular expression of BPP appealed to the British government.

The 2008 financial crisis catalysed the emergence of BPP. The crisis had two key effects. The first is that it undermined confidence in the classical economic models underpinning government policy (Pykett, Jones et al. 2016). Classical economics assumes that humans are rational and will make good decisions if given the right information and incentives. The classical model informs policies that seek to align our behaviours to rational standards, not with how we think and behave. The second is that more effective, cost-saving policies can be created by using behavioural insights to create BPPs (Halpern 2015).

BPP has many variants and theoretical influences that shape different formations, though it is fair to claim that Thaler and Sunstein’s book *Nudge. Improving decisions*

about health, wealth and happiness (2009) popularised a 'libertarian paternalist' expression of BPP that seeks to influence our subconscious through making changes to localised environments called 'choice architectures'. These interventions were justified through a claim that humans are prone to thinking errors that stop us making good choices that enhance our well-being. Furthermore, the popularity of the book may have contributed to BPP often being perceived as 'nudges' in popular consciousness. As outlined in chapter one, *Nudge* may have influenced Cameron's government by being on the recommended reading list for civil servants (Halpern 2015, Thaler 2015). *Nudge* may have reinvigorated a latent interest in behaviour change techniques. This interest is evidenced through pre-nudge documents such as a think-piece from Blair's strategy development unit, (Halpern, Bates et al. 2004), that summarised behavioural science approaches to policymaking that included BE and other behavioural perspectives. Between 2004 and 2010, the behaviour change agenda developed as a "relatively uncoordinated set of governmental experiments and policy initiatives that were unevenly distributed between different government departments" (Jones, Pykett et al. 2013, p. 33). While BPP remains a diverse set of projects and activities, it was given impetus when David Cameron committed to bringing an expression of BPP into British policymaking by establishing the BIT at the Cabinet Office.

Of likely appeal to David Cameron was a political philosophy called libertarian paternalism. Libertarian paternalism is liberal in a declared intention to preserve a citizen's freedom of choice to opt-out of behavioural intervention. It is paternal in that behavioural interventions seek to improve a population's well-being in ways individuals would choose for themselves if not stymied by flaws in their thinking

(Thaler and Sunstein 2009, Sunstein 2014, Thaler 2015). This balance between libertarianism and paternalism is framed as a neutral, ethical framework to guide the application of behavioural insights in policymaking. It is described by Thaler and Sunstein (2009) as a third way of policymaking. Furthermore, David Halpern's proposal to set up the Behavioural Insights Team (BIT), with a two-year sunset clause if the team could not recoup its costs, likely added to the appeal of formalising the use of behavioural insights in government policy-making. It is this libertarian paternalist mode of BPP that seemed particularly influential in the UK, though as shall be seen in the findings chapters, it may be considered to have frayed edges through reinterpretations in different contexts and through the existence of different modes of BPP and applications of behavioural insights that are not influenced by libertarian paternalist ideology.

The BIT now has offices in global locations such as Singapore, Australia and New York, with a portfolio of over 750 projects. The BIT's success inspired behavioural units or networks in countries as diverse as the Netherlands, Indonesia, and Peru. Bodies of global influence such as the European Commission, the OECD, the World Bank and the Abdul Latif Poverty Action Lab adopted BPP and contributed to its global popularity (OECD 2010, World Bank Group 2015, OECD 2017, OECD 2019, Baggio, Ciriolo et al. 2021, J-PAL 2021).

The simplicity of examples projects in the book *Nudge* such as rearranging food choices in cafeterias and the 'fly in the urinal' at Schiphol airport (Thaler and Sunstein 2009), influenced the first wave of BIT interventions, such as changing the wording of tax letters (Halpern 2015). The BIT has been acquired by UK innovation

agency Nesta, with the intention that the BIT “will help Nesta tackle some of the UK’s most pressing social challenges... a 10-year mission to halve obesity rates... slash household carbon emissions by 28% to reach net zero” (Nesta 2021). This expresses a turn in BPP to engagements with wicked policy problems such as gender disparity (Baggio, Ciriolo et al. 2021), climate change, taxation, development, pensions, employment, anti-corruption policy (Straßheim and Beck 2019) and the pandemic (Bowles and Carlin 2021). Chapter seven of this thesis will explore if a version of BPP can enable English social landlords to work on the complex problems the sector faces. Now that the ‘roots and rise’ of BPP literature is mapped, the next sub-section outlines the epistemic knowledge underpinning BPP.

The epistemic knowledge underpinning BPP

There is a long history between policymaking and science. John (2018) notes, “the establishment and persistence of the Royal Societies [and the Haldane Report of 1911] sought to enshrine the principle of scientific research in the organisation of government” (p. 137). Frischmann (2022) compares nudging to Taylorism, a scientific approach to workplace management that influenced government. This sub-section summarises what makes the epistemic knowledge underpinning BPP different. While the epistemology and practices underpinning BPP contain new elements, it sits within a history of a complicated relationship between science, policymaking and workplace practices.

The book *Nudge* (Thaler and Sunstein 2009) is underpinned by BE theory that uses insights into human cognition to explain economic decision-making. At its core is the idea that we are constrained from rational decision-making by our ‘bounded

rationality', meaning that "rational behaviour in the real world is as much determined by the "inner environment" of people's minds, both their memory contents and their processes, as by the "outer environment" of the world on which they act, and which acts on them." (Simon 2000, p. 25). Bounded rationality then requires theories of human decision-making and environments.

Some expressions of BPP, and certainly libertarian paternalist expressions are heavily influenced by Kahneman and Tversky's two-system model of cognition (Tversky and Kahneman 1974, Kahneman 2012). The two-system model theorises that thinking operates on two levels: the fast and intuitive, prone to errors, and the slow and calculative, tiring to engage. Humans tend to take thinking shortcuts, referred to as heuristics, and these produce biases in our judgement. This cognitive model produces a figure of a lazy human prone to thinking errors. The two-system model argues that thinking errors are predictable, which permits intervention design to correct the errors and align us towards more rational decisions.

Looking at how the environment tends to be conceptualised in more libertarian paternalist inspired expressions of BPP; at one level, "the environments in which we live often provide a kind of double-bounding on our behavioural capacities" (Whitehead, Jones et al. 2018, p. 158), so environments inhibit our decision-making. Conversely, environments are the location of interventions to influence our decision-making. Whitehead, Jones et al. (2018) note the influence of the cognitively informed User Centred Design thinking of Donald Norman in BPP. Environments then are understood to be designable in ways that reduce cognitive burdens.

As noted in the introduction, other disciplines, such as psychology and neuroscience, underpin different behavioural insights and tools of behaviour change, which add diversity to the expressions of BPP. These bodies of knowledge place different emphases on what matters in terms of our behaviours. For example, the social psychologist Gigerenzer (2015) interprets bounded rationality as meaning that human cognition is mostly well adapted to our environments. Seth (2015), a neuroscientist, conceptualises cognition as probabilistic and shaped through an interplay of internal and external information sources. The psychologist Barrett (2012) accentuates the role of emotions and culture in shaping our thinking and behaviours. Section four describes contributions from qualitative orientations. The point is that BPP's epistemic influences are broader than BE, and this variation underpins a diversity of behavioural insights, behavioural expertise networks and intervention designs. The following sub-section examines the 'how' of behavioural intervention design and evaluation.

The tools and techniques of behavioural intervention design and evaluation

Nudges are the technique most commonly associated with BPP in the public mind. Thaler and Sunstein define nudges as the use behavioural insights to make changes to decision-making environments called choice architectures, with the intention of influencing us to make well-being-enhancing choices. Nudges should also be easy to opt-out of and subject to accountability through public-level mechanisms (Thaler and Sunstein 2009). The use of nudges is evidenced in social housing. Johnson and O'Halloran (2017) describe adding the nudge "98% of your neighbours pay their rent on time" to rent letters to leverage insights into social belonging to encourage timely rent payments. The term 'nudge' is also applied outside of the definition developed

by Thaler and Sunstein. Nudging as a technique is also associated with a conscious use of behavioural insights to inform conscious decision-making in Nudge-plus (John, Smith et al. 2009). There is evidence of this conscious use of nudges in local, collective decision-making in the Netherlands to resolve bicycle parking problems (Feitsma, 2018). There are debates on what a nudge is, with Selinger and Whyte (2011) describing fuzzy nudges (Oliver, 2018 also discusses fuzzy nudges), where it is not clear if an intervention is a nudge or not and mistaken nudges, citing psychologically informed prohibitions such as the design of cigarette packaging as an example of a mistaken nudge.

Adding further complexity to how behavioural knowledge is applied is the influence of different policy fields and disciplines. Psychologically Informed Environments (PIE) seek to inform both service and material environment design to enhance well-being (Schneider, Hobson et al. 2022). Sitting within PIE is the field of Trauma Informed Design (TID) which narrows its scope to applying knowledge and insights about trauma and its effects to design services and material environments, such as homelessness hostels (Owen and Crane, 2022). Behavioural knowledge then underpins a diverse range of insights that are open to interpretation and application in heterogeneous ways in different fields and disciplines. Section two will expand on different interpretations and uses of behavioural insights in policy and private sector fields.

Nudges are critiqued for manipulating our unconscious minds (White 2013); of unevenly influencing citizens who vary in susceptibility to being nudged (Brown 2012), drawing in a concern that nudges vary in what they seek to influence and how

well they do this (McDaid and Merkur 2014). Selinger and Whyte (2011) summarise ethical concerns about nudges highlighting that increased acceptability of nudging desensitises people to a creep towards more controlling practices. These critiques are challenged through interpretations of nudges beyond their original meaning and the use of behavioural insights to shape interventions and policies that are not 'nudges' and so need to be subject to their own critical appraisals. As the range of behaviourally informed tools expand and are increasingly applied to complex policy problems, the ethical and definitional challenges surrounding behavioural interventions are likely to grow.

In terms of evaluation, the Randomised Controlled Trial (RCT) is held up by key advocates such as the BIT and libertarian paternalist architects Thaler and Sunstein as the 'gold standard' of evaluating behavioural interventions to find 'what works' (What Works Network 2014). RCTs assess policy impact through an experimental protocol that randomly allocates an intervention across a policy population or units within that population, such as neighbourhoods (White, Shagun et al. 2014). RCTs are celebrated for identifying the causes of intervention effects, testing the effect of new and existing interventions and variations, learning what is and is not working and incrementally improving policies through iterative changes (Haynes, Service et al. 2012). RCTs are critiqued for being presented in ways that overstate their precision, a limited generalisability outside of the RCT; producing piecemeal rather than cumulative knowledge and an overfocus on 'what works' at the expense of 'why things work' (Deaton and Cartwright 2018). Furthermore, Straßheim (2020b) identifies a feedback loop; by using scientific methods to find what works, the legitimacy of non-scientific challenges are eroded and further emphasis placed on

the thinking failures of citizens. The value of RCTs in policymaking is contested, as is the value of policy-based RCTs in contributing to epistemic knowledge.

Behavioural intervention design and scientific evaluation phases are conjoined through a 'radical incrementalism' that seeks to pilot, test and scale up successful BPPs (Halpern 2015). This has produced a proliferation of toolkits (see White, Shagun et al. 2014, Pykett and Johnson 2015, Lades and Delaney 2019).

MINDSPACE Influencing behaviour through public policy (Dolan, Hallsworth et al. 2010) is an early toolkit that emphasises the need "to understand the complex range of factors that affect behaviour [with] good evaluation" (p. 56), but the report does not mention RCTs. The BIT report *Test, Learn, Adapt: Developing Public Policy with Randomised Controlled Trials* (Haynes, Service et al. 2012, p. 4) is explicit in that RCTs are "at the heart of the Behavioural Insight Team's methodology", and that RCTs should be routinely used to evaluate policy. While the BIT may have anchored RCTs to behavioural intervention design, how intervention design and evaluation are linked is contested, and section two revisits this debate. Section one concludes by reviewing the literature concerning the knowledge networks of behavioural practitioners.

What works centres and other networks

In 2013, David Halpern established a series of 'what works' centres. The centres act as repositories of behavioural knowledge and guidance for policy priorities such as homelessness and well-being (What Works Network 2014, What Works Network b 2018, The Cabinet Office 2019). A cross-government Trial Advice Panel (TAP) supports the centres' undertaking scientific evaluations to identify value-for-money

policy (Whitehead, Jones et al. 2018). The centres and the TAP represent formalised networks for bridging gaps between scientific knowledge and democratic policymaking. Whitehead, Jones et al. (2018) argue that the culture of scientific experimentation is not so easily aligned with different organisation rationales and practices, and this is expressed in the diversity of other behavioural expertise networks.

Political sociologist Straßheim (2020a), (2021) analyses the constellation of behavioural expertise networks. He distinguishes between the epistemic communities that typify the expression of BPP described in this section. These communities are united by “principled beliefs about the need to translate insights from behavioural economics and psychology into public policy” (2020a, p. 119). He contrasts these with a multifaceted and growing instrument community that “produces behavioural interventions [and] is increasingly divergent in terms of principled beliefs, modes of validation, problem definitions and even policy solutions” (2020a, p. 119). In these communities, the instruments themselves dominate and become “solutions chasing problems” (2020a, p. 119). This relationship between knowledge, instruments and networks is explored in chapters five and six.

To summarise this section, the review has identified the key themes of ‘knowledge expertise and networks’ and ‘the design and evaluation of behavioural interventions’. These themes guide analysis to inform research question one, how BPP formations are shaped by specific national and organisational cultures. The themes inform research question two as understanding how knowledge and expertise networks are configured helps to understand the formations of the tenant/landlord relationship.

Research question three concerning 'what works' in BPP evaluation is informed by an understanding of expertise, networks and evaluative tools. Chapter four compliments the review here with a description of how new public management and governance rationales of empowerment have produced already present approaches to the design and evaluation of interventions in social housing. These key themes underpin my argument that there is a role for science in social housing policy, but not in the version of science described in this section. This section has summarised the influences on and the formation of the influential libertarian paternalist expression of BPP that was favoured by Cameron's government and expressed to some extent in the early organisation and practices of the BIT. It is this mode and fuzzy variations of it, that have produced critiques of BPP as overly technocratic and a vehicle to spread market logics. Section two describes alternative trajectories of BPP, revealing new themes to guide the analysis work of this thesis.

Section two. Alternative expressions and emerging trajectories of BPP

This section reviews alternative expressions of BPP, namely the psychology of poverty (PoP); democratic theorists' arguments for the utility of BPP in enhancing democracy; a focus on policy lab literature; BPP, digital technology and advanced data and BPP in the private sector. The purpose of this section is to map alternative expressions of and influences upon BPP to guide the analysis of findings in chapters five, six and seven.

The psychology of poverty

It is not clear when the term 'the psychology of poverty' came into use. Carr (2003) provides a historical overview of the PoP in policymaking. Carr's review includes the

cultures of poverty work of Oscar Lewis, which is critiqued for creating a space for value judgements to blame those living in poverty for continuing to live in poverty. The work of David McClelland and colleagues on the Need for Achievement (NAch) trait is described as influential in policy until it fell out of use “because of its inherent individualism” (Carr 2003, p. 5). Feagin’s 1970s work highlighted the biases the non-poor had about the poor. Ironically, highlighting these biases worked to perpetuate them (see Feagin 1972, and look at the biases in , Murray 1990, Mead 1992). Psychological explanations of poverty fell out of favour partly due to tendencies for over-simplified explanations that failed to account for social complexity. In an attempt not to repeat the mistakes of over-simplification and moralising, the PoP literature reviewed here understands poverty as an environmental phenomenon that “requires a multipronged strategy at the levels of the individual, the community and the society at large” (Mohanty and Misra 2000, p. 29). The literature includes BE, developmental and experimental economics, and capabilities literature.

Behavioural economists Mullthanian and Shafir’s (2013) book, *Scarcity: The true cost of not having enough*, highlights how contexts of scarcity, particularly those of poverty, are harmful and produce cognitive harm, and that these negative effects vary as “the scarcity mindset can operate with far greater import in one context than in the other” (p. 14). Furthermore, poverty environments tend to produce predictable and unpredictable financial shocks. For example, a predictable shock is the cost of Christmas, and an unpredictable shock is an unexpected bill. High-cost consequences for small errors in judgement make environments of poverty ‘sticky’ by pulling people back into poverty for small mistakes that have no impact on the affluent. A key insight is that the differentiated entanglement of cognition with

immediate environments means that while environments of poverty contain predictable threads, the ability to intervene is disrupted through the variability of contextual and cognitive entanglements. This complicates claims that environments can be 'simply' designed to alleviate poverty's effects.

The PoP literature reviewed here emphasise that humans are capable of making the best decisions they can, albeit in constrained circumstances. Mullainathan and Shafir (2013) highlight how people in circumstances of poverty have a more fixed understanding of the value of a dollar that varies little across contexts, which means they spend in ways that get the best utility from their limited financial resources. Experimental economists Banerjee and Duflo (2012) argue that people in contexts of poverty "have to be sophisticated economists just to survive" (p. 19). An example of this view in housing research is Hickman (2021), who explores behavioural capabilities by applying the COM-B model to understand tenants' behavioural responses to the bedroom tax policy. The COM-B model combines an understanding of capabilities, opportunities, and motivation as behavioural factors (Michie, van Stralen et al. 2011) and so brings together a more optimistic view of cognition that is entangled with environmental factors.

Hickman paints a picture of tenants as rational yet forced into compromised decision-making due to the financial shocks produced by the bedroom tax policy:

"Ensuring that household members were adequately fed and lived in homes that were warm and well lit, were more important [than paying rent even as

this was understood as a higher order goal by tenants]” (Hickman 2021, p. 254).

This draws on the BE argument that trust has economic value (Evans and Krueger 2009), as tenants should be trusted to know what works for them in their circumstances, even if this goes against the normative judgements of social landlords. Furthermore, more weight is placed on the environment as a cognitive inhibitor, and the capability model challenges the deficit accentuating two-system model of cognition.

This less cynical capabilities model of cognition informs a different perspective on well-being. Behavioural economists Wu, Cheek et al. (2022) show a concern with the harmful effects of poverty on pleasurable imagining, so valuing higher-order thinking as a key aspect of well-being. Economist and philosopher Sen (1993) writes of capabilities and well-being, drawing attention to how capability is influenced by “a variety of factors including personal characteristics and social arrangements”. Sen emphasises a range of well-being outcomes that are activated by expressing a choice “to lead different types of life”. Well-being is considered a mix of “constituent elements” from basic material needs through to complex needs such as happiness and self-respect. Well-being is not a singular measurable outcome determined by distanced experts; it is a complex mix of internalised and externalised elements that vary across individuals and environments. The freedom for individuals to exercise complex and personal choices again returns attention to how environments of poverty constrain choice.

PoP challenges how macro-level politics of both the left and the right perceive those living in contexts of poverty:

“The poor appear, in social theory as much as in literature, by turns lazy or enterprising, noble or thievish, angry or passive, helpless or self-sufficient. It is no surprise that the policy stances that correspond to these views of the poor also tend to be captured in simple formulas. Free Markets for the Poor... Give more money to the poorest” (Banerjee and Duflo 2012, p. 19).

This tendency to link socio-economic conditions to a psychological understanding of poverty (Mohanty and Misra 2000) expresses both a critique of how politics is done and a political demand to alleviate the harms experienced by people in contexts of poverty. Furthermore, there is a sensitivity to how small things can make a big difference. Mullainathan and Shafir (2013) highlight how small contextual changes that recognise consumed cognitive bandwidth, such as making a welfare claim form easier to complete, can be a big help.

This critical gaze extends to the affluent. Behavioural economists Cheek and Shafir (2020) describe the influence of the ‘thick skin bias’. This bias describes the “patently false” (p. 1) assumption that people of lower socioeconomic status (SES) are less harmed by experiences of poverty than people of higher SES. The bias highlights how the affluent¹ and how their contexts are more cushioned than that of people of lower SES:

¹ Through developing a PoP training programme for social housing practitioners [see methodology chapter], I found housing board members were highly resistant to hearing this. Their reaction started the trajectory of thinking about emotions in policy and practice work.

“Higher-SES individuals not only obtain better outcomes in most walks of life, they also...receive more attention, better treatment and more support than lower-SES, even when such preferential treatment is neither strategic, nor profitable, nor even intentional” (Cheek and Shafir 2020, p. 1).

PoP produces a wider-angled gaze that draws in the biases of the affluent and how they unintentionally benefit from and are inhibited from seeing their role in the continuation of poverty.

Institutions, understood to be official organisations with a role in alleviating poverty are criticised for perpetuating environments of poverty. Experimental economists Banerjee and Duflo (2012) call for a, “shift in perspective from INSTITUTIONS in capital letters to institutions in lower case – ‘the view from below’” (p. 14). Returning to the thick skin bias, Cheek and Shafir (2020) argue that the bias produces a heroic discourse of surviving poverty, that at the level of the individual functions to shore up identity (see also the sociological work of Shildrick and MacDonald 2013). At an institutional level, the heroic discourse may contribute to institutional neglect as “policymakers might reason, the poor are tough – they endure inconveniences and upsets with greater aplomb.” (Cheek and Shafir 2020, p. 21). PoP draws attention to the ‘how’ of systemic inequalities by connecting individual biases to the production of social conditions (the cushioning of the affluent) and institutional neglect. PoP theorists, by acknowledging that both the affluent and institutions both contribute to the perpetuation of poverty and struggle to see their role in this, tend to ask, “How can we ensure that the interests of the underprivileged groups are represented?”

(Banerjee and Duflo 2012, p. 14). Chapter seven of this thesis takes the 'view from below' by focussing on tenants' experiences of landlord services and explores from this position how the institution of social housing can change its practices.

PoP theorists tend to engage directly with people living in environments of poverty and design interventions from this location. Once an effective intervention is identified, the RCT is the preferred method of evaluation (see Banerjee and Duflo 2012, and, Mullainathan and Shafir 2013). This scientific, iterative approach to designing interventions is partially motivated by a concern to find what works in contexts of poverty, and is driven by frustration with a lack of evidence informing poverty-focussed policy (Fell and Hewstone 2015). This concern echoes the evidence-driven approach of the BIT and What Works centres of section one. Where PoP differs is a lack of faith in institutions to effectively alleviate poverty and a suspicion of the simplistic approaches of the political left and right. Furthermore, community participation and the decentralisation of decision-making have greater emphasis placed on them (Banerjee and Duflo 2012). PoP theorists are arguing for building poverty interventions from within the contexts of poverty and call for experts to become involved in the challenges of poverty, working continuously with, rather than on, people living in such circumstances to find 'what works'. This approach may be critiqued for trying to marry technocratic scientific approaches with collaborative participation in intervention design. I return to this tension in the sub-section concerning policy labs.

Criticisms of the PoP literature tend to highlight the risk of pathologising the person in poverty and avoiding a focus on structural causes of poverty. Public policy

researchers (Klein and Mills 2017) argue that underpinning psychological understandings of poverty is a “psychocentric logic that reconfigures social issues (poverty, inequality, and ‘under’ development) as individual attributes (both in terms of deficiencies and qualities)” (p. 2001). Economist Katz (2013) argues that such pathologisation fails to draw attention to the cause of poverty, which is the “intersection of politics and economics” (p. 272), with the poor as an ‘other’ who has failed to uptake opportunities provided by increased productivity. These criticisms draw attention to the latent potential of psychological positions as containing the means to blame the poor for their condition and circumstances.

I argue, however, that PoP criticisms are sometimes misdirected through monolithic critiques that frame PoP as an expression of ‘behavioural engineering’ spreading Global North market values and marketised subjectivities to the Global South (Berndt 2015). This argument is that PoP interventions express the norms and values of the powerful and are disconnected from the needs of people in contexts of poverty (Whitehead, Howell et al. 2019). Yet these criticisms are weak in two ways. First, these critiques focus on ‘marketisation’ as a cause of poverty at the expense of a more nuanced critique that examines the behaviours of institutions and the affluent as contributory factors in producing poverty. As evidenced above, PoP does focus on these factors and is concerned with the detail of how poverty is produced and impacts the poor. Second, I argue that the criticism of this poverty-focused expression of BPP is targeted at the libertarian paternalist expression. For example, Penders, Guldmond et al. (2019) argue for the poor to be nudged into saving more (so intervening on rather than with), which is a libertarian paternalist nudge. In contrast, PoP theorists emphasise how contexts of poverty undermine saving

behaviours as financial shocks tend to wipe out savings and return people to poverty and reliance on credit, which then undermines the ability to save (Mullainathan and Shafir 2013). Essentially PoP is critical of libertarian paternalist nudges that are disconnected from the contexts of people in poverty.

This PoP literature evidences the variability of BPP formations by drawing out a constellation of knowledge, expertise, and networks that produce a different expression. To summarise,

- Cognition is understood as enmeshed with environment, with the environment recognised as being multi-scalar and inclusive of social and structural threads. This challenges the idea that environments can be simply designed to produce desired behaviours.
- The cognitive model is positive, emphasising capabilities constrained by our environments. This may produce a more empathetic engagement with the subject of behavioural change and emphasise a need to engage with them in intervention design.
- Well-being is understood as a range of elements that vary across individuals, groups and contexts. This challenges the idea of well-being as a measurable outcome of a population-level intervention and reflects the 'boost' inspired understanding of well-being described in chapter one.
- There is more emphasis on a grounded expertise to develop a shared, collective understanding of the intervention. While this is also seen in libertarian paternalist expressions of BPP, what differs slightly is an

accentuation of the need to understand the problem as experienced by those in circumstances of poverty. Essentially it is about understanding the problem through the eyes of the poor, and exploring what expertise can contribute to changing their circumstances, rather than expert knowledge being applied in ways that can reinforce institutional or ideological lenses.

- ~~Expertise is understood to be situational, with a need for trained experts to work alongside situational expertise to develop a shared, grounded understanding of the problem requiring intervention. This differs from the expertise that designs and evaluates interventions at a distance.~~
- There is an overt political challenge to macro politics, the affluent and institutions and their role in producing poverty. While this echoes the non-ideological claims of libertarian paternalism, there is a challenge to power to do better for those living in contexts of poverty.

Where PoP does mirror the expression of BPP favoured by the BIT and libertarian paternalist advocates Thaler and Sunstein, as described in section one is through a preference for finding what works by an RCT evaluation. PoP emphasises designing interventions from within the context of poverty, grounded in the situational expertise of the most affected citizens. This calls to attention the democratic theorists' literature regarding Think! And Nudge plus, as these centre the value of citizen participation within BPP.

Democracy enhancing BPP

Democratic theorists are broadly concerned with the values that underpin democracy, namely freedom, equality, legitimacy, and trust (Cunningham 2001). Their interest extends to the tools and processes of democracy, such as citizen juries and elections (Moore, 2021). Democratic theorists are interested in BPP due to concerns about the impact that a technocratic, psychological form of governance may have on democratic values, tools, and processes. This sub-section reviews the literature that makes a case for a version of BPP that enhances, rather than degrades, democracy.

Participatory democratic theorists (see John, Smith et al. 2009, Stoker, Hay et al. 2016) argue that behavioural insights can improve democratic processes. The core argument is that by making conscious how individual and group biases undermine democratic processes (see Sunstein 2006, for a summary of biases in group decision-making), such processes can be improved. They are concerned with reducing the declining levels of trust between citizens, the state, and experts. The participatory processes that bring citizens and experts together in behavioural intervention design are of further interest, as these processes can ensure interventions are effective and accountable to citizens.

John and Stoker explored the democratic utility of BPP through their 'Think!' framework (2009). 'Think!' argues that experts have a role in explaining behavioural insights to citizens. By sharing this knowledge, participatory decision-making is improved, and behavioural interventions are designed more effectively and in ways less likely to harm trust. Think! has developed into 'nudge plus', which draws

attention to the 'how' of participatory processes. Richardson and John's (2021) nudge plus based research at an English social landlord found that evaluation by RCT tended not to encourage the participation of tenants. They argue that RCTs are more useful for testing interventions where there is a good reason to think that they may work and that other tools, such as co-design, are a better fit for development and ideas generation phases (lab literature is reviewed below). Democratic and PoP theorists then value grounded participatory processes underpinned by co-design values and differ slightly regarding the centring of the RCT.

In the broader democratic literature, Leggett (2014) highlights the political flexibility of BPP. Curchin (2017) explores this flexibility, arguing that the moral behaviourism of Mead (1992) and Murray (1990) and libertarian paternalism combine to produce a right-leaning 'austerity' expression of BPP that justifies state rollback, not roll out. She then argues that PoP "behavioural insights offer support for the whole social democratic project of socialising risk" (p. 244) through expanding, rather than contracting, the welfare safety net. Room (2016) analyses institutions and argues for a sociologically informed version of nudge called 'nuzzle'. In nuzzle, citizens are understood to be active, capable, and creative, with the role of governments and institutions enabling these capabilities. The universalism of some of the behavioural sciences that can influence BPP is leveraged to emphasise a "common humanity that unites us" (p. 120). This literature suggests that the epistemic knowledge that underpins BPP expressions can produce very different policies, an idea explored in the findings chapters of this thesis.

Criticisms of the arguments made above emerge from the literature that emphasises BPP's technocratic and covert potentialities. Whitehead, Jones et al. (2020) draw attention to expertise and power and a tendency within BPP to rely on an expert consensus of human nature and how best to govern it. This centres behavioural epistemologies ahead of democratic engagements, giving a power weighting to behavioural experts. Hammond is also concerned with power and highlights the risk of participatory processes turning “away from genuine empowerment of oppressed citizens and towards practical exercises that merely ‘activate’ them in a way that benefits the already powerful” (2021, pp. 186-187). Straßheim (2021b) argues that policymaking experts seek to control and lack a ‘regulatory humility’ that suppresses a concern with their decision-making biases. The issue is whether these criticisms are an inherent flaw within the BPP project or a function of a dominant political paradigm, and so can be amended in different expressions of BPP.

The erosion of trust is also of critical concern. (Einfield and Blomkamp 2021, p. 912) highlight the corrosive effects on trust of “promoting open policymaking and citizen participation through co-design, yet... developing nudges that suggest citizens do not know what is best”. While Einfield and Blomkamp express caution about using a “mix of policy tools to meet policy objectives” (p. 914), libertarian-leaning political theorists such as White (2013) argue that BPP is incompatible with democratic governance as it relies on a hidden manipulation of citizen choice. The sociologist Furedi (2011) points to the potential erosion of democratic skills through subconscious nudges in policymaking.

In my view, the critiques that hold weight concern the distorting effects of power on bringing together BPP and democratic rationales. This may be tempered by an emphasis on institutional biases and how their work can unintentionally perpetuate the problems they set out to solve. While concerns about covert manipulation eroding trust are valuable, there is merit in exploring how overt epistemologies that account for power could work in a democratic context. The following sub-section examines the lab-based literature, as the PoP and the democratic literature adopt versions of lab-based approaches to ensure behavioural interventions are grounded in the contexts that they seek to influence.

Policy labs, democracy, technocracy and BPP

Policy labs emerged in the UK policy landscape in 2014 when then Prime Minister David Cameron set up 'UK Policy Labs' to promote the use of digital and design thinking in the policymaking (Einfield and Blomkamp 2021). There is a range of different types of labs, and what they have in common is that they "all facilitate multi-stakeholder engagement and often include citizens, innovative participatory methods, and a focus on experimentation and solution generation" (Asenbaum and Hanusch 2021, p. 1). As identified through the literature review, both PoP and democratic theorists see a role for labs in BPP. PoP theorists lean toward a lab model that contributes to behavioural epistemic knowledge about 'what works' in poverty interventions through scientific evaluations, preferably by RCT. Participatory theorists (specifically Richardson and John 2021) emphasise the democracy-enhancing potential of co-design labs and are and make the case that RCTs while valuable for the right purpose or project, are not always appropriate for developmental policy design. This divergence expresses a tension "that labs are torn

between the logic of democratic engagement and technocratic control” (Asenbaum and Hanusch 2021, p. 6). This sub-section will review the appeal of labs in BPP and will summarise the potential pitfalls.

Policy labs hold an appeal for both PoP and democratic theorists for shared and diverging reasons. First, of appeal to both camps is the potential to engage in real issues in real contexts, designing ‘upwards’ using abductive logic and based on what users need (Baran 2020); decision-making power is shared so that citizens can direct change in their lives (Einfield and Blomkamp 2021). PoP theorists tend towards labs based in real contexts; democratic theorists are also open to virtual and policy innovation labs (Julier and Kimbell 2019). PoP theorists use labs to identify hidden needs and reduce the likelihood of intervention failure. Democratic theorists are additionally interested in identifying new processes that enhance trust in democracy (Einfield and Blomkamp 2021). Finally, an appeal lies in reframing and rebuilding “what has been lost in search of economic measured development” (Baran 2020, p. 45). Key differences are that PoP theorists tend towards technocratic labs that seek to find ‘what works’. Democratic theorists share the concern but also have democratic interests such as enhancing trust and empowering citizens, in addition to the interest in what works in terms of behavioural intervention.

Turning now to the problems and criticisms of innovation labs in BPP. First, Einfield and Blomkamp (2021), McGann, Blomkamp et al. (2018), McGann, Wells et al. (2021) draw attention to how co-design in labs is weighted at the understanding of the problem and implementation design phase with long-term participatory engagements often abandoned. A lack of ongoing and meaningful participation challenges the claims made for labs as a tool to co-design behavioural interventions.

A second concern is the influence of private-sector rationales (McGann, Wells et al. 2021) that may introduce concerns about null results and a focus on quick wins that may undermine long-term participatory engagements. Furthermore, a private-sector tendency to be risk averse may undermine engagements with real problem complexities, marginalise the advocacy roles of third-sector organisations, and underline an orientation to quick wins over long-term and complex engagements (Evans and Shields 2014). Finally, Enfield and Blomkamp (2021) point to a risk of organisations failing to change their structures and practices, producing coercion of citizens through a failure to share power. These criticisms centre on the fragility of long-term labs grounded in real problems. Market rationales may disrupt the intention of PoP and democratic theorists to use labs in ways that work for citizens.

The debates about the utility of labs in behavioural intervention design are of amplified importance in this thesis due to the focus on expressions of BPP in social housing. The literature discussion has clarified that labs are an important method for realising BPP. Social housing has pre-existing tensions between a market-informed professionalisation agenda and a tenant participation agenda. Tenant participation and professionalism have emerged again as priorities in a government social housing reform white paper (Ministry of Housing Communities & Local Government 2020). In terms of tenant participation, government is seeking to empower tenants to complain and hold landlords to account through an information and education programme (see Department for Levelling Up 2022). Lab-based approaches offer a potential alternative to this programme.

The reformulation of BPP through data analytics and digital technologies

A different trajectory within BPP is the combination of behavioural insights with big data and technology. The data and technology revolution has resulted in large amounts of information (Berry 2014), referred to as 'big data'. This provides new opportunities for pattern recognition, service personalisation and prediction using algorithms (Crandall 2010, Ruppert 2012, Gregor and Lee-Archer 2016, Beer 2017, Amoores 2019, Amoores and Piotukh 2019, Beer, Redden et al. 2019, Isin and Ruppert 2019, Cakici and Ruppert 2020). This sub-section explores the influence of big data and technology in reshaping elements of BPP.

Various UK governments committed to 'reinvent' government "by applying the same principles and technologies that are fuelling the e-business revolution, [hoping] they can achieve a similar transformation" (Silcock 2001, p. 88). The motives are saving money, bringing government and citizens closer and responding better to citizen needs and expectations in a post-internet era (House of Commons Science and Technology Committee 2019). Silcock (2001) connects this agenda with an experimental form of government seeking "well-managed innovation" (p. 101), so confirming a link with the digital revolution and policy labs described above.

A poor human decision-maker is present through the argument that digital technologies help to "make better use of data to improve decision-making... [and] embed behavioural insight thinking and practice in mainstream policymaking" (The Cabinet Office 2017, pp. 49-50). Sunstein (2019) argues that algorithms can correct inequality-producing biases and produce more just legal and policy decisions.

Political theorist Fejerskov (2021) and tech-industry expert Hooker (2021) disagree

with Sunstein, arguing that biases towards gender, race and disability are coded into algorithms, producing social inequality. Postmodern critic Katherine Hayles (Amoore 2019) writes of the ethical difficulties of human decision-making when enmeshed with technical, cognitive systems that disperse ethical responsibility for taking corrective actions, a point agreed with by Hooker (2021). Hayles (Amoore and Piotukh 2019) states the need to keep a human in the loop to identify and temper the problematic tendencies of algorithms. Critical theorist Berry (2014) argues that there is a risk of “hollowing out of human reason and replacing it with algorithms” (p. 196). This suggests a tension; algorithms are framed as correcting our cognitive errors, and human input is required to correct algorithmic errors. This tension is explored in chapter six.

Focussing on technology and expertise, Berry (2014) argues that algorithmically corrected reasoning produces a new expert class of engineers with tendencies to narcissism due to a proclivity to seeing complex problems as fixable through technology and data so, producing a technocratic ‘rule of the knowledgeable’ (Straßheim 2020b). This echoes Straßheim’s (2021b) concerns about a lack of humility in policy experts. Furthermore, the emphasis on technology and data as problem-solving tools may accentuate a penchant for “solutions chasing problems”, as Straßheim (2021, p. 76) noted in his analysis of expertise communities outlined in section one. The sociologist, Beer (2018), analysed the discourse of data analytic experts, identifying a powerful language of future-orientated transformation. Analytic techniques are framed as improving accessibility, revealing “trustworthy and accurate” insights (p. 471), providing a panoramic gaze, being capable of accurate predictions and of being smart. Furthermore, Beer, Redden et al. (2019) highlight

that reliance on organisation data increases opportunities to manipulate and control people through the knowledge held about individuals and populations by the organisation. This literature then highlights an increasing reliance on data and digital technology in organisations, a discourse that overclaims the benefits of this, and the production of arrogant expertise and rigid, controlling organisation structures.

Considering how space, or context, is understood through digital technology and data analytics, Betancourt's (2015) Marxist analysis highlights a tendency to deny the constraints posed by physical materiality, producing an immaterial ideology that strips the physical from our consciousness. The sociologist Evelyn Ruppert (2012), through an analysis of government databases, describes how human subjectivities become fragmented patterns stripped of context, producing a new form of citizen subject understood by and intervened through a pattern analysis of the data. Hayles (Amoore and Piotukh 2019) draws attention to how data analytics tend to suppress emotion, prefer a linear over a recursive causality, and accentuate the importance of the surface patterns of things over deep attention. Berry (2014) highlights how algorithmic analysis is reshaping social ordering processes, producing new asymmetric social categorisations, the (il)legitimacy of which is obscured by claims that these processes and resulting categorisations are objective and neutral.

Crandall (2010), a professor and media artist, argues that digital knowledge production is a form of 'stimulus/response' iterative analysis that "heralds the end of the scientific method itself, along with all theories of human behaviour" (p. 75). The stimulus/response approach is hyper-individualised, constant and supported by marketing that sells a utopic imaginary of betterment through the use of technologies

and real-time feedback (see Kapoor 2022, for an example). Crandall (2010) (see also Thrift and French 2005) highlights the possibility of a digital commons that can enhance citizen participation across spatial distance, a claim relevant to tenant participation in social housing (see chapter four). Crandall does warn that the technologies that can facilitate digital commons may extend the control of the powerful, so returning to the core critique that new data and technology techniques reify rather than challenge power differences.

This sub-section has focused on algorithms and BPP. A small body of literature is concerned with how nudging has been reformed through advanced data analytics. Law ethics and informatics researcher Yeung (2017) introduces big data-aided 'hypernudges', arguing they differ from regular nudges as they are more powerful, updatable, flexible, and hidden. She argues that their increased potency means they require regulation. Technology researcher Sætra (2019) develops Yeung's case by considering implications for liberty, concluding that hypernudges are a threat to liberty and must be regulated, and policymakers should use rational persuasion instead. Gregor and Lee-Archer (2016) state that combining nudges and technology can achieve better social outcomes. However, they have ethics and privacy concerns when the techniques are applied at an individual, not population, level. The literature accentuates concerns for liberty and privacy when nudges and behavioural technologies combine.

To summarise, successive governments have looked to the private sector big tech revolution as a source of inspiration to reinvent government through adopting advanced digital technologies and analytic techniques. The critical literature

highlights tensions in the claims that the hyperrationality underpinning such technologies and techniques can correct our cognitive errors and that human oversight can correct the resulting challenges. Furthermore, expertise is overclaimed, and the technologies and analytic techniques are over-promised, producing both arrogance and new opportunities for control and manipulation. Analytic techniques strip away context, and current power structures are reified by enculturating a concern with shallow patterns over deep understanding. Concerns about liberty and privacy are amplified, and opportunities to use data and technology to bridge geographical distances are suppressed by the perceived promises of private-sector-produced technologies and analytic techniques. While the academic literature can be bleak, chapter six will highlight the relational uses of technology that bring landlords and tenants closer together. Chapter six highlights that the negative potentials of such technologies are increased when they are developed outside of an understanding of the problem that the technologies claim to ameliorate. Furthermore, a discourse that frames technology as a solution for any and every problem can encourage the unreflective adoption of such technologies and techniques. When the use of technologies develops within a problem space, as exemplified in case five, chapter five, positive applications of digital technologies are more likely to emerge. This importation of tools from the private sector turns us to the final subsection, BPP and its private-sector-influenced trajectory.

Behavioural Insights within the private-sector

As this thesis understands housing association environments to be hybridised, it is important to review how behavioural insights are applied in the private sector. This is because housing associations are more open to influences from this sector, and as

shall be seen in chapter five, this is evidenced through one practitioner interviewee seeking to learn from banking practices by attending banking conferences and in chapter six, the sale of private sector behavioural technologies to social landlords. This sub-section will review the literature regarding how corporations apply insights to citizens, to internal processes and how they evaluate the success or failure of the application of behavioural insights.

There is a body of literature that explores behavioural insights' utility in understanding markets and so increasing sales of products such as wine (Bruwer and Buller 2012). Insights are useful to understand emerging markets (Nair and Shams 2020) and improving the functioning of established markets such as the British energy market (Tyers and Sweeney et al., 2019). Behavioural segmentation divides a population into groups that can be targeted for marketing or behavioural intervention strategies (Birkhead 2001). Behavioural insights then are a means help to understand market behaviours and market functioning. Behavioural segmentation by the BIT is discussed in section three and by social housing practitioners in chapter six.

Harmful uses of behavioural insights by the private sector on citizens are noted in the literature. Thaler (2018) outlines 'sludges' that cause harm rather than enhance citizen well-being. He describes two forms, a discouragement of behaviours that are in a person's best interest and the encouragement of self-defeating behaviour. Examples of encouraging self-defeating behaviour are found in the alcohol industry by making it easier to drink more (Pettigrew and Manni 2020). The phenomenon of 'gamlification', a convergence of gaming and gambling that seeks to monetise

games in different contexts, such as sports and online games and platforms such as Twitch and Stream, may be considered an encouragement of self-defeating behaviours underpinned by behavioural insights (Macey and Hamri 2022). Sunstein (2020) focuses on sludges discouragement of well-being enhancing behaviours through unjustified burdens. He gives examples of arduous forms to claim mobile purchase rebates and intentionally complex and time-consuming processes to return and fix items. Sludges can have unanticipated and harmful effects that can harm the most vulnerable, so private and public institutions are called upon to audit for sludge and remove it from their processes and interactions with citizens. Finally, behavioural insights can inform practices that seek to get ahead of regulation. An example of this may be voluntary limit-setting in gambling, a form of self-contracting. This may have been an attempt to dilute the regulatory reform of gambling to protect vulnerable consumers (Department for Culture, Media and Sport et al., 2023).

Economist and data scientist Jodi Beggs (2016) describes how private sector nudges are applied as 'rent seeking' nudges that primarily benefit the organisation or as 'pareto' nudges that benefit the citizen/consumer and the organisation.

Behavioural economist Caldwell (2018) considers what public and private-sector nudgers can learn from each other. He highlights how the "private sector's expertise on... [behavioural] segmentation may increase... success... of social influence strategies" (p. 242).

Some literature examines how behavioural insights are applied within private sector organisations (Ilieva and Drakulevski 2018) rather than how corporations apply insights to influence citizen behaviours. Organisations may apply insights positively

to improve corporate processes such as risk management and group decision-making (Hirsch 2021). One paper found insights were used to encourage staff to adapt to working alongside algorithms to produce “behaviourally smart organisations” (Scott and Le Lievre 2020, p. 10). This hints that BPP may emerge in more technology and data-analytic-mediated ways in the private sector.

Looking now at the RCT, Caldwell (2018) describes how corporate environments have a constraining influence on this technique as “most management incentives and metrics operate over a shorter scale” (p. 236). This may disincentivise staff from presenting null results and incentivise the presentation of impressive findings. Also potentially disincentivising the use of RCTs is the preservation of knowledge about what insights have been effective at increasing profit. This, in turn, may see financial measures used to assess the perceived success or failure of an applied insight. Indeed Sunstein (2015), in his argument for simpler government, makes a case for cost-benefit analyses rather than evaluation by RCT. Scientific methods are used to understand marketing, such as in the technique of A/B testing, the focus is on profit maximisation over effect (McDonnell Feit and Berman 2019). Additionally, Caldwell goes on to argue that corporate cultures value innovation; this undermines a motive to evaluate, scale up and replicate ‘what works’. In essence, scientific evaluations are marginalised or reformulated in favour of financial and other performance-based measures in corporate environments.

To summarise the contribution of section two to the research questions, for research question one, the description of alternative formations of BPP aid an analysis of how national and organisational cultures create contexts that make different expressions

appealing. The PoP and democratic theorists' expressions of BPP centre research question two concerns with the tenant and landlord relationship due to a shared focus on bringing behavioural experts and citizens together in behavioural intervention design. For research question three, how the alternative expressions of BPP approach evaluation to find out what works were outlined. Finally, research question four's concerns with ethical expressions of BPP are examined in the PoP and democratic literature. PoP takes a more technocratic and experimental approach, and democratic theorists take a more value-laden approach to what makes an intervention ethical. This tension between technocratic and democratic ideas of ethical forms of BPP is explored in the findings chapters and chapter eight. This thesis aims not only to discuss BPP's political and ethical dimensions in the abstract but to investigate and analyse its adoption, deployment and potential evolution in social housing practice. The following section, therefore, reviews the grey and academic literature concerning the influence of BPP in social housing.

Section three. The influence of BPP in social housing governance, policy, and practice

This section reviews the BPP and social housing literature produced by the UK housing ministry (formerly known as the Ministry for Housing, Communities and Local Government and now the Department for Levelling Up, Housing and Communities) and the BIT. More localised 'within sector' literature is reviewed before exploring the academic debates concerning BPP in social housing in England. Bringing the literature together contextualises this thesis' original contribution to BPP and social housing literature and informs the analysis of the findings chapters.

UK housing policy literature and the BIT

BPP is present in the UK housing Ministry's response to the Grenfell fire, in the BIT annual reports and one commissioned project with Metropolitan Housing (a London-based social landlord, now merged with Thames Valley Housing). Starting with the Fire Safety report from The Social Sector (Building Safety) Engagement Best Practice Group (Elvidge 2021). The report describes a pilot of targeted communications to improve access to tenants' homes to carry out fire safety work and a project concerned with reducing hoarding due to the fire risk it produces. The report's tone is one of being psychologically informed, with the word 'nudge' used only once. The quantitative methodology is opaque, and there is no evidence of an RCT—case study four in chapter five analyses the experiences of landlords involved with this project.

The BIT 2013-2015 annual report (2015) briefly references Newcastle City Council boiler engineers demonstrating money-saving tips on home heating controls to tenants. The 2016-2017 (2017) report finds one reference to the New South Wales Office prompting social housing tenants to pay rent arrears. While the 2017-2018 (2018) report does not mention social housing, 2018 saw BIT publish a report of their rent collection work with Metropolitan Housing (Fitzhugh, Park et al. 2018). The Metropolitan Housing Report covered three trials evaluated by RCT, encouraging the uptake of direct debits, encouraging customers to pay rent on time and encouraging faster payment arrangements. Behavioural segmentation was applied to categorise and understand tenants' rent payment behaviours. Tenants in arrears were placed into one of three behavioural segments; struggling, strategic and disorganised, with different strategies described for each. For example, strategic non-payers are

described as requiring “incentives or sanctions” (p. 9) to encourage rent payment. Metropolitan Housing is described as requiring modernisation to work “towards an ambitious programme... that encompasses both segmented and targeted communications (p. 35) and to develop capacity for RCT evaluations. Chapter five examines the use of RCTs in social housing practice.

There is very little grey literature on BPP and social housing in central government and BIT accounts. Attempts to coordinate expressions of BPP within the social housing sector are described next.

Local government and housing association grey literature and practice

The Local Government Association (LGA) (2019, 2021) actively promotes and funds behaviourally informed trials in local government. Of 20 completed and 18 ongoing projects, two local authority social housing projects were found. The first project by the London Borough of Hammersmith and Fulham concerned understanding the motivating factors for moving into sheltered housing to inform a communication strategy review. The second project with Wigan MBC and the BIT produced a scoping report outlining the intention to reduce the number of local authority tenants in rent arrears (The Behavioural Insights Team, The Cabinet Office et al. 2019). Notably, the BIT is referenced in almost half of the delivered or planned LGA projects. This suggests that the BIT approach to behavioural policymaking is influential at the level of local authority practices, including housing.

A review of the grey literature from the English housing association sector identified several examples. First, the use of a ‘future plan’ as part of the tenancy agreement

sign-up process (Lloyd 2013). The second is a toolkit to improve landlords' understanding of tenants' financial behaviours (The London Housing Financial Inclusion Group 2015), and the third is a pilot project allowing tenants to treat their rent like a 0% interest loan (Gibbons 2018). Fourth, a focus on using nudge to increase rent payments (Affinity Sutton 2015, Johnson and O'Halloran 2017). Fifth, promoting RCT evaluation as a separate practice from using behavioural insights (Harkin and Wray 2020). Finally, applying behavioural insights to increase tenants' interest in landlord participation processes (O'Halloran and Johnson 2021). Each example is described in detail below.

Two English social landlords introduced the future plans. The plans represented an austerity political influence and response to the introduction of fixed-term tenancies in the Localism Act 2011, which are described in more detail in chapter four (Parkin and Wilson 2018). The plans are additional to the tenancy agreement (Lloyd 2013). The plans are informed by behavioural insights into timing – moving home is a good time to change habits, and future contracting - committing to future behaviour changes in the present makes desired behaviour change more likely. While landlord practitioners reported that tenants were happy to agree to the behaviour change focussed plans, a representative of the Tenants and Residents Associations of England was critical, saying, "this has been drawn up by people in well-paid jobs sipping wine on their verandas saying 'we've sorted the underclass out'. I don't think it would stand up in court." (Morse 2013). Chapter five, case study three, analyses the empirical work related to this case.

The London Housing Financial Inclusion Group (2015), a body representing multiple London-based landlords, commissioned the production of a better money behaviours toolkit based on qualitative research with tenants and produced by the social enterprise 'Behaviour Change'. The report provides insights into tenants' financial circumstances and behaviours and suggests how landlords can design their services based on these insights. For example, "It is important to have phone, online and face-to-face options for people to choose from". The report frames tenants as capable of making good financial decisions in constrained circumstances and is analysed as part of case study two in chapter five.

The '*Supported Rent Flexibility*' (Gibbons 2018) report describes a pilot allowing tenants to treat their rent as an interest-free loan, using an online portal to calculate overpayments and rent-free weeks. Supporting this is a landlord in-house money advice service that undertakes budgeting and benefit claims checks. The report describes the use of mixed methods to evaluate the pilot's impact—case study two in chapter five analyses this example.

In keeping with a concern about finance were reports concerning increasing rent collection. Affinity Sutton (2015) produced a report about an in-house project to nudge tenants into using direct debits, as the transaction costs are lower than other payment methods. Benefits for tenants include being "more likely to sustain their tenancies... Encouraging residents to pay by direct debit represents a further 'win win'". The intervention used in-house data and customer segmentation to understand tenants' rent payment attitudes and behaviours. An RCT was not undertaken as "the sample size was fairly small and the operational outcome of moving people to direct

debit was the priority”. 2017 saw Capita produce a report of nine Nudge and rent arrears pilots, evaluated by RCTs (Johnson and O’Halloran 2017). Chapter five, case study one, analyses these behaviourally informed approaches to rent collection.

A singular focus on the RCT that excluded mention of behavioural projects was expressed in a joint report with HACT and the Joseph Rowntree Foundation. The report argues that RCTs drive “evidence-based service design in the social housing sector” (HACT 2020). The report focuses on what works in tenancy sustainment (Harkin and Wray 2020). Tenancy sustainment is of importance to social housing practitioners. It concerns the high turnover of tenancies “associated with management failings, individual vulnerability or (absence of) tenant choice” (Pawson and Munro 2009, p. 145). Tenancy sustainment is a concept analysed through the empirical work of chapters five and seven. An explanation as to why the RCT is separated from behavioural insights is provided in chapter five.

2021 saw TPAS, a tertiary tenant participation organisation that works with social tenants and landlords, produce a report in partnership with the consultancy Voicescape about increasing tenant engagement using nudge, evaluated by RCT (O’Halloran and Johnson 2021). The report describes an intervention with five social landlords trained to use behavioural insights to increase tenant interest in landlord-led tenant participation. Participation is a key theme throughout the thesis, and tenant participation in social housing is described in chapter four.

Reviewing the sector literature shows that the local government sector seems to take a more coordinated approach, with close links to the BIT and an active funding and report programme for behavioural projects. The housing association sector evidences a collection of projects influenced by a diversity of behavioural ideas, often targeted at those living in situations of poverty and with hints of behavioural insights being separated from the RCT in their application.

Academic perspectives on BPP's influence on social housing in England

The academic literature concerning BPP in public policy more broadly tends to frame it as the most recent expression of a long-running concern with the behaviours of citizens (Dwyer and Wright, 2014). Effectively BPP uses new ideas and tools to shape policy. An impression of a more coherent effort to use behavioural insights in housing policy-making is created through literature that highlights the influence of libertarian paternalist ideas in the Big Society agenda. As shall be evidenced in the argument below, behavioural ideas, particularly moral behaviourist ideas, may have influenced the development of Coalition housing policy. Some contextualisation of the policy landscape is required to see this argument. When the Coalition government gained power in 2010, Cameron's 'Big Society' was launched. It was "based on an extensive use of voluntary sector provision, radical reduction in state bureaucracy and the encouragement of local-level service provision" (Manzi 2015, p. 9).

The political geographer Manzi (2015) argues that libertarian paternalism was a key intellectual pillar of the Big Society agenda. Social policy researchers Corbett and Walker (2012) argue that the Big Society was influenced by red Toryism, a form of

localised communitarianism, and libertarian paternalism, all underpinned by neoliberalism. Libertarian paternalism celebrated freedom of choice while justifying a devolution, not of power “but responsibility for decision-making to independent bodies, and now to individuals and intermediate institutions” (p. 4). This intersection of political rationales shaped new welfare and social housing policy.

The Coalition perceived social housing as undermining aspiration and preventing tenants from free market engagement. Libertarian paternalism provided a framework to justify policies to incentivise tenants to “reduce their dependency upon welfare assistance” (p. 8), with welfare framed as a moral hazard (Cameron 2011). The reforms were wide-ranging and expressed in the Localism Act 2011 (which applied only to England) and the Welfare Reform Act 2012 (which included Scotland and Wales) (Jacobs and Manzi 2013, Manzi 2015). Chapter four describes the effects of this new legislation on social housing. Here I focus on what the academic literature has to say about this turn to BPP in social housing and related policy.

Academic literature about the influence of BPP in coalition policy concerning social housing requires piecing together. Urban geographer Slater (2018) highlights the influence of right-leaning think tanks on Cameron’s attack on ‘sink estates’ that framed social housing estates as productive of moral decay. The future plan case of chapter five discusses the influence of think tanks. Critical attention is on the spare room subsidy, or bedroom tax, introduced by the Welfare Reform Act 2012, which saw social tenants deemed under-occupying their home pay 14 % or 25% of the rent cost from their own money. Bogue (2019), through her governmentality critique of this policy, highlights the influence of libertarian paternalism as it “did not specify that

social housing tenants had to downsize. On the contrary, it gave them choices. They could look for employment to improve their finances, or they could absorb the extra cost, take in a lodger, or move to smaller accommodation.” (p. 71). Hickman’s (2021) evaluation of the policy is explicit in its underpinning through key behavioural concepts “such as incentivising, nudging and MINDSPACE” (p. 238). However, it is important to note that the poor application of such insights in the Welfare Reform Act should not be read as a discrediting of the insights; it is a criticism of their poor application. This literature evidences the influence of both moral behaviourism and libertarian paternalism in shaping social housing policy.

The literature shows that some academics, such as Manzi, argue that libertarian paternalism was a key pillar in driving housing policy reform. ~~This is supported by Bogue and Hickman, who also trace libertarian paternalist influence on social housing policy.~~ Other academics, such as Slater, highlight the ongoing influence of moral behaviourism in the framing of ‘sink estate’ social housing. I find Corbett and Walker’s framing of an entangled intersection of rationales, including libertarian paternalism, convincing. I argue that this entanglement produces a form of austerity-influenced BPP that takes libertarian paternalist ideas, behavioural tools and techniques to enact the moral behaviourist assumptions of right-leaning think tanks and politicians. This is explored in more detail in chapter five.

This section has reviewed the grey and academic literature concerning BPP and social housing and made links to where the empirical work builds upon this literature. The findings chapters will explore what cultural influences have shaped different expressions of BPP in English social housing, contributing to answering research

question one. The final section reviews the contributions to analysing BPP from different theoretical perspectives and, through this analysis, makes a case for assemblage theory as the framework to guide the analysis of this thesis.

Section four. Contributions from the critical literature and the theoretical framework guiding this research

This final section will describe the theoretical frameworks contributing to critiquing and understanding BPP. Selected perspectives include neoliberalism and governmentality, as they make critical contributions that inform the analysis of this research. The section concludes with assemblage theory – the framework selected to underpin the analysis of this thesis.

Neoliberalism

Neoliberalism is a geographical framework that describes and critiques BPP while remaining attuned to its latent potentialities. BPP is described as a loose alignment of “ideas, people, organisations, events and happenings” (Jones, Pykett et al. 2013, p. 33) that are diverse and sometimes contradictory. This frames BPP as loosely aligned families of discourses, expertise networks, tools, and technologies.

Furthermore, “it is also patently clear that diverse local cultures can also influence the way in which Behaviour Change policies are connected with the lives of subjects.” (p. 39) contributes to the variability of BPP expressions. Understanding BPP to be malleable partly explains how BPPs have “become viewed as political panaceas for a variety of social ills” (Jones, Pykett et al. 2014, p. 66). Neoliberalist critique destabilises some claims (see Thaler and Sunstein 2009, Halpern 2015) that

policy informed by behavioural insights and evaluated by RCT should be the way of policy-making.

Neuroliberalism's geographical underpinnings inform a comprehensive understanding of how cognition and context are entangled:

“The vision of the human condition... comprehends behaviour as more than individual acts of calculated self-interest and strategy, and recognises the vital role of emotional responses... habits, intuition, social norms, behavioural heuristics, group mimicry inter alia, within human life” (Whitehead, Jones et al. 2018, p. 2).

While behavioural science *does* produce insights into social norms and emotions, I argue that there was a tendency for some expressions of BPP popular with the government and in the private sector to use such insights instrumentally at the level of the individual. This may reflect a tendency within the discipline of behavioural science and applied psychology to focus on how components cause effects either alone or together. This tendency is seen in Munoz, Hellman et al.'s (2017) paper that explores the relationship between hope, self-efficacy and life satisfaction. There is also evidence of an interest in the effects of environmental factors, such as poverty, on more fluid concepts, such as pleasurable thinking (Wu, Cheek et al. 2022). What differs within a neuroliberalist perspective is an emphasis on messy entanglements that vary across the spatial and temporal, and so challenge the idea that such relationships between environments and cognition can be captured through the deductivist framings of behavioural science and related disciplines.

Neoliberalism's utilisation of complex conceptualisations of space and agency draws in concern with interdisciplinary knowledge production, so arguing for interdisciplinary frameworks (Whitehead, Jones et al. 2018) such as ~~behaviourism~~, anthropology, practice theory, sociology and human geography (Jones, Pykett et al. 2013) throughout the behavioural intervention and evaluation process. The call to include more of a central role for qualitative disciplines within BPP broadens Straßheim's (2020a) definition of BPP that opened this chapter. Furthermore, the argument asks that qualitative epistemologies do more than critique BPP and contribute to improving the behavioural project.

This interdisciplinary orientation concerns the potential (in)compatibilities of disciplines underpinning expressions of BPP (Feitsma and Whitehead 2019). I explore the potential compatibilities of PoP and geographically informed insights in chapter seven.

In terms of neoliberalism's limitations, it is criticised for trying to do too much, providing a description, a critique, an imaginary and experimentation with alternative BPP formations. At one level, neoliberalism draws attention to how BPP simultaneously recognises the limits of markets while supporting "market-based values and modes of operation" (Whitehead, Jones et al. 2018, p. 5), thus sharing with governmentality a critique of the marketising rationales underpinning BPP. In contrast, neoliberalist critique challenges totalising claims made of BPP by identifying exceptions such as participatory BPP in Dutch municipalities (Feitsma 2018, 2019) and alternatives such as experimenting with mindfulness and public

policymaking (Whitehead, Lilley et al. 2016). This can make it challenging to understand what the Neuroliberalist position is on BPP and where the focus of their work is.

A second critique concerns neuroliberalism's focus on international and national governance expressions of BPP (Reid and Ellsworth-Krebs 2018). At the experimental level, this may inhibit identifying approaches that challenge the "very narrow, often socially disempowering" (Jones and Whitehead 2018, p. 315) tendencies of the national and international BPP expressions described by political geographers. Social housing is a fertile territory to expand the critical work of neuroliberalism through a hybridity that sees the sector influenced by government, market and third-sector ideas and practices (Mullins, Czischke et al. 2012). Furthermore, the sector operates at a localised level by managing homes, neighbourhoods and services to a diverse population disproportionately subject to state-level behaviourally informed policies. This empirical grounding provides a space to explore alternative interpretations of BPP that work for tenants and their circumstances.

My main reflection regarding neuroliberalism is that it produces an analytical sensitivity to understanding BPP as a diverse collection of approaches, which led me to consider assemblage theory as a theoretical approach to studying BPP. Neuroliberalism's sensitivity to the influence of market logic and the disempowering effects of some modes of BPP brought to my attention governmentality theory as a potential framework to guide my analysis.

Governmentality

Foucault presented the ideas of governmentality in a series of lectures that analysed how neoliberalism had been made and how it functions. A second wave of theorists developed the ideas (Lemke 2001) with governmentality analyses applied to a wide range of policy topics. Researchers using governmentality perspectives see neoliberalism as constantly reinventing itself in response to crises, adjusting its presentation and policies while always remaining pro-market and in hegemonic control (Peck 2018, Peck, Brenner et al. 2018). BPP, particularly its libertarian paternalist expression, is understood as a new governance rationale that can be studied through its knowledge, policy and expertise networks and policy techniques, such as nudges. These objects of study provide new insights into the condition of neoliberalism and how it maintains its dominance.

Neoliberalism is a central concept in governmentality theory and is theorised as working at two levels, the individual and a macro context shaped by market logic. Connecting these two levels is a positive model of power. There is no need for powerful individuals such as kings or dictators to force us to behave. Market logic sets the conditions, and individuals and collectivities (Walters and Haahr 2005) are free to choose within the constrained conditions offered by market logic (Li 2007). Individuals are obligated “to maximise one’s life as a kind of enterprise” (Rose, O’Malley et al. 2006, p. 91). People who fail to choose or choose incorrectly are subject to stigmatising discourses that become internalised (Shildrick and MacDonald 2013). Places, as well as people, are also targets of stigma (Slater 2018). Stigmatising discourse creates a problematic ‘other’ that, in part, justifies the state withdrawing redistributive services from these groups through a process called

depoliticisation (Foster, Kerr et al. 2014). Governmentality theorists see depoliticisation as a political act that produces inequality. Furthermore, choice is never truly free as it is biased by market logic. This framing challenges claims of political neutrality in policy and choice-making.

A governmentality theory perspective on markets and the state has implications for how BPP is understood. A key argument is that “the objective of these behavioural economic interventions... is the smoother functioning of the market” (McMahon 2015, p. 9). This frames well-being as shaped by market logic and that the real intent of well-being interventions is the conditioning of marketised subjectivities.

Governmentality theory frames BPP well-being interventions as an expression of power, with the BE-favoured understanding of cognition providing new justifications for controlling interventions. The deficit model of the two-system model of cognition and a localised conception of the environment justifies individual-level interventions to correct our faulty cognition that sidesteps “systematic analysis of socio-structural causes of... disparities” (Carter 2015, p. 381). The behavioural knowledge works then to inform policy that Harrison and Hemingway (2016) argue continues a behavioural trend that claims to care and support (reframed as well-being in BPP) but seeks to control “with disciplinary interventions... particularly... low-income groups” (p. 23). This privatisation of well-being undermines “empowerment via collective service user ownership of resources or new participatory rights” (p. 38). Behavioural knowledge continues policies of asymmetric control expressed as care while presenting this logic as new through novel behavioural techniques supported by expertise communities.

Governmentality theorists critically analyse the techniques and tools used by expert communities. Cromby and Willis (2014) critique the unreflective use by behavioural experts of psychometric testing of welfare claimants that “induce claimants to work on themselves in ways consonant with the ruling ideology of our time” (p. 256). McMahon (2015) draws attention to how participatory tools such as co-design can be reformulated by powerful experts and used to educate and condition citizen subjectivity. Servet and Tinel (2020) critique RCTs for having the “narrow nature of an individual centred approach... presuming that the researcher knows better” (p. 297), so permitting experts to shape policy at the expense of democratic engagements, disregarding systemic effects, and using RCTs to obscure the expansion of market logics (market logics determine the meaning of well-being) through a rhetoric of depoliticised pragmatism. A governmentality analysis then consistently reveals how neoliberal power is maintained even as complex circuits of knowledge, expertise, tools, and techniques change.

Governmentality theory is critiqued for being so heterogenous in what it studies and defines as neoliberal that it blunts its critical edge (Walters and Haahr 2005). There is a tendency to frame neoliberalism as an unstoppable force that produces insecurity through exposure to market forces and so contribute to monolithic claims made of the BPP project. This is seen in Bogue’s argument that the bedroom tax policy that charged social tenants for ‘spare’ rooms:

“ideologically... has been a huge success. Increased housing insecurity became internalised, management of housing was shifted from the state onto individuals who

quickly learned to accept what the state would provide, or else face the consequences. It is governance through insecurity” (2019, p. 95).

Critics argue that governmentality theory’s deconstructive tendencies prevent the identification of positive roles for the state that might deliver an ideologically distinct change agenda to that of neoliberalism (Leggett 2014). This ‘unstoppable force’ framing shapes how agency is understood. Individuals enmeshed in a perpetual state of insecurity are constructed as having “vulnerability [as] fundamental to being” (Strauss 2018, p. 151). This results in a devaluing of choice, as choice (re)produces neoliberal rationality. This renders a view of humans as passive victims without the capabilities to bring about change (see Bogue 2019, for an example of this).

There is a tendency for governmentality critiques to “ignore the real world of realpolitik, of implementation and non-implementation” (Rose, O’Malley et al. 2006, p. 99). A case in point is experts using behavioural insights to reflect on their biases to produce better policies (Dudley and Xie 2022). This challenges the framing of behavioural experts as unreflective agents of marketisation. Agency, experience, and resistance are side-lined by a tendency to analyse discourse at the expense of the empirical. This reduces the ability of the governmentality approach to identify fissures in the real world that could be utilised to bring about radical political change (Li 2007).

Governmentality theory’s sensitivity to studying knowledge, expertise networks and the techniques of policymaking have the potential to offer useful insights, and

analytically, governmentality theory has helped to guide my analytical attention to these topics (see chapters three and eight).

However, I rejected governmentality as a framework for personal and intellectual reasons. At a personal level, I have experienced first-hand, through my social housing work and experiences as a childhood tenant of social housing, the real material hardships and psychological harms produced by poverty. Furthermore, there is a lack of analytical focus on the affluent and institutions and how they could be reformed to alleviate the in the now harms of poverty. I am ethically troubled by critique that fails to engage with alleviating these harms. Framing people as perpetually vulnerable also seems disrespectful of creative capacities for change. To my mind, it is a form of othering that perpetuates social distance. I argue that critique without action is a privilege that likely contributes to the perpetuation of neoliberalism through a lack of radical action. This reasoning made assemblage theory appealing.

Assemblage theory

Assemblages, as theorised by (Deleuze and Guattari 1988), are heterogeneous, expansive multiplicities always in the process of forming; they use the metaphor of a rhizome to capture the notion of continuous change and transformation. In an earlier work, *Anti-Oedipus* (1984), they describe how desire shapes assemblage formations and posit that desire can fuel imagined 'lines of flight' that can produce anti-capitalist assemblages. Maps are a favoured metaphor that may aid in assemblage theory's appeal for geographers, "the map is open and connectable in all of its dimensions; it is detachable, reversible, susceptible to constant modification. It can be torn, reversed, adapted to any kind of mounting, reworked by an individual, group or

social formation” (Deleuze and Guattari 2013, p. 12). DeLanda (2019) claims assemblage is a multi-scalar theory, connecting assemblages at micro levels, such as villages, through to macro-state formations. This idea of complex connectivity across scales adds to the assemblage framework’s appeal for a geographical thesis.

Of further appeal are the ideas of starting in the middle of a problems mess and working outwards (Benzie, Pryce et al. 2017) by identifying ‘lines of flight’ (Deleuze and Guattari 2013, p. 12). I interpret this to mean that trajectories of possibility can be imagined, grounded in a rich understanding of the processes that shape current assemblage plateaus and the processes that make such plateaus unstable. This orientation reflects a geographical argument of ‘mapping’ to understand a problem and ‘doing’ to enact change (Brickell 2012). The idea of problem messiness challenges rationalist, apriori and procedural tendencies within some expressions of BPP and at social landlords “to quiet, tidy or ignore difficult or controversial aspects [that] will only varnish over complexities” (Benzie, Pryce et al. 2017, p. 236). Furthermore, ideas of assemblage as messy but changeable (through individual, collective and non-human agency) challenges the individualist focus of behaviour change and the hopelessness of governmentality that frames change as reproducing neoliberalism. The idea of lines of flight is an expansive and creative orientation open to exploring new possibilities through imagination and experimentation. This draws in engagement with similar perspectives that engage with messiness and imagination, such as PoP theorists and democratic theorists described in section two. Finally, starting in the middle is methodologically interesting (see chapter three) as hard divisions between theory and the empirical are troubled as one is located within the object of study.

Assemblage theorises a flat ontology which suggests that “both material entities and discursive statements are real, in that they both have effects in the material world and they both affect each other” (Feely 2020, p. 177). This permits a sensitivity to how emotions shape the formations of BPP (see the discussion of desire above). This equalisation of concern with the material and discursive makes assemblage suitable for a geographical study of BPP in social housing. This is because social housing has entanglements of the material, such as homes and neighbourhoods and the discursive, such as home-ownership and renting discourses. A flat ontology permits the exploration of the relationships between these diverse elements. This is seen in chapter seven, where the effects of stigmatising discourses, tenant experiences of home and an imaginary that understands ‘home’ as taking an active role in providing stability and identity production (Cooper Marcus 1995).

The housing studies literature evidences a limited application of assemblage theory. Koster (2015) utilises the framework of governance assemblages that comprise state and non-state actors. He describes a top-down citizenship agenda that – while fragmented as it flows through policy networks – still produces categories of good and bad citizens. Sendra (2018) maps assemblages of resistance that challenge current approaches to housing planning. Dalton (2020) applies the idea of rhizomes to explore how housing data and social processes are interrelated and counter-maps alternative uses of the data to produce more equitable social housing in American cities. Sendra and Dalton’s attention to resistance and imagining alternative forms evidence of the hopeful orientation of an assemblage analysis that I found appealing.

Widening the literature review scope from housing to urban geography, assemblage ideas resonated with Colin McFarlane (Anderson and McFarlane 2011, McFarlane 2011a, McFarlane 2011b, McFarlane 2011c), who makes a comprehensive case for assemblage in geography studies. He draws attention to assemblage theory's flexibility as it can be used descriptively as a metaphor and analytical framework. His claims were subject to critique, outlined later in this section.

Focusing on assemblage contributions to geographical, neoliberalist studies of BPP, Feitsma justified his thesis focus on behavioural practices in Dutch municipalities through an assemblage-informed presentation of BPP as fragile, "the behavioural state is not... a uniform, coherent, and abstract entity but... an assemblage of different, competing, and contradictory practices that operate both within but also further out of the deep state" (Feitsma 2018, pp. 390-391). Jones, Pykett et al. (2014) utilise assemblage ideas to explore policy translation processes, and BPP is reproduced and transformed as it moves through policy networks. This thesis adds to this literature by examining the empirical emergences of BPP, mapping its discrete plateaus in chapter five, and analysing its possible future trajectories in chapters six and seven.

Assemblage frameworks are in evidence in the data and technology literature. Hayles develops the idea of 'cognitive assemblages', composed of multiple elements, including humans and algorithms, capable of decision-making that affect each other (Amoore 2019). Ruppert's (2012) study of government databases describes how data stored in different locations, subject to different analytical processes, produce new citizen subjects that are more distributed and fluctuating

than the subject produced through historical statistical population methods. Cakici and Ruppert (2020) argue that data assemblages produce new problems that are not immediately obvious and can have significant consequences. The case of the resignation of the Dutch government in January 2021 due to an unchecked discriminatory algorithm (Elyounes 2021, Geiger 2021) exemplifies their concern. This literature suggests that assemblage ideas can inform the analysis of chapter six's BPP and behavioural technologies focus.

However, Assemblage theory is critiqued for a poor accounting of the “context of contexts” or power. (Brenner, Madden et al. 2011, p. 233). Flattening out ontology is said to weaken structured explanations as structures become “data to be interpreted rather than as theoretical, explanatory or interpretive tools” (Brenner, Madden et al. 2011, p. 232). I argue that in social housing research, there is already abundant literature on how the sector is structured, as described in chapter four. I am interested in exploring what may work in-the-now to alleviate the real harms in the contexts of housing precarity that some tenants are subject to. My research then compliments more structurally orientated work in housing research.

Kinkaid (2020) critiques assemblage theory's poor construction of agency, arguing that this may distort a sensitivity to how the effects of assemblages are unevenly experienced by different groups categories, such as race, sex, and class. This thesis centres class by forefronting tenants' housing experiences as a foundation to explore a new BPP framework in chapter seven. This explores the universalising ideas of BPP as having radical potential since the housing crisis in England is so broad in scope as to affect millions of households. I attempt then to find synergy across the

inequitable treatment of a class-group with universalising BPP insights that may encourage this inequality to be empathised with and seen anew, so catalysing appetite for change that centres tenants.

Assemblage ideas fit this research as they provide a framework to capture the variability of influences on BPP and the expressions and potentialities of different versions of BPP. Brenner, Madden et al. (2011) argue that assemblage can be applied at three levels; the empirical, which frames an assemblage as a research object understood through a political-economic framework, as a flat ontology entangling the material and discursive, and as a methodological orientation that extends inquiry scope. This opens assemblage theory to similar criticisms as to those made of neoliberalism – it is a framework that tries to do too much and loses some of its analytical power. Assemblage is a theory that does not make itself amenable to structured categories, and it is the rhizomatic ideas of change and transformation that I argue are a strength in understanding the formations of BPP in social housing practice.

A rhizomatic analysis that understands assemblages are always in process permits analytical flexibility. Sometimes a descriptive mapping may be useful, as seen in chapter five. When assemblages lack stability and are in the processes of forming, a more ontological orientation sensitive to hidden agencies has a utility, and chapter six orientates to this. Chapter seven starts in the middle of tenants' experiences in social housing and, through this grounding, imagine realistic alternatives for making social housing work for tenants. In summary, rigidity may be counter-productive to a study of things always in the processes of becoming.

Conclusion

Section one mapped a libertarian paternalist inspired expression of BPP that emerged under the Coalition government and resulted in the BIT. This presentation of BPP is made fragile by examining the variability in theoretical frameworks, tools and applications of BPP and the outlining of alternative presentations of BPP and the use of behavioural insights in the private sector in section two. Section three mapped evidence of the use of BPP in social housing policy and practice alongside perspectives from the academic literature on this entanglement. Section four reviewed critical literature, identifying the advantages and limitations of key perspectives, evidencing where this thesis can make critical contributions and justifying assemblage theory as the guiding framework for analysis of the findings. Assemblage theory draws my attention in the empirical work to how BPP formations are made, how they become something other and the latent potentialities that lie within different expressions of BPP.

Reviewing the literature identified key themes to explore the research questions. These are 'knowledge, expertise and networks'; the design and evaluation of behavioural interventions'; 'approaches to the participation of tenants' and 'emancipatory applications of BPP'. Chapter three explains the detail of these themes identified in this literature review. The literature also evidenced that arguments concerning BPP tend to revolve around claims that it is technocratic, preserving a distanced rule by elite experts, and has democratic potential through finding what works for citizens and improving democratic processes. This thesis explores this tension in the findings chapters, with chapter eight arguing that there is

a form of ethical BPP that suggests this tension is more fragile than polarised. The literature review has helped to locate where this research sits within the literature and how the empirical work of chapters five, six and seven contribute to and further the study of BPP. The following chapter outlines the methodology underpinning this thesis's empirical work.

CHAPTER THREE. METHODOLOGY

Introduction

This chapter accounts for the strategy and methods used in this research. The strategy was ethnographic with an epistemological orientation to qualitative methods. A qualitative orientation was taken to draw out rich descriptions (Mason 2006) of behavioural practices in social housing. An ethnographic strategy allowed for intimate engagements with behavioural insight practices and the processes that shaped their expression. A qualitative ethnographic approach allows for intimate engagements (Hammersley 1992) with the processes that shape different expressions of BPP in social housing. Furthermore, it is a strategy open to surprise and discovery, and this openness compliments an assemblage theory-driven investigation (Masny 2016, Dalton 2020) that is sensitive to the transformational processes (Genosko 1996) that create new BPP formations.

Key participants in this research included English-landlord social housing practitioners, practitioners from behavioural consultancies and tertiary organisations, representative bodies such as the National Housing Federation, and professional standards organisations such as the Chartered Institute of Housing (CIH) and social housing consultancies. These professional interviewees are described in table 4. Tenants of English social landlords were key participants in the research and are described in table 6. Local authorities and Welsh social landlords were present in more open research methods such as focus groups and consultancy work. The contributions from local authorities and Welsh landlords built in some comparison with the empirical focus on BPP expressions at English housing associations and so helped to sharpen my analysis.

Research methods included observing behavioural consultants during the early phases of a behavioural project with five social landlords and semi-structured interviews. Online focus groups were undertaken with CIH's support and a Midlands-based housing trust. Research with tenants included a Delphi survey which then informed scenario-based interviews. As I became immersed in the research, I transitioned from being an observer to becoming a consultant and trainer specialising in psychological insights into poverty. The auto-ethnographic work resulted in winning funding to establish the Rethinking Homes Network (see Rethinking Homes Network 2022). This action-research network of tenants, landlords, campaigners and academics aims to share knowledge and ideas on key themes of stigma in social housing, reflective and trauma-informed practices, and the insights framework I developed in this thesis that is described in chapter seven. While there is a focus on reforming the practice of allocating empty, unfurnished homes to some groups of social housing tenants, the aim is to encourage landlords to think differently about their work and develop approaches that connect their work with what tenants need from a home and home-related services. Table 1 describes the link to the research questions and the methods used to answer them.

Research questions	Methods used
RQ 1: How is behavioural public policy applied in England and how is this shaped by organisational and national cultures?	<ul style="list-style-type: none"> - semi-structured practitioner interviews - observational work - focus groups - auto-ethnographic consultancy and training
RQ 2: What the effects might be of policy agendas and novel forms of expertise on the emotional well-being of tenants and their relationships with practitioners?	<ul style="list-style-type: none"> - semi-structured practitioner interviews - the Delphi survey and scenario-based interviews.
RQ 3: What are the values and norms reflected in the techniques of policy evaluation being used to assess 'what works' in social housing and how could these be supplanted with alternative techniques?	<ul style="list-style-type: none"> - semi-structured practitioner interviews - the Delphi survey and scenario-based interviews - focus groups, - auto-ethnographic consultancy and training
RQ 4: What are the normative and ethical principles that should inform ethical approaches to behavioural interventions?	<ul style="list-style-type: none"> - semi-structured practitioner interviews - observational work - focus groups - auto-ethnographic consultancy and training

Table 1. The research questions and the methods used to answer them.

This chapter is structured to communicate my gradual immersion into the empirical work of this thesis. The first section explains how I (re)accessed social housing as a researcher, which was a strange experience after 18 years of working in the sector as a practitioner. The second section describes the methods undertaken with practitioners, tenants, myself as a trainer and consultant and the strategy I took to analyse the data produced through this work. Structuring the chapter in this way allows me to present the methodological and strategic choices that have shaped this research. Furthermore, it allows me to describe the process of transitioning from a former practitioner to a researcher and then becoming deeply entangled in the object of study through the doings of consultancy and training work. Framing the methodological discussion in this way allows me to make a robust defence of my

methods and to describe the effects on my 'self' and my position in relation to this research through using an ethnographic strategy.

Section one. Entering the field – unstable beginnings

Entering the field of English social housing was a matter of accessing interconnected fields. Sometimes, as in the case of local authority-owned housing, access was restricted, and I could only glimpse over the fence. Other fields were welcoming, with one tertiary organisation, the Housing Quality Network (HQN), providing opportunities to sit on an innovation board and undertake my work as a consultant in the psychology of poverty (PoP); chapter two describes this body of literature.

Entering the field was a strange experience for me after working in the sector for some 18 years. Organisations I had worked for no longer allowed me access. Others I had never worked for or knew before the research shared a lot of information and, in one case, helped in recruiting tenant interviewees while not taking part in the research themselves. The experience resonated with Vannini's (2015) characterisation of "non-representational ethnography as a practice of wayfaring. From this perspective, ethnographic journeys are not planned transitions from the office to the field site but wanderings through which movement speaks" (p. 323). This idea of wayfaring helped me to navigate my way through the empirical work of this research. This experience also shaped the recommendations made in chapter eight to social housing practitioners in how they could improve their work, so it better meets the needs of tenants.

Gaining access through the research partner consultancy

The first opportunity to re-engage with social housing was through a behaviour change consultancy who had supported the ESRC PhD funding bid.-In 2019 I undertook two rounds of observation of their behavioural I observed the training and first-stage planning sessions with the five participating social housing organisations. The organisations were more diverse than seen in later projects, consisting of three Arms Length Management Organisations (ALMOs) and two housing associations. ALMOs are not-for-profit social landlords who provide housing management services on behalf of a local authority council².

In my first experience with the challenges of ethnographic work, the consultancy closed. The consultants went their separate ways while continuing to work on finishing this project. The closure of the consultancy limited my ability to contact the social landlords who had taken part in the project. I decided to only contact individuals whom I had spoken to directly and obtained their contact information. I made a decision not to pursue the landlords I did not have the contact information for as I did not want to upset the fragile relationships between the five landlords and the now independently operating consultants (Handley, Clark et al. 2007). The closing of the consultancy and the inability to obtain interviews with the participating landlords meant I excluded this first possible case from my case summary in chapter five as I considered it to be too partial.

At first, the experience of being cut off from a rich observational opportunity and the lack of interviews with participating organisations was frustrating. I was experiencing

² See chapter four for more description of how the social housing sector is organised in England.

the “challenge with relational knowledge creation and its unpredictable context-dependent nature [that makes it hard to recognise] the moments of knowledge creation as such when they happen” (Starodub 2015, p. 187). The break-up of the consultancy resulted in a rich strand of data. One of the consultants gained a role at a company selling software to the social housing sector. This organisation used behavioural insights in their software design, and this encouraged me to research how behavioural technologies were being used in social housing (see chapter six). Being unanchored to a consultancy meant I could take advantage of other opportunities without having to worry about the ethics of how working with new organisations may impact my relationship with the consultancy (Crowther and Geoff 2009). There were ethical complexities to navigate in terms of offering something different to the type of behavioural knowledge and practice the consultancy I had shadowed offered. As I elaborate on below, I developed my own framework of insights from the PoP and used these as a basis for my consultancy work. These ideas were different enough to what the consultancy had offered, and I remained in cordial contact with the consultants I had shadowed.

Establishing myself as a consultant allowed me to pursue the opportunity of working with HQN through an introduction made by another consultant interviewee. It was this introduction that led to me becoming a trainer and consultant and use that work as a rich source of auto-ethnographic data. While at the time this was stressful to experience, it has been a helpful exercise to look back and review how these events outside of my control have shaped my research and informed my methodological decisions.

Entering the fields of social housing from the outside, coming back in

In addition to the observational work with the behavioural consultancy, I undertook different strategies to find behavioural projects in English social housing, and I will start by describing the desktop-based work. I will then describe how my immersion into the housing fields provided opportunities for the recruitment of participants and later methodological engagements within the research fields of social housing.

I developed a typology to guide my desktop-based search for cases. Organisation criteria included the need to be a registered social landlord in England and for the landlord to be undertaking behavioural interventions with general needs tenants, not supported housing tenants. I chose to focus on general needs tenants as they are considered to have the capacity to independently manage a tenancy. These broad criteria would allow for diverse examples of BPP to emerge and reduce the bias of my own assumptions as to what behavioural practices in social housing may look like (Mason 2006).

I compiled a database of 25 landlords to approach from the list of 1600+ registered providers of social housing in England (GOV.UK 2019). As social landlords are required to work with local authorities (see chapter four), I wanted to capture a range of landlords working across a different number of local authority areas. I selected two landlords I knew had national coverage. I then looked for landlords covering multiple local authority areas and, finally, smaller landlords operating in one local authority area. As different parts of the country face different pressures; I sought providers from different English regions. I included diverse organisation models in my criteria as this may shape organisation values that could produce data to answer the first

research question. If the database of 25 landlords produced successful leads, I would return to the list of registered providers and select others. The database did not produce a single engagement which was disappointing though I gained a sense of how inaccessible the sector is from the outside. This feeling of being closed out captured some of the messiness of what is meant by being inside/outside of the research (Walkerline 2013) and challenged my identity as a former practitioner.

The second mode of desktop research involved mapping all the organisations that might be undertaking behavioural work or encouraging social landlords to adopt behavioural practices through search engines and social media searches. This search for publicly available information proved a valuable source of data and of threads to follow for interviews. Reviewing the website of the Local Government Association (2021) (LGA), a national membership body for local authorities that aims to improve local government, revealed a coordinated and funded effort by this body to promote BPP practices with significant involvement from the BIT. I could not find a similar level of coordination for housing associations, and this comparison revealed the importance of more informal and porous networks, the influence of the private sector and the role of hybrid consultants with housing, private sector, and behavioural expertise. While I identified two ALMOs undertaking BPP activity on the LGA website, and the National Federation of ALMOs (ALMOs 2019) helped with recruitment to this research through an article in their newsletter, I was unable to obtain interviews with ALMOs or local authority-managed social housing in England. This informed my recommendation in chapter eight for further research with local authority and ALMO providers of social homes.

Focusing on what the desktop research concerning housing associations revealed, I found the BIT report, *Reducing Rent Arrears at Metropolitan Housing* (Fitzhugh, Park et al. 2018), and the *Nudging your way to Reduced Rent Arrears* report. The latter report resulted in one interviewee (see table 4). Returning to the report in 2020 revealed the turbulence of the social housing sector. A finding that was reflected in the interviews where seven of the housing association interviewees mentioned either entering a restructure or the influence of a recent restructure in their work. This finding contributed to the first research question concerning the influence of organisational cultures in shaping BPP formations. Furthermore, identifying the instability of the housing association sector informed my reflections for research question three concerning alternative techniques for evaluating behavioural interventions that accounted for these unstable contexts.

A mix of desktop-based research, promotion of the research in social media and through articles for *Social Housing Matters*, and attending real-life and virtual meetings, seminars and workshops resulted in a breadth of connections with tertiary organisations, listed in table 2 below. Dewsbury (2009) draws attention to improvising in the face of what are inevitable failures in executing tidy research designs. Vannini (2015) encourages creative experimentation when engaging in the fields of research. Working with tertiary organisations proved fruitful in accessing social housing organisations, identifying cases and facilitating the emergence of unanticipated opportunities such as conducting online focus groups and my transition into becoming a researcher and consultant. Establishing an online magazine provided opportunities for engaging with the public about my research and

proved helpful in shaping engagements with tenants described in the following subsection.

Tertiary organisation	Description	Reason selected	Contributions to research
Chartered Institute of Housing (CIH)	A membership organisation offering accredited and non-accredited training, original research and hosting events (Chartered Institute of Housing 2020).	A consultant had mentioned delivering talks for them. Desktop search revealed promotion of advanced data analytics and I wanted to explore how these may link with BPP.	Contextualising reports. Hosted one focus group 3 November 2020 that shaped chapter seven findings. Research question four concerning ethical approaches to behavioural interventions. Helped with the recruitment of four practitioner interviewees.
National Housing Federation (NHF)	Membership body for housing associations. Undertakes campaigning on behalf of its members and original research (National Housing Federation 2020)	Wrote a key report concerning changes to collecting rent due to Universal Credit changes (National Housing Federation 2019).	Informing the first research question – identifying the effects of welfare changes on organisation processes. Helped recruit one interviewee that focused on evaluation by RCT, so contributing to the third research question.
HACT	Is a charity that focuses on collaboration with different organisations to bring innovation and insight into the social housing sector (HACT 2020).	Wrote an approach to evaluation report that included the RCT and also a second report concerning smart home technologies (HACT 2020, HACT 2020).	Helped recruit one interviewee providing data on RCTs (chapter five) and smart technologies (chapter six). Informing the first research question, the effects of private sector technologists in introducing behavioural technologies. Also, the third research question concerning techniques to evaluate ‘what works’.
The Tenants and Residents Organisations of England (TAROE) Trust	An independent registered charity working to influence housing policy and improve services for tenants and residents living within the regulated housing sector. (TAROE Trust 2021).	Found through a referral through Linked-In from a PhD student about the future plan case, case three in chapter five.	Helped recruit one interviewee who contributed insights to case study three, chapter five. Informed the fourth research question concerning ethical approaches to behaviour change.
Tenant Participation	Not-for-profit membership organisation supporting tenant involvement and empowerment	Had commissioned a behaviour change project.	Referral to a board member who helped with the

Advisory Service (TPAS)	in social housing across England (TPAS 2019).	I attended their annual conference 16 January 2019.	recruitment of two tenant interviewees. Informed research question one concerning influence of culture in how behavioural public policy emerges in social housing.
IFF Research	Public sector focused research consultancy.	Attended conference 4 March 2020.	Helped with recruiting three interviewees that contributed to chapter six and the focus on behavioural technologies and advanced analytics. Research question one concerning the influence of national cultures. Research question three concerning approaches to finding what works.
DTL Creative	Social housing sector dedicated technology and innovation consultancy (DTL Creative 2021).	Friend began working for them and the consultancy were interested in my research into behavioural technology.	Helped recruit one interviewee that contributed to chapter six and the focus on behavioural technologies and advanced analytics. Research question one concerning the influence of national cultures. Research question three concerning approaches to finding what works.
Housing Quality Network (HQN)	HQN are a housing specialist consultancy offering advice, support and training to the social housing sector and local authorities. They host specialist networks such as the Anglo-Dutch Innovation Lab that I was involved in setting up.	I was aware of HQN as had attended training hosted by them as a practitioner. I approached HQN on the recommendation of a consultant interviewee (20EN12). HQN promoted my research through emails to their established networks and were a key enabler of my training and consultancy work.	The training and consultancy work informed findings in chapter six and chapter seven. Two practitioner interviews and two tenant interviews were sourced through working with HQN. Contributions from this work cut across all the research questions. HQN continue to provide training opportunities. For example, Citizen Science as an alternative approach to Tenant Participation training delivered 16 March 2022. This has provided opportunities to reality check my recommendations and ideas.

Research Users in Social Housing (RUSH)	A network set up by one social landlord that seeks to bring together social housing practitioners with research and that can enhance their work.	I was introduced to the network by my second thesis supervisor Dr James Gregory and delivered a presentation about my research to a meeting 11 September 2019.	The 11 September 2019 presentation resulted in the recruitment of two interviewees. The RUSH organiser introduced a third interviewee (20EN20) at a later date. Contributions were made to case study one, two, three and four in chapter five. This contributed to data for research question one, two and three.
Centre for Household and Savings Management (CHASM)	CHASM is a research centre that was directed by my third supervisor, Prof Andrew Lymer. During the time this research was conducted, the Housing and Communities Research Group was located with CHASM and CHASM was hosting seminars concerning social housing work.	Attending seminars provided the means to recruit interviewees.	Two interviewees from a housing co-operative were recruited. They contributed to a negative case study that emphasised the importance of scale and distance in creating space for behavioural interventions to emerge in social housing associations.
Social Housing Matters	This was an online magazine that I co-founded with two friends. We ran articles on a broad variety of topics concerning social housing and the archive is available at www.socialhousingmatters.co.uk	Was a useful platform to write about my research as it developed, including recruitment notices, and thought pieces.	Sparked conversations on Twitter about my research that led to discussion and interviews with tenants. My article 'Nudge Nudge, Think Think! Contribute to Cutting Edge Social Housing Research' and published in July 2020 stands at 3125 hits, which evidences in part a strong interest in the research.

Table 2. A description of tertiary organisations and how they facilitated and contributed to my research.

Accessing tenants through interview contacts, consultancy work and social media

Researching with tenants was a key part of this qualitative research for several reasons. Political geography research is sometimes critiqued for focusing on elite discourses (Ghoddousi and Page 2020). Focusing on tenants' experiences helps to counter this tendency. From a theoretical perspective, BPP evaluations favour population-level evaluations to find out what works at a statistically significant level.

There is a tendency to favour engaging with ethical complexities at a population level, citing approaches such as the publicity principle (Thaler and Sunstein 2009, Sunstein 2014). Critics note a tendency for less powerful, particularly low-income populations, to have interventions done on them rather than with them (Harrison and Hemingway 2016). Add to this a history of social landlords' paternalistic interest in tenant behaviours (Card 2006), and it becomes important to engage with tenants directly and discuss their views of behavioural interventions that have occurred in practice or are intended by social housing practitioners. Qualitative research allows these tensions to be researched and centres on what matters (Mason 2006) for tenants in the use of behavioural interventions in social housing work.

In terms of the research questions, asking tenants about their experiences with landlords provides insight into how national and organisation cultures are shaping interventions. A key research question that calls for research with tenants is the second research question concerning the effects of behavioural interventions on tenants' emotional well-being and their relationship with landlords. Tenants' contributed to research question three, identifying alternative approaches to evaluating what works in behavioural interventions. Tenants' experiences of home and of landlord services contributed to research question four concerning principles guiding ethical approaches to behavioural interventions. This section focuses on recruiting tenants to the research with the methods used discussed in a later section.

Code	Description	Recruitment pathway
21TEN01	Retirement-age male tenant currently involved with tenant engagement	Through Delphi survey online promotion
21TEN02	Working-age tenant with health challenges - involved in landlord services	Through practitioner 20EN01
21TEN03	Retirement-age female tenant – not involved in tenant engagement	Through Delphi survey online promotion

21TEN04	Retirement-age female tenant currently involved with tenant engagement	Pilot of Delphi survey with tenant group from former landlord
21TEN05	Retirement age female tenant – not involved in tenant engagement	Social media survey promotion
21TEN06	Working-age tenant - involved in landlord services	Through TPAS referral from board member who contacted list of tenants
21TEN07	Working-age tenant who also works for landlord	Referred from landlord who attended 27 January 2021 PoP training
21TEN08	Working-age tenant with young children - not involved in landlord services	Social media survey promotion
21TEN09	Working-age female tenant - not involved in landlord services	Referred from landlord who attended 27 January 2021 PoP training
21TEN10	Retirement-age female tenant currently involved with tenant engagement.	Through TPAS referral to board member who contacted list of tenants

Table 3. Description of tenants and how they were recruited to the research.

I recruited tenants to the research by snowballing through practitioner interviewees, by contacting my former employer’s tenants and residents representative body, through attendees to the PoP training and by a mix of articles for Social Housing Matters and a social media recruitment campaign on Facebook and Twitter. I had expected more than one tenant to be recruited through practitioner interviewees. Later analysis revealed a tendency for practitioners to exclude tenants from behavioural intervention design, so this may have explained their hesitance. An initially frustrating experience trying to contact tenants through my former employer’s colleagues was reversed by making direct contact through Twitter with the chair of the tenants and residents’ representative body. This was an informative experience of the complexities of trust between gatekeepers and gatekept populations (Emmel, Hughes et al. 2007). My former colleague acted as a gatekeeper, but I had my own good reputation with tenants I had worked with that meant I could make direct contact with the chair instead. This resulted in receiving help from the tenants and residents representative body in piloting the Delphi survey and recruiting an interviewee. Even as I experienced gatekeeping from practitioner interviewees and former employers, I received recruitment support from unexpected directions; TPAS

referred me to a board member who helped recruit two tenants, and a further two were recruited by an attendee of the PoP training through a forwarded email to their tenant network. I had not met these people prior to the research, and it was through a shared enthusiasm for social housing practices to improve for tenants that seemed to encourage their help in recruitment, even as they did not participate themselves.

As online recruitment played a significant role in tenants participating in this research, it is helpful to focus on this. I made a database of 19 Facebook groups and 11 Twitter groups. Most of the Twitter groups were activist in nature. The Facebook groups were a mix of tenant-created discussion groups, landlord-created groups, and campaign groups such as Save Our Social Housing. I chose to include single-parent support groups due to single adults with a child or children making up 22% of new social housing lettings ending in April 2021 (Ministry of Housing Communities & Local Government 2021), so it was likely some would be living in social housing. I knew from the experience of working in social housing that parents, whether working or not, often chose not to engage with their landlords, so the intent of recruiting via social media was to seek encounters with tenants less likely to be involved with landlord services. Table 3 describes if tenants were involved or not in landlord services, and appendix 1 describes the demographic data of the 17 tenants who participated in the Delphi survey and scenario-based interviews.

My experiences of gatekeeping were different through social media than they were through practitioner networks. Twitter groups were public, and I sent direct messages to the accounts, which resulted in no engagements. Facebook groups tended to be private and required me to contact group administrators to ask

permission for access. The literature on the ethics of engaging with this type of social media gatekeeping is limited, tending to be focused on the gatekeeping of political discussion groups (see Mallinen 2021) though this literature did reveal that gatekeepers tend to feel strongly about the group they administrate, which was a useful insight. Townsend and Wallace (2015) advise contacting group gatekeepers to discuss terms of access. With Facebook administrators, I sent a message to group admins with example pictures of the promotional images (see figure one below) and outlining proposed terms of engagement. These were that I would only post about the research once, was happy to respond to requests for more information in public discussions or direct messages and would leave the group after a couple of weeks of the recruitment thread going quiet. When I did get approval to join groups, most gatekeepers did not ask further questions. One gatekeeper posted on my behalf, as the group had had a negative experience with a researcher given access to the group. This experience supports Mallinen's (2021) call for more guidelines on accessing groups via social media, a call I support if such groups are to trust researchers.

To summarise, gaining access to the diverse fields of social housing and becoming gradually immersed in the research was a challenging experience, as it made me question my identity as a former practitioner and the relationships I had in the sector. However, the process proved essential in my shift in positionality from trying to observe, interview, and so represent the social worlds I had found to imagining how they could be transformed (Genosko 1996) through the engagements with tenants and the training and consultancy work. This process, while personally challenging, has informed a thesis that contributes to academic study and to shaping

recommendations as to how expressions of BPP in social housing practice can better meet the housing and housing service needs of tenants.

Section two. Methodological adventures

This section will describe the methods undertaken with different groups of research participants, describing the reasons for selecting the method and how they contributed to the findings and research questions. The first sub-section describes the semi-structured interviews and focus groups undertaken with practitioners. The second sub-section describes the Delphi survey and the scenario-based interviews undertaken with tenants. I then describe my auto-ethnographic work as a trainer and consultant in the PoP before closing the section with a description of how I analysed the resulting data.

Semi-structured interviews and focus groups - researching with practitioners and experts

The primary methods of data collection with practitioners and experts were semi-structured interviews, followed by online focus groups. 28 practitioners were interviewed who had worked in, or with English social landlords. Table 4 below describes their role organisation, recruitment date and the link to the empirical work.

The primary research methods with practitioners were complimented with observational, training and consultancy work, which are discussed in a later-subsection.

Interview Code	Practitioner Role	Organisation	Interview date	Recruitment method	Link to empirical work/chapter
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20EN01	Head of Insight/performance	Housing Association	25 March 2020	IFF Research seminar 4 March 2020	Case one 'improving income collection processes'. Chapter five. Chapter six - behavioural technologies and analytics.
20EN02	Insight Analyst	Housing Association	25 March 2020	Recruited by 20EN02	Chapter six - behavioural technologies and analytics.
20EN03	Consultant - hybrid	Behavioural Consultancy	26 March 2020	Recruited by consultancy partnership	Contextualising how behavioural insights and technologies entered social housing - chapter five and six. Case one 'improving income collection processes', Chapter five.
20EN04	Head of Insight/Performance	Housing Association	01 April 2020	Recruited by 20EN05	Chapter six - behavioural technologies.
20EN05	Insight Analyst	Housing Association	01 April 2020	RUSH 11 September 2019	Chapter six - behavioural technologies and analytics.
20EN06	Consultant - technology	Research Consultancy	08 April 2020	IFF Research seminar 4 March 2020	Chapter six - counter case to how technology could enhance transparency in decision-making by social landlords.
20EN07	Head of Insight/Performance	Housing Association	24 April 2020	RUSH 11 September 2019	Case one 'improving income collection processes'. Chapter five. Case two 'understanding tenants' rent payment behaviours. Chapter five. Case four 'improving fire safety communications as part of Grenfell enquiry outcomes'. Chapter five. Chapter six - behavioural technologies and analytics.
20EN08	CEO	Housing Association	06 May 2020	Cold contact through a newspaper article	Case one 'improving income collection processes'. Chapter five. Case three 'the future plan'. Chapter five.
20EN09	Head of Customer Services	Housing Association	06 May 2020	Cold contact through a newspaper article	Case three 'the future plan'. Chapter five. Chapter six - counter case to how technology could enhance transparency in decision-making by leveraging tenants to share helpful information on platforms such as Facebook.
20EN10	CEO	Tertiary – campaign organisation	12 May 2020	Cold contact through newspaper article	Chapter seven. Exploring the barriers to emergence of geographical insights in social housing work.
20EN11	Senior Researcher	Tertiary - housing association	14 May 2020	Through the NHF Universal Credit	Case one 'improving income collection processes'. Chapter five.

		representative organisation		report contact information	
20EN 12	Consultant - hybrid	Independent Consultancy	18 May 2020	Referral from CIH focus group organiser contact	Case one 'improving income collection processes'. Chapter five.
20EN 13	Consultant - hybrid	Behavioural Consultancy	22 May 2020	Recruited by consultancy partnership	Case one 'improving income collection processes'. Chapter five. Contextualising description of expertise networks. Chapter six.
20EN 14	CEO	Housing - cooperative	9 June 2020	Recruited by CIH contact	Case four 'improving fire safety communications as part of Grenfell enquiry outcomes'. Chapter five. Provided insight into why nudges were not used at their cooperative.
20EN 15	Head of Finance	Housing Association	12 June 2020	Rent Income Excellent network by HQN - via email they sent to network	Case one 'improving income collection processes'. Chapter five.
20EN 16	Financial Inclusion practitioner	Housing Association	17 Jun 2020	Recruited by 20EN15	Case five 'Rent-flex, an argument for the utility of some technocracy'. Chapter five.
20EN 17	Head of Finance	Housing Association	29 April 2020	Cold contact through Capita rent report by partner consultancy	Case one 'improving income collection processes'. Chapter five.
20EN 18	Head of Customer Services	Housing Association	8 July 2020	Referral from CIH focus group organiser contact	Chapter six - behavioural technologies and analytics.
20EN 19	Consultant - finance	Financial Well-being Consultancy	13 July 2020	Recruited by 20EN16	Case five 'Rent-flex, an argument for the utility of some technocracy'. Chapter five.
20EN 20	Head of Customer Services	Housing Association	30 July 2020	Referral from RUSH organiser as remembered about my research	Case one 'improving income collection processes'. Chapter five.
20EN 21	Consultant - technology	Social housing technology consultancy	4 August 2020	Recruited by friend employed by consultancy	Chapter six - behavioural technologies and analytics.
20EN 22	Head of Research	Housing Association	11 September 2020	Recruited by 20EN07	Case four 'improving fire safety communications as part of Grenfell enquiry outcomes'.
20EN 23	Chair of Board	Housing - cooperative	17 September 2020	CHASM seminar September 2020	N/A Although supported 20EN14's explanations for why nudges were not used at their cooperative.
20EN 24	Head of Research	Research consultancy	30 September 2020	Messaged through Twitter via published smart homes report naming them	Case one 'improving income collection processes'. Chapter five. Insights into problems with RCTs. Chapter six - behavioural technologies and analytics.

20EN 25	Head of New Business	Housing - co-operative	13 October 2020	Recruited via 20EN23	N/A Although supported 20EN14's explanations for why Nudges not used at their co-operative.
20EN 26	Evaluation Manager	Out of sector - financial well-being funder	20 October 2020	Referred by CHASM Director	Case five 'Rent-flex, an argument for the utility of some technocracy'. Chapter five.
21NL 01	Consultant - technology	Independent Consultancy	18 March 2021	Through HQN Anglo-Dutch Innovation Lab	Chapter six - behavioural technologies and analytics.
21PO V01	Consultant - tenant	Consultant - tenant	30 April 2021	Approached me after a PoP focus group	Chapter seven. Describing what a sustainable tenancy means from a social tenants' perspective.

Table 4. Characteristics of interviewees and their contribution to the empirical work. Note that 'hybrid consultant' refers to consultants with behavioural, private sector and social housing expertise.

For the first research question concerning the influence of national and organisational cultures shaping how expressions of BPP was emerged in social housing, the semi-structured interviews provided data to interpret the cultural influences. In terms of research question two, the semi-structured interviews provided an opportunity to discuss how centred tenants' emotional well-being was in the decision to use behavioural insights in practitioners' work. The semi-structured interviews and focus groups contributed to the third research question by exploring the reasons practitioners gave for including tenants or not tenants in intervention design and evaluation processes. Furthermore, the semi-structured interviews revealed that there was a range of competing approaches to evaluating behavioural interventions. For research question four concerning ethical approaches to behaviour change interventions, the semi-structured interviews and focus groups revealed how the norms of past waves of behaviourism, such as the idea of 'empowerment' popularised under New Labour, produced distance between tenants and practitioners. This contributed to developing my argument for interventions grounded in tenants' experiences and developing a set of insights described in chapter seven

that emphasise in part the capacities of tenants and the need to focus on changing contexts, not imposing normative ideas onto individual tenant behaviours.

Semi-structured interviews

Semi-structured interviews provided data that could be compared across practitioner groupings and with tenants, identifying points of agreement, disagreement (Dunn 2016) and variation in how key themes were expressed (Crang 2003) the interviews contributed significantly to the analysis of the findings chapters. A significant amount of time was spent developing an interview schedule (Rabionet 2011). Each interview item on the schedule was tagged with the research question(s) that they produced data on. The items were then re-ordered to ensure there was a natural flow to the interview (Hay 2016). I knew the schedule flowed well when interviewees moved on to answer the following questions without my prompting (Manning and Kunkel 2014). I used a printed copy of the schedule and made handwritten notes on the schedule. The reflections were transferred to a research diary, and this helped in identifying tentative patterns that guided my analysis (Mason 2006). The interview schedule can be seen in appendix 2.

All of the practitioner interviews were conducted using either Zoom or Microsoft Teams video call software. There are noted benefits of conducting semi-structured interviews through online voice calls. These benefits included the accessibility of the medium that respondents being at home aided in aiding disclosure (Gray, Wong-Wylie et al. 2020) and rapport building. Complexities were introduced through being there differently and the challenges of preparing and pacing the interviews (Olliffe, Kelly et al. 2021). I found that video calls did not pose a barrier to building rapport

and seemed to aid in disclosure. This may be due to the novelty of the interview engagement in breaking up the repetitiveness of a covid lockdown. Furthermore, my practitioner background was a help. More than once, it was said I was being told something as a former practitioner that would not have been told to an academic. The home location produced both moments of rapport and rupture. Pets provided moments of interruption and bonding. Noisy children in the background less so. I found that technical problems and choppy connections were sometimes a problem, with broken connections breaking trains of thought. Overall, I have grown to like the approach of video-call-based interviews and would offer it as a choice to interviewees in future research.

The focus groups

In contrast to the carefully planned semi-structured interviews, the focus groups emerged as an opportunity as I became immersed in the research. Table 5 provides details of the focus groups. I had grown interested in how PoP insights may benefit social housing practice and discussed this interest with a contact at the CIH. The CIH agreed to host a focus group where I could outline the key insights and gain practitioner feedback. The intention was to enable participants to interact and discuss with each other, and myself, the potential utility, or not, (Cameron 2016) of PoP insights for social housing work. A second focus group was arranged through a supervisor's introduction to a Midland-based housing trust. The CIH focus group was open to members, and the housing trust focus group was for their housing customer services staff only. Both focus groups were to be conducted separately via video-call platforms, a plan that proved problematic in the case of the CIH focus group.

Organisation	Date	Participant numbers	Format	Link to empirical work
For CIH members	3 November 2020	32	Online webinar platform - no interactive chat function, see appendix 3 for transcript	Identified influence of moral behaviours underpinning relationship between tenant and landlord, justifying the use of behavioural technologies to categorise tenants', and contributing to the stigma that undermined engagements with tenants' experiences.
Midlands-based Housing Trust	23 November 2020	9	Online video call	More emphasis on wanting to understand tenants' circumstances.

Table 5. Details of focus groups and links to the empirical work.

My first engagement mediated by the CIH became something other than a focus group. I did not find out until the day of the focus group that the software used by the CIH did not allow for verbal questions to be asked or for breakout sessions to be hosted. This meant I could not facilitate the group interaction that is the hallmark of the real-time focus group, (Watson, Peacock et al. 2013). Instead, I asked the 32 anonymised participants to leave comments, making clear I would use these as research data. While this experience was frustrating, the resulting list of comments seen in appendix 3 was useful. Comment 45 in appendix 3 evidences, in my view, a question that may not have been asked in a non-anonymised format. The comment seems to reflect traces of the moral behaviourism of Murray (1990) and Mead (1992), and it is seen in chapter seven, where it frames an analysis about stigmatisation in social housing. The second housing trust focus group was hosted on a video-call platform and achieved the interaction and rapport that is the hallmark of a focus group. The participants seemed keen to understand how PoP insights could help them to improve their work, though this may be expected in an in-organisation focus group where there may be more pressure to perform a positive engagement. Positive comments about the relevance of the research in both focus

groups encouraged me to move towards formal training and consultancy work and the creation of a training suite developed throughout the final stages of my research.

Researching with tenants - from a Delphi survey to scenario-based interviews

Through online conversations with tenants, it was clear that they were often suspicious of behavioural insights, reflecting concerns about the manipulative tendencies of some expressions of BPP (see White 2013). The practitioner interviews revealed a tendency to exclude tenants from the design and evaluation of behavioural interventions unless a third party insisted on the involvement of tenants (see cases four and five in chapter five). To remedy concerns about manipulation and the exclusion of tenants from some BPP intervention designs, I designed participatory research with tenants using a Delphi survey that then informed scenario-based interviews.

A Delphi survey takes a panel of experts through rounds of data collection, often through surveys and discussion groups. The aim is to identify areas of consensus and disagreement about the topic at hand, with each round of engagement working towards identifying areas of consensus (Gordon 1994). I was attracted to the method as it treated tenants as experts, and literature evidenced the use of a Delphi with service recipients, treating them as experts by experience (Law and Morrison 2014). This, I thought, helped to rectify practitioners' tendency to exclude tenants from behavioural intervention design. The Delphi survey evolved into a scenario-based interview for reasons I shall explain below. The scenario-based interviews presented tenants with three behavioural intervention scenarios, and these formed the basis of an interview. This section will explain the detail of the Delphi survey and the decisions I made to transition this into the scenario-based interviews.

The Delphi survey and the later scenario-based interviews were informed by three behavioural interventions that were described in the practitioner interviews. The first intervention used behavioural insights to rewrite rent letters. The second was based on the future plan project that made behaviour change ambitions a voluntary and then conditional part of the tenancy agreement (see Lloyd 2013, Morse 2013, and chapter five case three). The third intervention concerned the use of advanced analytics and behavioural technologies in assessing the risk of new tenants failing their tenancy. Two predictive examples were taken from practitioner interviews. These were predicting key life events, such as a child leaving home and predicting the risk of tenancy failure at sign-up. The selection of these cases was informed by assemblage theory. The first and second cases were fixed interventions that were well documented, so they provided solid cases to discuss. The use of predictive analytics was expressed as an intention by some practitioner interviewees and had not yet been adopted into practice. Assemblage theory and its concerns with things in the processes of forming permitted analysis of an expression of BPP that was still emerging. This allowed for a rich analysis of behavioural technologies in chapter six and recommendations for future research in chapter eight.

I needed to ensure that each of the three cases adhered to practitioner descriptions while protecting their anonymity. I have included the two rent letters used in the Delphi survey and the scenario-based interviews below to show how I preserved anonymity while also ensuring the cases were empirically grounded. The rent letters were an amalgam of real-life early-stage (the first letter that is sent when a rent account goes into arrears) arrears letters sent by interviewees. Making my own 'fake'

letter protected the identity of contributing organisations yet ensured the letters were anchored in sector practices. The first letter was designed based on the loss heuristic. It includes a picture of the tenants' home to induce a fear of losing the home if rent is not paid. The second letter uses the social norms heuristic and includes a sentence about other tenants paying their rent on time, so encouraging the letter recipient to pay their rent and so be more like most tenants who do pay their rent on time. Grounding the three intervention cases in housing practices that were often hidden from tenants informed the analytical work in chapter five and six. Tenant perspectives could be compared to those of practitioners and so providing deeper exploration of the motives of practitioners in undertaking behaviour change work with tenants.

Dear <insert name>



Your home is at risk if you do not pay off your arrears in full.

Your balance is **£- 198**. Please clear this in full.

We'd rather help you to pay your rent. Here are some of the things we can help with:

- Housing Benefit
- Council Tax
- Energy bills
- Struggling to pay
- Budgeting

There are lots of ways to make a payment to us. Please read the back of this letter for details.

Direct Debit is the easiest way to pay your rent as we can take payments directly from your bank or building society on a day that suits you. To set this up, or to make a payment over the phone please call 'Research Housing Association' on 01234 567 890

A Summary of Rights and Obligations has already been issued to you. Please contact us if you require another copy.

Yours sincerely

A. Person.

Rent Collection Officer

Figure 1. Leveraging 'fear of loss' by intentionally using what would be a real photograph of the tenant's home.

Letter two.

Name
Address

Reference number: 00000
Date: 00.00.00

Dear <insert name>

The vast majority of Research Housing Association's tenants pay their rent on time.

Your balance is **£- 198**. Please clear this in full.

We'd rather help you to pay your rent. Here are some of the things we can help with:

- Housing Benefit
- Council Tax
- Energy bills
- Struggling to pay
- Budgeting

There are lots of ways to make a payment to us. Please read the back of this letter for details.

Direct Debit is the easiest way to pay your rent as we can take payments directly from your bank or building society on a day that suits you. To set this up, or to make a payment over the phone please call 'Research Housing Association' on 01234 567 890

A Summary of Rights and Obligations has already been issued to you. Please contact us if you require another copy.

Yours sincerely

A. Person.

Rent Collection Officer

Figure 2. Leveraging 'social belonging' in the opening sentence that states, 'The vast majority of Research Housing Association Tenants pay their rent on time.'

The Delphi survey was hosted using Qualtrics survey software. I piloted a survey containing the three behavioural intervention cases with friends, family and a tenant and residents' group I had worked with in South Yorkshire. This identified that the survey was unwieldy and tiring to complete. A decision was made to break the survey into two parts, with the rent letters and future plan scenarios presented together and behavioural segmentation and predictive analytics separate. The complexity of the predictive analytics scenario meant that a more explanatory preamble was required for this scenario. The surveys are in appendix 4 and 5.

I recruited to the Delphi survey by advertising through practitioner networks, social media and an article published on Social Housing Matters. Figure 3 shows the recruitment flyers. Recruitment to the Delphi survey proved challenging as it emerged through comments from tenants on Twitter that some were tired of giving information in surveys to landlords and seeing no improvement. The surveys resulted in only 17 completions which may reflect the involved and long nature of the survey (see appendix 1 for tenant demographic data and commentary). I found this frustrating as my intention had been to counter a landlord's tendency of excluding tenants from intervention design by using a method that framed tenants as capable experts (Loughenbury 2009). On reflection, instead of trying to elevate tenants to expert status, my focus should have been on fostering horizontal engagements at the level of experience so I had insights into tenants' situational expertise. This realisation influenced my decision to take the data from the Delphi survey and use it to inform scenario-based interviews. I qualitatively analysed the 17 completed surveys for the strength of sentiment of the answers (Nowack, Endrikat et al. 2011). Figure 4 shows how my analysis of the Delphi answers informed the design of the

scenarios, and I will explain this in more detail below. For now, the point to make is that my understanding of what was meant by expertise was challenged through these experiences. This influenced my argument developed throughout the findings chapters and summarised in chapter eight for co-design approaches grounded in tenant experiences.



Figure 3. Example marketing for the two surveys.

Item B2. Some tenant respondents were happy with the programme but unhappy with the timing of asking people to join at tenancy sign up. Alternative suggestions included,

- Providing information only on the programme at sign up
- Asking once settled into the property
- Giving option of yes/no/ask me later

Do you think the timing of asking to join the programme is a problem? What do you think of the approaches to resolving it?

How strongly do you think your view is right, 1 - very uncertain 5 - completely certain.

Figure 4. Item B2 is a question from the scenario-based interview schedule concerning the future plan (see appendix 6 for the full schedule for this intervention case).

I have included figure 4 here to show how tenants' responses to the Delphi survey informed the scenario-interview schedule. The future plan was informed by the

behavioural insight that moving home is a good time to change habits and develop new behaviours. This means it was an intentional act by landlords to ask tenants to sign the future plan when the tenant was also signing for a new tenancy. The Delphi survey revealed that tenants did not agree with the timing of the intervention and three alternatives were given instead, listed as options a, b and c in figure 4. The incorporation of these answers from the Delphi survey allowed for more nuanced discussion in the scenario-based interviews about what other tenants had thought of the intervention. I tried to keep the Delphi-inspired idea of identifying how strongly a participant agreed with their answer by asking them how strongly they thought their views were right. This proved to undermine the flow of the interviews, and I stopped asking this question after three attempts at incorporating it. The scenario-based interviews worked well in obtaining tenants' views about the three behavioural intervention cases. It also allowed tenants to introduce their experiences of housing and home, and this provided rich data for chapter seven. A Delphi survey would not have captured this rich set of experiences. This shift of the Delphi survey into a scenario-based interview approach captures the idea of methodological wayfaring (Vannini 2015). I had a plan laid out and decided to change it based on the response to it while keeping focused on the purpose of researching with tenants. The more open and explorative scenario-based method was a better fit for capturing tenants' experiences of BPP interventions and home and landlord services.

In terms of the methods used in the scenario-based interviews, I made three separate interview schedules, one for each of the behavioural intervention cases (see appendix 6 for an example). Tenant interviewees were given a choice of which scenario they wanted to discuss, and they were provided with a copy of the relevant

schedule. Table 6 below describes the interviewees in more detail, with demographic information summarised further in appendix 1. Providing the schedule before the interview enhanced the quality of the resulting discussions. Tenants fed back that getting the schedule ahead of time allowed them to reflect on their answers and make notes. Three tenants preferred a phone call to an online video call. While it could be more challenging to develop rapport and the lack of contextual awareness was disorientating (it sounded like the interviewee with children was outdoors), the quality of the data seemed unaffected by a telephone interview (Novick 2008). Overall, tenants reported enjoying the interview and valued being asked for their thoughts. One was very interested in the research and attended training sessions I ran on citizen science processes in May 2022 and a workshop I facilitated concerning empty home and allocation processes on 21 September 2022. This interviewee's interest, in part, inspired a #fairaccesstoknowledge partnership with the TAROE Trust, in which I host free versions to tenants of chargeable training content I have developed for social housing practitioners.

Interview code	Description	interview medium	Scenario	interview date	Link to empirical work/chapter
21TEN01	Retirement age male tenant currently involved with tenant engagement.	Online video call	Future plan	27 January 2021	N/A - did contribute to reflections on co-design and participation
21TEN02	Working age tenant with health challenges - involved in landlord services	Online video call	Rent letters	5 February 2021	Chapter seven - value of a safe, healthy stable home in good material condition
21TEN03	Retirement age female tenant – not involved in tenant engagement	Phone	Predictive analytics	8 February 2021	Chapter six - behavioural technologies and analytics
21TEN04	Retirement age female tenant currently involved with tenant engagement.	Online video call	Future plan	9 February 2021	Case one 'improving income collection processes'. Chapter five, also, chapter seven
21TEN05	Retirement age female tenant – not involved in tenant engagement	Phone	Rent letters	10 February 2021	Case one 'improving income collection processes'. Chapter five
21TEN06	Working age tenant - involved in landlord services	Online video call	Future plan	9 February 2021	N/A - did provide significant descriptions of housing disrepair that informed analysis in chapter seven
21TEN07	Working age tenant who also works for landlord	Online video call	Future plan	12 February 2021	Chapter seven - complex emotions of home
21TEN08	working age tenant with young children - not involved in landlord services	Phone	Predictive analytics	11 February 2021	Chapter six - behavioural technologies and analytics
21TEN09	Working age female tenant - not involved in landlord services	Online video call	Predictive analytics	15 February 2021	Chapter six - behavioural technologies and analytics.
21TEN10	Retirement age female tenant currently involved with tenant engagement.	Online video call	Rent letters	15 February 2021	Chapter seven - value of a safe, healthy stable home in good material condition

Table 6. Description of tenant interviewees, the interview medium, the topic of the scenario-based survey interview dates and the links to the empirical data.

Becoming a trainer and consultant – a performance and autoethnography

The idea of becoming a trainer and consultant emerged during an interview with a consultant who introduced me to the HQN's consultancy manager. After I gained confidence through the focus groups that I had some valuable knowledge, I decided to set myself up as a trainer and consultant. Becoming a trainer consultant

represented a shift from mapping expressions of BPP in social housing into a creative and experimental engagement (Dewsbury 2009, Vannini 2015) with doing BPP consultancy work (Brickell 2012) and so experiencing first hand the potential variability in BPP formations. Through keeping an autoethnographic diary, I could reflect on the possibility of an relational expression of BPP that worked for both tenants and landlords and so produced data for research question four.

In addition to the primary focus on research question four, my training and consultancy work informed the second research question concerning the emotional well-being of tenants and their relationship with their landlords. I hypothesised that PoP insights could emotionally connect landlords with tenants' experiences and make visible the harmful effects of housing insecurity and circumstances of poverty. The work also informed the first research question by identifying inhibiting processes to the PoP-informed expression of BPP I was advocating for in my work. This contributed to the third research question, as these processes also inhibited the emergence of new techniques and forms of evidence to identify what works in behavioural interventions. The training and consultancy work allowed me to explore the compatibility of PoP insights with insights from the geographies of home. This work was grounded in tenants' experiences of home and landlord services and formed the basis of chapter seven, which contributed significantly to answering research question four. I gained observational and participatory opportunities that contributed to analysing the emergence of behavioural technologies in chapter six. Table 7 below describes the empirical engagements produced through my training and consultancy work.

Date	Description of training/consulting activity	Empirical contributions and relation to thesis chapters
09 September 2020	Writing launch piece for Anglo-Dutch innovation lab for HQN	Gaining access to the innovation lab network and one interviewee who contributed to chapter six.
19 November 2020	Ethics panel for HQN Anglo-Dutch innovation lab	<p>Observing discussion about technology and ethics that contributed to the analysis of chapter six.</p> <p>Research question one - evidenced the influence of market values shaping justifications for the use of behavioural technologies and advanced data techniques in social housing. Revealed the cultural influence of behavioural science through a consultant's presentation about Victorian data analysis that identified a source of water as contributing to a cholera outbreak. The link was made by the consultant that advanced data analytics could contribute to place-based regeneration through this example.</p>
12 November 2020	10-minute introduction to PoP at a housing managers conference by HQN.	Led to the Hard Times Poverty conference that contributed to auto-ethnographic reflections underpinning chapter seven.
27 January 2021	Training in PoP for HQN	<p>Contributed to auto-ethnographic reflections underpinning chapter seven.</p> <p>Attendee helped to recruit two tenant participants for scenario-based interviews.</p>
26 February 2021	Training in PoP for Welsh landlord one	<p>Contributed to auto-ethnographic reflections underpinning chapter seven.</p> <p>This landlord was working with the Wicked Problems framework. This evidenced the value of frameworks to help guide action in messy social problems. Also contributed to understanding the importance of political context. The CEO had worked for English social landlords and described the more supportive political context in Wales that allowed her to ensure her organisation focused more on understanding complex social problems over seeking efficient and simplifying engagements.</p>
11 March 2021	Training in PoP for Welsh landlord two	<p>Contributed to auto-ethnographic reflections underpinning chapter seven.</p> <p>A frank discussion about loan agreements informed my recommendations to change how the social value of housing work is measured through reformulating Economic, Social and Governance frameworks.</p>
30 March 2021	Training in PoP for HQN	Contributed to auto-ethnographic reflections underpinning chapter seven.
16 March 2021	Hard Times HQN Poverty Conference	Contributed to auto-ethnographic reflections underpinning chapter seven.
14 April 2021	Training in PoP for Welsh landlord three	Contributed to auto-ethnographic reflections underpinning chapter seven.
16 March 2022	Training in Citizen Science as an alternative approach to tenant participation	Provided a reality check with participating landlords regarding the recommendations in chapter eight for tenant participation in social housing to move towards qualitative social science informed co-design labs.

Table 7. Empirical engagements and contributions produced through my becoming a trainer and consultant.

Becoming a trainer/consultant while being a researcher introduced ethical complexities beyond those of more traditional qualitative methods. I felt fake and discomfited by my new role. Jackson (2018) writes engagingly on the fakery of ethnography, declaring, “it is fakery all the way down the ethnographic rabbit hole” (p. 7). Acknowledging this and accepting the ambiguity of my role helped ensure I expressed this to participants. I decided to keep an autoethnographic diary which helped to protect the identity of the contributors that had fuelled my thoughts. I kept this diary separately from my research reflection diary (Mason 2006) so it remained untangled from wider methodological reflections. Keeping a separate auto-ethnographic diary also gave me permission to be more emotional in my reflections, a benefit I expand on later in this section. As I have personally developed through the research process, feelings of fakery remain. This may in part be due to the solitary nature of thesis research. It is often only through interactions with others that I gain a sense that I do have valuable knowledge and perspectives. I have accepted that fakery and uncertainty are feelings that one has to learn to live with in academic research. There is something disorientating and creative researching at the edges of knowledge. I now interpret these feelings as indicating that I am situated in the liminal space of new knowledge production – certainty and confidence now indicate to me either knowledge is more fixed, or that there are assumptions that require destabilisation. This experience has been a key moment for me and I now feel more confident describing myself as a researcher, rather than student, or former practitioner.

The auto-ethnographic method is considered ethically challenging (Dauphinee 2010, Edwards 2021). To mitigate these concerns, participants were given the choice to message me directly if they wanted their contributions excluded from my reflections. I had no opt-outs, only conscious and informed consent to opt-in. I would make notes during session break-out discussions and write up my own reflections after a training session (Hill and Knox 2021). Taking this approach ensured transparency and that I was not covertly engaging in research that others had not consented to (Edwards 2021).

Jackson (2018) also explores the claim that ethnography is a pursuit of the elite, engaging for their own benefit with the 'urban poor', a critique I was sensitive to due to the focus on poverty in the training and that I was making money from this and hopefully gaining a PhD. I had direct experience of the elitism of more journalistic ethnographic engagements as my childhood neighbourhood had been subject to a journalistic expose of 'sink estates', with my neighbours and, indirectly, my family part of the writing (see Davies 1998). I argue that my experiences of being raised 'urban poor' and now undertaking an elite degree ruptures this critique of ethnography. I am not the first 'working class done good' in this position. McKenzie (2015), in her book *Getting By. Estates, Class and Culture in Austerity Britain* describes a similar background to my own, and her book is less a salacious account than Davies of working-class neighbourhoods. Remaining aware of this complexity ensured I gained feedback from tenants regarding the training content. This influenced my decision to refer to circumstances/contexts/environments of poverty rather than just 'poverty'. Some tenants would have preferred that I did not use the term poverty at all. This echoed Shildrick and MacDonald's (2013) findings that

people experiencing poverty tend to deny its influence on them. Ensuring I emphasised the contextual nature of poverty meant I was not making invisible the effects of poverty while ensuring the focus was not on the individual. An option I preferred to not using the word 'poverty' at all.

I did find that autoethnographic reflection surfaced feelings of discomfort with my prior work as a practitioner. I recalled moments where I felt that I could have made better decisions, or where I was pushing an organisation agenda that suppressed engagements with tenants priorities for and experiences of housing. This turned into a fruitful line of enquiry that encouraged an engagement with the reflective practices in social work literature and the importance of engaging in discomfiting emotions (Robinson 2021). I reflected on this in an article for Social Housing Matters (Absalom 2021). This experience of reflective engagement with the emotions that surfaced about my prior practitioner work shaped my recommendations for changes in social housing practice that are outlined in chapter eight. I have noticed that I have sympathy for practitioners who were, and are put in difficult situations where there desire to help is frustrated. I take care when writing about the sector to draw attention to the effects of housing precarity and decades of failed housing policy on practitioners. I seek to engender empathy and understanding between practitioners and tenants and encourage a focus on policy and institutional environments that harm both parties, differently. Furthermore, reflecting on my time as a practitioner experience add depth to this thesis by providing insights into how I had experienced social housing work. This is reflected in the use of footnotes that describe some personal experiences of undertaking social housing work.

I was challenged by my supervisor to consider whether this work was action research rather than autoethnographic. Action research suggests that high levels of subject/subject participation and a social justice goal are key strands (Cahill 2007). I argue that my position as a trainer undermines the subject/subject dynamic. I was sharing my thoughts and experimenting with how they resonated through pedagogy, not participation. The social justice goal is more ambivalent. While it is clear from the argument in my thesis that there is a social justice intent, I cannot make a claim to have created social justice outcomes directly through my work as a trainer and consultant. This was in part due to my distance from the outcomes of the training. Two people did come back and tell me how they had put the training to work. The first, a Welsh landlord, was already using a wicked problems framework to define what makes a particular problem complex and in need of a different approach to a tame or simple problem (Henderson and Gronholm 2018). The training contributed to their poverty alleviation work, and this feedback reinforced for me the value of clearly articulated frameworks to think through. The second person was a tenant working as a tenant engagement consultant, and they had used the training to inform the tenant scrutiny of a housing association's repairs policy. I can only claim to have inspired these outcomes through pedagogy, having not been involved in the work that produced them. It is for these reasons that I describe this work as autoethnographic, not action research.

To anonymise or not to anonymise the cases – a key question

Chapter five analyses five different expressions of BPP-influenced practice in social housing. A challenge I faced was the anonymisation, or not of these cases. A key difficulty was some of the cases were present in the literature review, so associations were quite obvious. A

second difficulty is that some of the cases are in the public domain, the fire safety review being a key example of this. Third, I had a duty of care (Moore 2012) to participants and was concerned about the implications for them at a personal level if their involvement was unintentionally revealed. Some considerable attention was given to the issue of anonymity to ensure that participants were protected and no harm was caused to the reputation of academic research.

Some amelioration to the problem of anonymisation was provided through the number of interviewees informing cases. Case study one was informed by a diverse range of interviewees, applying different behavioural insights and ideas, all broadly focused on income collection. Essentially the diversity of the underpinning uses of behavioural ideas meant the case was already an amalgamation, so anonymisation was less of a concern. The second case about understanding rent payment behaviours was more challenging. There were clear links to the document discussed in the grey literature, and only one interviewee informed the analysis. My concern then, in this case, was the anonymity of the interviewee. This concern was met, in part, by the turbulent nature of the social housing sector, meaning restructures had obscured which organisations were involved in the 2015 report. The fact the report was collectively produced by a group of landlords also provided sufficient obscurification as to who had been interviewed. The report is also available in the public domain, so while the case may be recognisable, I was satisfied that the interviewee was not.

The third case, I decided to anonymise. There were two expressions of this case in the sector, using different names for the same activity. I chose a third name, 'future plan', to obscure where I had sourced interviews and information. Conversely, I decided not to

anonymise case study four, the fire safety case, but I did obscure reference to a third-party housing organisation by referring to them as 'X housing organisation' in an interview extract used to analyse the case in chapter five. This decision was informed by the fact that the interviewee may have been identifiable if I mentioned this organisation, and that the third party organisation had not agreed to take part in the research. Interviewee identification is again further obscured, again through restructures that have changed role titles and organisation names.

Case study five is also not anonymised. I approached the evaluation report author and rent-flex creator and explained my dilemma. We agreed I would send extracts of where the rent-flex case was mentioned, so he could decide if he wanted the case, and by implication, his identity to be anonymised or not. This was a challenging case in terms of anonymisation as it is unique in the sector. Thankfully permission was granted through an email exchange finalised on 4 May 2023 to refer to the case without obscurification. I have obscured the job role of the housing association interviewee, and again the turbulence of restructures produced extra cover. This experience of the rent-flex case reveals challenges in researching truly innovative practices. In future, I would have such conversations earlier in the research process so participants could make a better-informed choice about their decision to contribute to the research, or not.

Data analysis and interpretation of the findings

The methodological literature emphasises the daunting task of analysing qualitative research. Crang (2003) describes the analytical process as a set of activities that break down the collected data into new parts, with the researcher assembling these into a new interpretation. The analysis is not a stage done before the write-up; the

analysis and the write-up are entangled with each other. Keeping a research diary (Mason 2006) from the literature review and throughout the research process helped identify etic themes that emerged from the literature review and provided a 'way in' to the data, and emic themes that developed through an analysis of the empirical work (Hammersley 1992). The diary helped to keep track of coding decisions and make links across literature, theory and data. This section will describe the development of etic themes, described in table 8. The development of the emic themes of 'tenancy sustainment' and the 'social purpose/bottom-line' is described, with appendix 7 touching upon the shifting nature of these themes. The sub-section closes with an example of how returning to the literature and applying a framework from Beer's (2018), *Envisioning the power of data analytics* paper informed analysis of data for chapter six and the structure of the chapter into exploring the promises made about behavioural technologies and then their likely effects.

Coding from etic themes developed from the literature review provided a way to start the analysis, initially producing loosely organised collections of codes that helped to 'bucket' and collect data segments. This collection of codes helped to abstract the data and explore patterns to inform my analysis and interpretation of the findings (Cope 2016). Table 8 describes the themes that emerged from the literature review with a narrative linking them to the research questions. In Table 9, I show how a theme was broken down into an interrogative question. The interrogative question helped to identify master codes and sub-codes; Table 9 shows three master codes. I then show a sub-code that contributes to the master code and a data extract coded with the subcode. A diary extract is included to show how I reflected on what the coded data may mean. NVivo helped keep a track of the codes and permitted

specific reflections to be anchored to the data segment (Saldaña 2016) in addition to keeping them in the diary. Considering table 8 and 9 together communicate some of the complexity of interrogating qualitative data and how easy it is to get lost in the analytical woods even when led by etic themes from the theoretical literature.

Theme	Description	Utility for research questions (RQ)
Knowledge, expertise, and networks	This concerns the relationships, or lack of, between bodies of epistemological knowledge, different types of expertise and the networks that hold together in different constellations that influence the practices and processes of BPP in social housing in England.	<p>RQ1 – helps explore how different behavioural ideas influence housing sector practice and how organisation cultures and internal networks of housing expertise influence in turn what forms of knowledge and expertise are preferred.</p> <p>RQ2 – draws attention to how knowledge frames an understanding of emotions and well-being and so shapes action. Explores what is meant by ‘expertise’ and how different network configurations can change relationships between tenants and landlords.</p> <p>RQ3 – when considering what alternative forms of evaluation may work for social housing, this theme helps explore what is already present in both housing and behavioural communities and what can be realistically expected of these present communities to shift towards techniques I consider better align with tenants’ experiences.</p>
The design and evaluation of behavioural interventions	The design of behavioural interventions draws on a broad range of scientific fields, including the qualitative social sciences. This contrasts with a tendency towards valuing quantitative approaches to evaluation, centring the RCT as the gold standard. The processes holding together the design and evaluation elements draw in a concern with co-design approaches and the location of intervention subjects, namely tenants in BPP design and evaluation processes.	<p>RQ1 – contrasting this theme as constructed through a review of the BPP literature, with what actualises in social housing practice reveals the cultural influences on how behavioural interventions emerge in social housing practice and are shaped by already present processes at housing organisations.</p> <p>RQ3 – alternative techniques and forms of evidence can be more easily considered when ‘behavioural interventions’ are understood as linked stages that are in turn influenced by different ideas and practices, loosely held together with different views on the location of intervention subjects within these processes.</p>
Approaches to the participation of tenants	The participation of tenants in social housing work is a long running theme with its own literature and arguments for how this is best achieved. This intersects with concerns outlined in the above theme about the location of intervention subjects in behavioural intervention design and evaluation. The double emphasis on participation in both literatures is	<p>RQ1 – draws to attention how established governmental and social landlord approaches to participation shape the involvement of tenants in behavioural intervention design.</p> <p>RQ2 – how tenants are perceived by practitioners, as experts or as vulnerable service recipients, impacts on how participation is understood and enacted. This theme forefronts how understandings of tenants by landlords’ impact on the tenant/landlord relationship</p>

	<p>why this topic has been selected as a theme.</p> <p>The theme weaves into the other three themes. This fuzzy-edgedness reflects the influence of assemblage thinking where formations are not easily categorised, with a tendency for transformations and feedback loops that trouble clear cut categorisations and distinct themes.</p>	<p>which in turn influences the design and evaluation of behavioural interventions.</p> <p>RQ3 – tenant participation in social housing provides its own set of norms and values about how tenants should be engaged to assess 'what works' in social housing. Fore fronting these already present processes and how they complement and contrast with BPP ideas permits for a realistic consideration of alternative techniques and approaches of evaluating interventions.</p> <p>RQ4 – tenant participation in social housing has a history of normative influences evidenced in phases of participation that emphasise 'choice' and 'empowerment'. This theme draws into the analysis how these already present norms have influenced participation, what the empirical effects were of these phases on tenants. This informs analytical sensitivity to the ideals of norms and values, and how they unfold in the day-to-day work of social housing.</p>
Emancipatory applications of BPP	This theme concerns a sensitivity to the potential of behavioural knowledge and interventions to be of benefit in alleviating material hardship and psychological distress for tenants and make a case for the value of social housing in providing a stable home for tenants.	RQ4 – this theme ensures there is a definition of what is meant by an ethical behavioural intervention in social housing.

Table 8. Description of the themes that emerged from the literature review and their link to the research questions.

Theme	Interrogative question	Resulting master codes	Example of a sub-code and a data segment	Reflection memo from research diary
The design and evaluation of behavioural interventions	In what ways are RCT emerging in social housing practice?	<p>Barriers to an RCT emerging</p> <p>Approaches to how landlords currently evaluate their work</p> <p>The programmes an RCT is applied to</p>	<p>Code: Ethical challenges of running an RCT (sub-code to 'barriers to an RCT emerging').</p> <p>Transcript extract: 'One of the things they [the tenants] came up with was ethics. This seems a life-or-death issue and is 'withholding' information an ethical thing to do for an RCT? So, it was good to run that ethical dilemma by that resident group just to make sure it was ok.' <i>20EN22 Head of Research and public engagements at a large housing association.</i></p>	This reminds me of ethical dilemma posed by recruitment in rent-flex – where there was concern with tenants being excluded from the intervention and so missing out. Here there is a similar concern about withholding is from the tenants, in this case information about fire safety.

Table 9. Shows the process of using the themes to shape the interrogation of the data.

The emic coding from the data itself required a different approach, and I found it was this thread of the analysis that benefited the most from Crang's (2003) emphasis on the entanglement of analysis and writing in the process of making sense of the data collected in the research process. Two emic themes, 'social purpose/bottom-line' and 'tenancy sustainment', appeared frequently in interviews with practitioners. The themes were identified through open coding, where transcripts are coded based on their content and what seems pertinent to the research (Saldaña 2016). All the tenant interviews and the interview with the tenant consultant (21 POV01) were open-coded. I experimented with emotional coding on some tenants' transcripts but found that emotions tended to stand out in these transcripts anyway and were captured in open coding. I started with practitioner transcripts that I considered particularly rich; in that they discussed a variety of behavioural projects. As I became immersed in the data, it became apparent that transcripts that spoke in great detail about a singular approach, such as behavioural segmentation, were also rich sources of data. The emic themes proved difficult to code as they changed in different contexts and through the gazes of different groups of participants. Appendix 7 provides an example of the shifting meanings of the emic themes.

Now I have described the emic and etic approaches to coding, I will describe how returning to the literature helped to structure chapters and provide new inspiration for approaches to coding and analysis. Chapter five's analysis was partially inspired by Straßheim's (2021) division of epistemic and instrumental BPP communities. His paper helped to draw out the dominance of different forms of instrument communities and the value of a clearly articulated relational epistemology that shaped the form of co-design grounded in tenants' experiences that underpinned the

rent-flex case. This finding was picked up and developed in chapter seven, the structure of which was shaped by an assemblage notion of 'lines of flight' (Deleuze and Guattari 1988). I interpreted 'lines of flight' to mean I could imagine an insights framework grounded in tenants' experiences. As outlined in the introduction to this sub-section, Beer's (2018) paper influenced the structure of chapter six and saw me use a different analysis strategy to guide how I wrote about my findings in this chapter.

Table 10 below shows how headings from Beer's paper were combined with two additional emic themes to those discussed above; using technology for value for money motives and improving the tenant/landlord relationship (referred to as 'relational' in table 10 below). Selected transcripts where the focus was on behavioural technologies were analysed through sketch engine (Sketch Engine 2022), an online tool to aid the analysis of text and language. A concordance analysis finds a keyword and shows it in the context that the word is used (orange3 Text Mining 2022). In table 10 below, the word 'truth' is given as an example. Appendix 8 provides more detail on the approach taken to analysis. It was mentioned 15 times across six of the eight transcripts and identified key data extracts that informed my analysis. This work helped to critically explore how behavioural technologies were perceived and the justifications for their use. This helped to structure chapter six into the promises of, and the likely realities produced by behavioural technologies and advanced data analytics in tenant-facing social housing work. This approach helped to produce data for research question one concerning the cultural influences shaping how behavioural approaches are applied in social housing

Qualities of technologies	Key words/terms used to search the select
Beer (2018)	
Speedy	immediate, speedy, quick, fast rapid, real-time, in the moment, continuous, supercharge, turbocharge
Accessible	metrics, accessible, easy, intuitive, simple, simplification, visualisation, dashboard, console, self-service, do-it-yourself, empowerment, anytime anywhere
Revealing	patterns, robust, truth, trust, trustworthy, accurate, faith, trust the numbers, objective, efficiency, hidden, new insights, ask new questions
Panoramic	all-seeing, comprehensive, integrated, integration, blend, harmonisation, inevitability, horizon
Prophetic	tomorrow, proactive, future, predictive, progress, revolution, predict, future-proof, imagine, forward-thinking
Smart	scientific, intelligent, machine learning, learning, self-learning, responsive, advanced, value, business value, augment, human decision, algorithm/s
Emic themes from data	
Value for Money VFM	resources, save, learn from others, cost efficiency, more with less
Relational	one size fits all, person specific, interactions, needs, interact, tailored, understand, trust

Table 10. How Beer’s 2018 paper and codes from my initial transcript analysis shaped the structure of chapter six. Appendix 8 shows an example from the concordance analysis.

In the approach I took to undertaking the discourse analysis described above, I make no claim to have conducted a ‘critical discourse analysis’. Instead, I argue that my analysis frames discourse as entangled with material realities, such as behavioural technologies and the size and scale of the organisations. This reflects the flat ontology of assemblage that sees discourse and the material as co-constitutive of each other (Feely 2020). It also captures the methodological openness of assemblage. I used analytical approaches that helped me both map stable assemblage plateaus and imagine alternative forms.

Conclusion

A key learning point has been how in assemblage-influenced research, the methods themselves can become sources of data. This was evidenced in the

autoethnographic diary that helped me to identify the value of reflective practices and ambiguous emotions. It was also seen in the shifting of the planned Delphi work with tenants to scenario-based interviews through a realisation that methods to engage tenants needed to be grounded in their situations. This experience strongly influenced the recommendation for co-design labs anchored in the values of qualitative social sciences to engage meaningfully with tenants and build interventions based on their experiences. The process of becoming immersed in the research and changing approaches in response to the unexpected was a challenging process and a valuable one, as evidenced later in chapter eight. For now, the journey turns to orientating the reader in the context of social housing, a process that contributes to making sense of the findings in chapters five, six and seven.

CHAPTER FOUR. CONTEXTUALISING SOCIAL HOUSING IN ENGLAND

Introduction

This chapter describes the policy landscape and organisational practices that underpin the provision of social housing in England³. This contextualisation helps the reader to navigate a highly complex policy environment. The description will also identify processes shaping the emergence of BPP in social housing in England. The first section describes housing the policy changes that have shaped the operating environment of social landlords in England. Key trends reviewed in section two are residualisation, stigmatisation, the institutional arrangements of the sector, management practices, and tenant participation.

The third section explains behavioural trends in social housing practice and policy and opens with a contextualising description of behavioural trends in England. Anti-social behaviour (ASB) policy trends are summarised before describing behavioural influences in the pre-allocations space, allocation processes, the tenancy agreement and eviction. This complex description enables an understanding of the evolution, the effects, the role of ethics and the adoption or not of BPP in social housing in England.

³ Housing policy is devolved across the UK. Each country has their legislative framework and produces its own data and statistics. The Regulatory Board regulates Welsh social housing. The Scottish Housing Regulator regulates Scottish social housing, and The Department for Communities oversees northern Irish social housing. Focussing on England enables a sharper focus on the influence of specific organisations and national cultures in shaping expressions of BPP, so it better informs research question one.

Background

The definition of 'social housing' has been complicated by the ascendancy of the term 'affordable housing' as an overarching definition (Barton and Wilson 2022). Affordable housing is broadly defined as housing that is more affordable than housing available on the open market; "it can be rented from housing associations or councils at reduced rents, or it can be part-sold, part-rented as shared ownership. It exists to help people who can't afford to rent or buy a home on the open market and is usually built with the support of government funding" (National Housing Federation 2021). The term 'affordable housing' is critiqued for including a diverse range of products that are "clearly unaffordable to those on mid to lower incomes" and that there is a significant challenge for local authorities "to attune affordability to local conditions"; a challenge compounded by planning deregulation and housing policy that prioritises first-time buyers on the open housing market (Affordable Housing Commission 2020, p. 65). Under the umbrella of affordable rental housing are social rents, roughly 50% to 60% of market value and affordable rents, up to 80% of market value⁴. Social landlords then administer a diverse range of tenure types. The language of affordability also obscures the uneven housing affordability across localities in England⁵.

The English sector's regulator is called the Regulator of Social Housing (RSH) (Regulator of Social Housing 2022). 'Social landlords' who register with the regulator

⁴ Social rent is subject to one calculation method and affordable rent another. Social landlords have strict criteria for moving between the two rent charges. There are other affordable products such as shared ownership but our focus is on general needs rented housing.

⁵ In the North-East, the housing market is highly diverse. Sebert Cox (2019, see bibliography for reference), the chair of Karbon Homes at the time of writing for Inside Housing magazine, describes examples where affordable rent is cheaper than social rent in the region, which is very different to the overheated market of the South-East of England.

are split into two broad categories, local authority providers and Private Registered Providers (PRPs). PRPs include non-profit and for-profit providers of non-local authority social homes. Most social landlords registered with the RSH are not-for-profit, with 51 for-profit providers owning 0.5% of the overall stock in 2020. As of 11 March 2022, there are 1621 providers of social housing registered with the RSH (Regulator of Social Housing 2021). The sector provides 4.4 million homes across England. General needs tenancies, including social and affordable rents⁶ make up 77% of the regulated stock, supported housing 13% and low-cost home ownership 7% (National Housing Federation 2019). Supported housing combines housing and services to enable people to live independently. It is a form of housing that is not a focus of this research as it is regulated and funded differently.

The regulation of the social housing sector is currently divided between Homes England and the RSH. Homes England are concerned with increasing new build numbers, improving existing stock, and speeding up the supply of land (Homes England 2018). The RSH oversees the financial viability and governance quality of all registered providers, regulating rent charges and overseeing consumer standards. Providers must produce an annual tenant report outlining compliance with the standards and describing how tenants have been involved in producing the report (Ministry of Housing Communities & Local Government 2020). Further complexity is introduced as different regulatory standards are imposed depending on landlord size; landlords with less than 1000 homes are subject to simplified

⁶ Social rents are calculated based on local earnings and house prices at the local authority level. Affordable rent is calculated using ONS data, and the number of bedrooms and is set at the regional level. Shared ownership sale cost is based on ONS market data, with the remaining rental amount charged at a social rent. All are classed as affordable alongside the other products listed in table 12.

regulatory standards. While local authorities automatically enrol on the RSH register, non-profit and for-profit social housing providers must apply and meet the registration criteria.

Before describing housing policy post-World War II, it is helpful to know that some housing associations, such as the Peabody Trust and Bournville Community Housing Trust, have their roots in the work of philanthropists and workers' cooperatives with a history that extends as far back as the mid-19th century (Murie 2016). This model of charitable social housing provision was unable to build in sufficient volume and ultimately gave way to state provision in the 1919 Addison Act. The Act gave housing responsibilities to local authorities as it was reluctantly agreed that the state had the means to meet the demands placed on housing provision caused by the devastation of World War I and the need to meet the housing needs of returning soldiers (Malpass 2005).

UK housing policy since post-World War II

Housing policy post-World War II was a mix of local authority housing and home ownership. Housing associations⁷ played a minimal role in the provision during this time. This policy of state-funded housing and home-ownership provided new opportunities for debt and sourcing cheaper materials for mass building (Merrett 1979). Mass builds saw a trade-off between quality and speed. Dunleavy (1981) observed that “families rehoused by urban authorities in the 1950s and 1960s probably received worse forms of accommodation than those rehoused in earlier periods”. The mixed tenure approach meant housing policy was “neither universal nor wholly residual” (Malpass 2005, p. 163) and is sometimes described as the

⁷ Broadly defined as not-for-profit providers of social housing.

'wobbly pillar' of the welfare state (Torgersen 1987). The difficult relationship with housing policy and welfare, growing disappointment with local authority housing and a political and public preference for home ownership laid the groundwork for change to this approach to housing policy.

The popularity of local authority housing as a tenure peaked in 1978, with just over 1/3 of all households housed in a majority of council-owned and a minority of housing association-owned homes (Gregory, Mullins et al. 2016). Table 11 below visualises the changing trends in tenure. From 1951 to 2002, the owner occupier tenure grew significantly. The local authority tenure declined from 1981 onwards and PRPs took on an increasing role in the management of social homes. The private rented market reduced significantly between 1951 and 2002, gradually increasing after this point as home ownership began to contract alongside a similar squeeze on local authority and PRP managed homes. The remainder of this section describes the policy changes that contributed to producing these trends and the social housing sector we see today in England.

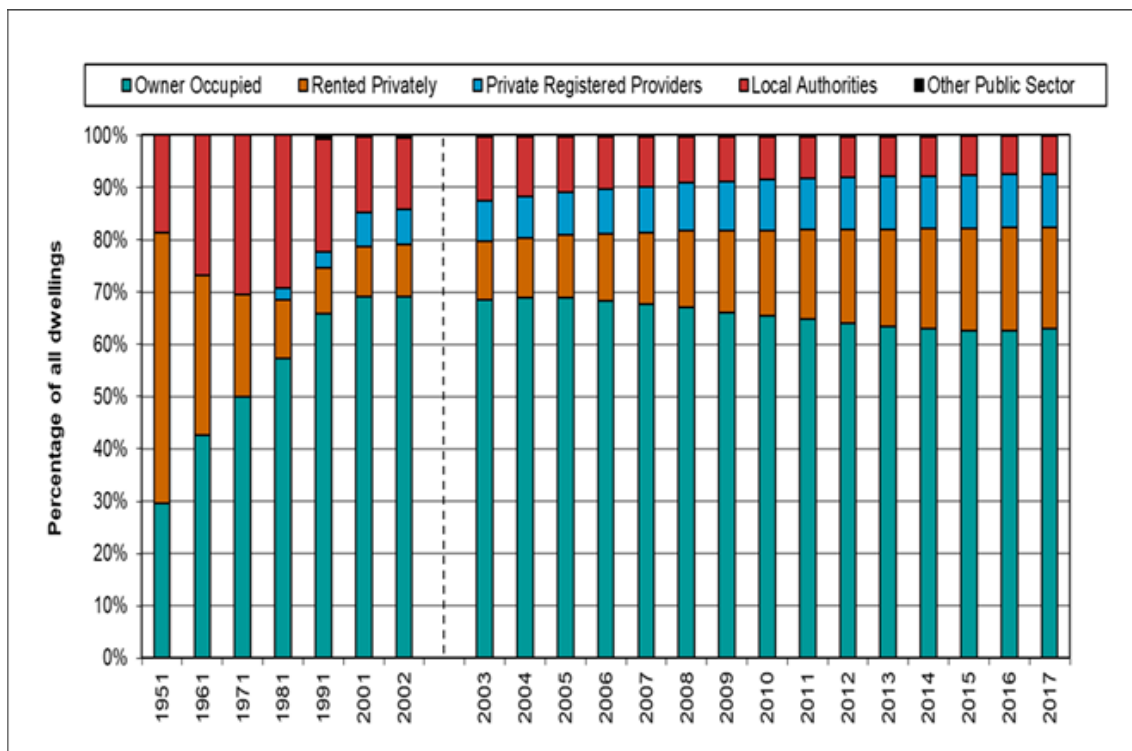


Table 11. Chart 103 Dwelling stock: by tenure, Great Britain, historical series (table accessed 1 September 2022 Department for Levelling Up Housing and Communities 2022).

A key change is the ascendancy of PRPs, the majority of whom are housing associations, as social housing providers. Post-World War II housing associations played a small role in social housing. This changed with the Housing Association Grant (HAG) introduction in the 1974 Housing Act. Access to the grant required housing associations to register with the Housing Corporation, the then regulating body of the sector, as a non-profit housing organisation. The Housing Act 1988 strengthened the housing association sector by easing access to large-scale private funding. This catalysed the growth of some housing associations and shaped the more ambitious associations operating cultures with private management practices (Malpass 2005). While housing associations were supported in their growth, local authorities came under criticism for mismanaging housing. The Conservative government of the 1980s and their influential housing policies are discussed in detail

below. For now, the point to make is they experimented with provider diversification to take housing stock out of local authority control. They introduced Housing Action Trusts, Tenants Choice of Landlord, and stock transfer to housing associations. For the most part, tenants preferred to stay with their local authority, and there were minimal transfers to alternative models (Murie 2016). The Housing Act 1988 changed the role of local authorities, reframing them as enablers of services rather than direct providers. These changes laid the groundwork for reduced direct local authority builds and a boom in the housing association sector.

These changes to funding and organisation arrangements within social housing signalled a turn in the sector's financialisation. Urban geographers note that “housing is a key object of financialisation [and that the processes of this are] inherently variegated, path-dependent and uneven” (Aalbers 2017, p. 2). Financialisation is broadly understood as the growing influence of financial markets and institutions over policymaking. The remainder of this section describes the changes in the structure and operation of housing policy to the more market-dominant housing policy we see today.

The policy shifts introduced by the Conservative government of the 1980s laid the groundwork for substantial restructuring of the sector by New Labour in the late 1990s. New Labour undertook a program of Large-Scale Voluntary Transfers (LSVTs) of social housing stock from local authority control to housing associations or stock management arms-length management organisations (ALMOs) managed by the local authority. A motive to transfer may have been decades of under-investment, meaning significant sums were required to bring the stock up to a decent standard. LSVTs provided new funding opportunities, including private sources and

allowed the New Labour government to disassociate itself from the problems of the state-provided housing (Murie and Nevin 2001).

These LSVTs required tenants to vote for them (Malpass and Victory 2010). While many tenants were ambivalent about transfers, after decades of under-investment and the promise of financial investment in stock condition for 'yes' votes, significant stock numbers were transferred⁸ through enthusiastic 'yes' votes (Gregory 2022). By June 2007, 148 local authorities had transferred all or part of their stock (Wilks-Heeg 2009). Today, of the 4.4m units of social stock registered with the RSH, PRPs own 2.8m units, and local authority providers 1.6m units (Regulator of Social Housing 2021). Furthermore, once the stock had been transferred, no further voting by tenants was required, and PRPs were free to merge. Some housing associations pursued mergers and acquisitions with gusto, contributing to a highly varied sector operating at different scales, as described in the key trends section below.

While New Labour reinvested in the quality of the remaining social housing stock, table 12 shows a decline in social rent builds (Malpass 2005). Housing policy shifted away from funding social rented homes towards the diversified umbrella of 'affordable housing'. The election of a Conservative majority government in 2015 marked a "decisive shift towards support for home ownership" (Homes & Communities Agency 2016, p. 4). Capital expenditure was targeted at supporting home ownership through shared ownership, the right-to-buy (RTB), and with nil grant funding proposed for social rent (Homes & Communities Agency 2017). Social rent capital grants only became eligible in June 2017. The grants focused on regions of

⁸ I worked for a Yorkshire city council at this time. The locality I worked in voted no to transfer. The vote was held again, gaining a 'yes' the second time. Accusations of corruption in this vote were rife.

high demand, with half of the 2 billion funding earmarked for London (Homes & Communities Agency 2018). This expressed a regionalisation of social home funding to supplement national policy support for home ownership.

Table 12 shows the growth in importance of S106 of the Town and Country Planning Act 1990. The legislation permits private builders to allocate a certain number of new build homes as 'affordable' and discharge their responsibilities to the local authority to compensate for increased pressures on local services such as schools, roads and, in the context of a national housing crisis, socially rented homes. In 2019/2020, 58% social rent new builds, 49% affordable rent builds, and 51% shared ownership builds were s106 contributions to the total annual builds of affordable homes. S106 represents the growing importance of contributions from private home-building builders. This exposes the sector to market cycles, so during periods of downturn, new homes supply will likely reduce (Aalbers 2017).

Table 20a Affordable housing completions in England by tenure

	1991/92	1995/96	2000/01	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
Social rent	25,705	56,949	27,087	23,633	24,683	29,643	31,122	33,491	39,562	37,677	17,580	10,924	9,331	6,798	5,895	6,742	6,338	6,566
of which PRP and HE/GLA grant-funded	18,592	56,192	26,141	20,718	21,507	25,744	27,025	30,364	34,892	31,413	13,065	5,958	3,654	745	242	365	267	667
of which LA, and HE/GLA grant-funded	7,113	757	179	299	245	314	493	352	2,265	2,044	233	202	446	117	59	124	84	159
of which LA other funding	-	-	-	-	-	-	-	-	273	430	315	384	740	1,404	1,414	1,101	1,412	1,214
of which section 106, nil grant	-	-	750	2,554	2,752	3,444	3,438	2,143	1,902	2,601	3,040	3,333	3,118	3,164	2,754	3,918	3,622	3,804
of which other funded	-	-	17	62	179	141	166	632	230	1,189	927	1,047	1,373	1,368	1,426	1,234	953	722
Affordable Rent	-	-	-	-	-	-	-	-	-	1,146	7,181	19,966	40,860	16,549	24,373	26,922	28,938	27,378
of which PRP, and HE/GLA grant-funded	-	-	-	-	-	-	-	-	-	1,105	5,496	15,165	27,907	5,344	8,417	12,142	10,160	8,524
of which LA, and HE/GLA grant-funded	-	-	-	-	-	-	-	-	-	-	131	743	3,373	991	1,424	2,108	1,759	798
of which LA other funding	-	-	-	-	-	-	-	-	-	-	31	64	88	617	1,041	1,041	1,560	2,108
of which section 106, nil grant	-	-	-	-	-	-	-	-	-	41	1,519	3,698	5,603	3,529	8,064	9,947	12,545	13,493
of which other funded	-	-	-	-	-	-	-	-	-	-	4	296	3,889	6,068	5,427	1,684	2,914	2,453
Intermediate rent	-	-	-	1,675	1,201	1,109	1,707	2,562	4,523	2,055	1,340	1,294	1,105	1,697	938	791	1,393	1,779
London Affordable Rent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	103	1,002	1,797
Affordable homeownership	3,969	17,581	6,072	20,687	18,429	22,424	22,963	22,244	17,004	17,468	16,976	10,940	3,535	3,486	1,968	1,459	2,460	2,083
of which PRP, and HE/GLA funded	3,969	17,581	4,635	15,782	12,858	16,188	18,235	19,812	14,435	14,681	13,600	5,885	861	22	-	-	-	-
of which section 106, nil grant	-	-	451	3,809	4,443	4,916	3,440	1,586	1,589	1,799	2,749	4,040	2,149	2,864	1,095	1,151	1,195	1,061
of which other funded	-	-	986	1,096	1,128	1,320	1,288	846	980	988	627	1,015	525	600	873	308	1,265	1,022
Shared ownership	-	-	-	-	-	-	-	-	-	-	-	-	11,128	4,084	9,021	11,048	17,021	17,998
of which PRP, and HE/GLA grant-funded	-	-	-	-	-	-	-	-	-	-	-	-	6,839	1,162	2,151	3,097	5,398	6,877
of which section 106, nil grant	-	-	-	-	-	-	-	-	-	-	-	-	3,461	1,828	5,606	7,010	8,982	9,137
of which other funded	-	-	-	-	-	-	-	-	-	-	-	-	828	1,094	1,264	941	2,641	1,984
Unknown tenure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	33	43
All affordable	29,674	74,530	33,159	45,995	44,313	53,176	55,792	58,297	61,089	58,346	43,077	43,124	65,959	32,614	42,195	47,069	57,185	57,644

Source: Ministry of Housing, Communities and Local Government affordable housing supply statistics.

- Notes:
1. Affordable housing is the sum of social rent, Affordable Rent, intermediate rent (including London Living Rent from 2017/18), affordable homeownership, shared ownership and London Affordable Rent.
 2. Section 106 (S106) nil grant completions are excluded from the Homes England or GLA new build figures elsewhere in the table.
 3. Shared ownership completions prior to 2014/15 are counted as affordable homeownership. Shared ownership figures for 2014/15 and 2015/16 are based on Homes England and GLA figures alone. Figures from 2016/17 onwards include units funded by local authorities or other means.
 4. Other funded includes units wholly or part-funded by local authorities or through other funds such as the Empty Homes Community Fund or the Department of Health's Extra Care Fund as well as units funded solely by the provider.
 5. PRP means private registered provider and includes housing associations and for-profit providers; HE is Homes England, GLA is Greater London Authority; section 106 refers to developer contributions to affordable housing.

Table 12. Affordable home completions in England by Tenure (sourced from Chartered Institute of Housing 2021).

This sub-section has described the restructuring of the social housing sector. The motives for this restructuring were partly due to mismanaged local authority homes and a shift in politics towards support for the marketisation of tenure through support for home ownership and a shift to PRPs as the preferred managers of social homes. Sector funding shifted towards increased financialisation through a decline of state new build funding and an increased reliance on private sector funding. While state provision produced key problems such as poor build quality and has been criticised for reproducing class-based division (Ravetz 2001), marketisation processes strongly influence the sector today. The following sub-section describes the Right-to-buy (RTB) policy that saw the transfer of local authority homes into the private ownership of tenants. RTB was the most well-known housing policy that heralded the end of support for local authority housing and home ownership. The effects of RTB have had huge impacts on housing supply, affordability and tenure and with effects lasting decades and with ripple effects still influencing how housing is administered and experienced in England.

The Great British sell-off of subsidised state housing

Thatcher's Conservative government introduced the RTB in the Housing Act of 1980. It applied to almost all local authorities, new town and non-charitable housing associations, and secure tenured tenants of three years standing (Murie 2016). The policy was applied nationally and was not subject to government test pilots or evaluation. The policy expressed a transition towards home ownership as the preferred tenure of government. RTB offered heavy discounts to qualifying buyers, starting at 33% and increasing to a maximum of 50% of the property's assessed value. The discount depended on the length of tenancy in the property. RTB was unexpectedly popular and "largely responsible for an increase in the share of

homeownership among householders in the UK from 55% in 1979 to over 70% in the early 2000s” (Disney and Luo 2017, p. 51). By mid-2000, around 2.8 million homes had been sold, about half the stock that had existed at the start of the policy. One estimate suggests “the accumulated value of the property wealth these discounts represent is considerable - £150-200 billion in total... It represented 3-4 per cent of all household wealth (excluding pension rights)” (Hills and Glennerster 2013, p. 187). The Exchequer kept capital receipts from sales. They were not invested back in the remaining local authority stock or in building replacement homes until released by New Labour in the LSVT incentivisation described above.

Homeownership is declining from its peak of 71 per cent in 2003 (Ronald and Kadi 2018, see also table 4.1). In 2012 RTB was relaunched by the Coalition Government with a return to generous discounts and a new commitment to reinvest capital receipts and replace sold dwellings on a one-to-one basis (Murie 2016). In 2015 the UK government sought to extend the RTB to tenants of charitable housing associations⁹. Affected associations were resistant to the idea. The National Housing Federation coordinated a successful opposition based on a defence of the sector's charitable status and concerns about how selling off stock would impact relationships with private funders (Murie 2016). The RTB was re-introduced on a voluntary basis (Murie 2016), and pilots were undertaken with five housing associations. On 8 February 2021, an independent evaluation was published and highlighted significant flaws in the voluntary RTB proposals, including that very few social housing tenants could afford to buy. No date has been given to rolling out the scheme further (House

⁹ The Housing (Scotland) Act 2014 abolished RTB, preserving an estimated 15,500 homes in the social sector over the next decade. In Wales, the aptly named Abolition of the Right to Buy and Associated Rights (Wales) Act 2018 aims to safeguard Welsh social housing stock.

of Commons Library 2021). Key points to highlight are the use of pilots and the voluntary nature of the policy. This differed significantly from RTB's national and untested rollout in the 1980s.

Furthermore, RTB contributed to the growth over decades of the private rented sector partially through multiple property ownership in the generation that benefitted from RTB and more affordable home ownership. (Murie 2016, Ronald and Kadi 2018). The sector is the second largest tenure in England, housing 4.5 million households. Small, amateur landlords dominate this sector, with 45% owning one rental property and 17% owning five or more (Ministry of Housing Communities & Local Government 2019). While RTB may have contributed to producing this sector, a broader trend in marketisation and welfare insecurity shaped a context of “growing socioeconomic inequality, housing has been increasingly perceived not merely as a home, but as a tradable economic asset, which households can potentially use as an alternative form of social insurance” (Ronald and Kadi 2018, p. 786). This marketisation of former social stock contributed to an increased housing benefit bill (Murie 2016).

The housing benefit bill increased from 9,907 million in 1996/97 to 20,137 million in 2011/12 (Department for Work and Pensions 2021). The Coalition government responded to this with the Welfare Reform Act 2012. This act introduced the bedroom tax, a benefit cap that included housing benefits, and the introduction of Universal Credit, which required social tenants to pay their rent directly to the landlord and introduced a waiting period that increased the level of arrears for many social landlords (National Housing Federation 2020). The Welfare Reform and Work

Act 2016 imposed further reductions on the benefits cap (Leeser,2019) and reduced the rent registered providers could charge by 1% yearly for four years from 2016/to 2017. Underpinning these changes was a rhetoric of fairness and affordability (Freud 2011). This position distracted attention from the policy decisions such as RTB that had contributed to rising welfare costs. These changes reduced the housing benefit bill to 15,164 million in 2020/21 (Department for Work and Pensions 2021) at the cost of increased precarity for tenants (Hickman 2021). Furthermore, at the time of writing, a cap on social rent to relieve financial pressures on vulnerable households is under consultation. This suggests that the social housing sector is exposed to unsettling financial decisions by the government and increased exposure to market-based risks.

RTB contributed to a depletion of social housing stock, an increased housing benefit bill and a boom in a new sector of amateur private landlords. The resulting housing and welfare policy targeted the social housing sector, and welfare claimants have contributed to the housing policy quagmire and the backlog of a million households on waiting lists for social homes (Shelter 2022) and a broken English housing market (Ministry of Housing Communities & Local Government 2019).

This section has identified findings that contribute to answering research questions one and three. For research question one concerning the national and organisational influences that shape expressions of BPP, the convoluted policy and operation context produced by housing and welfare policy may encourage landlords to look for new tools and techniques to navigate this complexity or to get 'on-side' with the government to weather the policy storms. Second, a turn to voluntary policies for

housing associations and regional funding for new build social homes contributes to a variegated housing sector which may see the uneven adoption of BPP. Finally, for research question three concerning evaluative approaches to finding ‘what works’, the shift to piloting policies such as RTB indicates a cultural shift in policy that may encourage experimentalist tendencies in the housing sector. The following section hones in on and describes the key trends of residualisation, stigmatisation, the changing institutional structures of social landlords, changing management practices and tenant participation.

Section two. Key trends in social housing

This section describes in more detail the specific national and organisational cultures, such as national housing and welfare policy, popular discourses about social housing and tenants and in organisation managerial trends that shape expressions of BPP in social housing. As noted in the introductory chapter, devolution has resulted in a divergence in housing policy since 1999 (Gibb 2021). This means that national influences include pre and post-devolution policies. Each sub-section then contributes to understanding these processes and to answering research question one.

The residualisation of social housing

Residualisation refers to the transition of social housing allocated on a broadly universal basis to a ‘safety net’ for only those in the most intense housing need (Angel 2021). While RTB contributed to residualisation, other processes were important, including a shift in the 1970s toward needs-based allocation policies (Murie 2016). These policies quantitatively assess an individual’s need for

subsidised housing and are described in more detail in the behaviourism in the social housing section. The profile of social housing tenants gradually shifted towards housing “a higher proportion of vulnerable groups than other sectors”, as described in the English Housing Survey 20/21 (Department for Levelling Up Housing and Communities 2021, p. 9). The English Housing Survey 20/21 describes the demographics of social housing households. The most common household types are single-parent households (46%). There are more female (58%) heads of a household than male (42%) due to “those with lower income and lone parents are more likely to be eligible for social housing” (Department for Levelling Up Housing and Communities 2021, p. 13). Regarding ethnicity, most heads of household are white (85%) though there are more ethnic minority heads of household who are social renters (15%) than owners (7%). Local authority tenants (20%) were likelier to have an ethnic minority household head than housing association tenants (13%)¹⁰. Over half (55%) of social rented households had a household member with a long-term illness or disability. While the demographics may be broadly described as vulnerable, it is important to recognise the human diversity within this description.

A further contributor to residualisation was a change in stock profile and condition. A legacy of poor quality builds and maintenance in the post-World War II years contributed to poor quality home-builds and badly developed mass housing estates in some regions (Dunleavy 1981), which cemented in the public consciousness a poor perception of the quality of council homes. RTB imposed difficulties through

¹⁰ The housing experiences of such citizens were captured in the book *Race, community and conflict: A study of Sparkbrook* by J Rex and R.S. Moore. The book locates housing as a contested commodity which results in differential access. Racial minority citizens lacked access to public and quality private rentals and home ownership, resulting in their concentration on Houses of Multiple Occupation (HMOs). The local authority was not motivated to act due to the responsibility of re-housing the residents.

selling good quality homes and inhibiting estate regeneration by increasing the costs and slowing down processes such as demolition (Murie 2016). Quality standards for homes have increased since 1971. In 2000 New Labour set out the Decent Homes Standard that included basic physical standards, the state of repair, the presence of modern facilities and environmental standards. The highest failure rates against the standards were in the private sector, followed by local authority housing. Housing association homes were on a par with owner-occupier standards. An area effect was present, with deprived areas less likely to meet the standards. Furthermore, deprived households were more likely to live in homes that did not meet the standard (Hills 2007).

The residualisation of the housing stock is partly produced by poor decisions during the local authority housing boom and later processes of marketisation.

Residualisation processes have shaped varying levels of area deprivation and household poverty. Residualisation processes have seen a concentration of households labelled as vulnerable occupy social homes. An international comparative perspective reveals that allocation systems catering to broader income groups have lower degrees of residualisation (Angel 2021). While a move to safety-net provision has contributed to differential treatment of social housing, stigmatisation has played its part in this process and is described next.

Stigmatisation in social housing

The stigmatisation of social housing and its tenants has a long history that defies clear-cut explanations. Dunleavy (1981) outlines the differential treatment in social housing construction by some local authorities due to the tenure's association with

the working classes. Stigmatisation is associated with the rise of home ownership, as home ownership is seen as having inherent positive attributes (Forrest, Murie et al. 1990), and social housing negative attributes (Gurney 1999). There is a tendency to pathologise stigma and locate it in the personal flaws of tenants (Hastings 2004). Regeneration initiatives tend to overlook the influence of stigma and how it remains even after significant physical regeneration (Hastings and Dean 2003). Stigmatisation has a political utility, and this is described next.

Stigmatisation contributes to justifying welfare reforms that target social housing and 'welfare claimants' while doing little to reform the private sector. David Cameron, the leader of the Coalition government accused the social housing sector of facilitating passivity and market exclusion and of keeping social households out of the employment market (Morton 2010, Cameron 2011). Family breakdown and the erosion of local community infrastructure were also cited as causes of social breakdown (Social Justice Policy Group 2006), drawing further attention to social housing. While the attack on social housing landlords took many in the sector by surprise¹¹, Slater (2018) analysed the influence of right-leaning think tank reports that asserted moral behavioural ideas and the notion of contagious places through the rhetoric of sink estates. Cultural stigma then played a significant role in legitimising brutal welfare cutbacks that impacted tenants and the legitimacy of the social housing sector itself (Gregory 2022). Blaming the sector also accentuated demands for the sector to professionalise (Ministry of Housing Communities & Local

¹¹ I recall being at a staff conference when the changes to universal credit, bedroom tax and rent reduction were announced; the surprise was clear. Especially as ALMOs had gone through a debt consolidation process instigated by the government and had recently set 30-year plans based on this. Suddenly being blamed for social ills the sector had previously been credited with reducing caused some upset.

Government 2020, Department for Levelling Up Housing and Communities 2022), a point returned to in the section on New Public Management (NPM) in this chapter.

The rhetoric of home ownership as an ideal and social housing as a problem tenure for problem people may be breaking down. Half of the people in poverty are homeowners (Burrows 2003, Gregory 2022). The sheer expense of home ownership in a context of insecure and low-paying employment is troubling the idea that home ownership is indicative of high social status (Wallace, Rhodes et al. 2018). Private renters are highly dissatisfied, and outright owner-occupiers' are less happy than expected (Gregory 2022). In high-demand areas such as London, demand for social housing has significantly increased (Field, Hume et al. 2021). These shifts suggest that private sector tenures are more troublesome than culturally portrayed and may contribute to a growing demand for truly affordable homes.

To summarise, stigma contributes to justifications for intervening in the lives of tenants and housing and welfare policies that problematise and reduce further social housing. The influence of stigma is woven into findings in chapters five and six, with chapter seven exploring in more detail the influence of stigma on tenants' experiences of home and in suppressing alternative expressions of BPP. Attention now focuses on changes to the organisation of social housing providers in England.

A highly varied and complex social housing sector

The restructuring of the social housing sector described in the background section has produced a highly differentiated and complex web of providers. This sector mapping informs the sampling strategy outlined in chapter three, and here I set out a

description of the complexity and variety in relation to the nature of providers, legal responsibilities and geographical variation.

Local authorities are public bodies legally responsible for administering services, including housing to people and businesses in geographically defined areas. LSVT produced uneven distributions of local authority-owned stock. In London, 94% of local authorities own social stock, compared to 51% in the North-West of England. 134 local authorities no longer own any housing stock. Birmingham and Leeds have the greatest number of local authority-owned units, accounting for 7% of the total amount of local authority-owned stock (Regulator of Social Housing 2021). To further complicate things, some local authority housing is directly managed by the local authority, and ALMOs administer others. Adding more intricacy are Tenancy Management Organisations (TMOs). These vehicles permit council tenants and leaseholders to take collective responsibility for managing their homes while remaining council tenants. There is no similar option for housing association tenants.

Independent PRP providers can be registered as non-profit companies, mutual societies, and charities. Different organisation models draw down additional regulatory criteria alongside those determined by the RSH. The size and geographical coverage of PRPs are highly variable. Some housing associations have less than 1000 homes. Co-operatives tend to serve localised and small communities and are co-managed with tenants. Some housing associations were created during the wave of LSVT's; others have charitable or philanthropic histories and have grown by building new homes and by mergers and acquisitions. Acquisitions and mergers have produced mega-landlords with portfolios of 100,000+

homes, operating nationally across geographical boundaries. Head offices are often located at some distance from the housing stock location (Morrison and Szumilo 2019).

As already outlined in the background section, the highly varied composition of the social housing sector poses challenges for housing policy. In addition, regional variations pose further complexities. In the North-East, private landlords provide stiff competition to social landlords. Conversely, in the South-East, London and other hot spots, demand for affordable housing far outstrips the supply (House of Lords Built Environment Committee 2022). Local authorities have a statutory duty to administer homelessness assessments and find accommodation for people qualifying as homeless. PRPs must cooperate with local authorities, but their independent status means they can make their own decisions within the law and policy frameworks that apply to the sector (Chartered Institute of Housing 2021b). This introduces further complexity through some PRPs having different qualifying criteria to local authorities. This, combined with the regional variation in affordable housing demand, means that relationships between local authorities and PRPs can be highly variable and sometimes strained.

This high level of variation across geographies and in organisational models produces a context that may fragment BPP ideas and practices, seeing them reinterpreted and applied inconsistently across contexts. As evidenced in the literature review, local authorities may be more open to influence from the government about the use of behavioural practices. For PRPs operating at large scales and at a geographical distance from their communities, behavioural insights

may appeal in offering intimate insights into cognition and context that appear to bridge the gap between landlords and tenants produced by scale. A varied PRP sector, I argue, is likely to produce a broad expression of BPP interpretations that an assemblage framework can help to describe and analyse.

Changing management practices

NPM practices and ideas are broadly defined as an “ideological identification with the world of big business and the desire to mimic its approaches to organisation, coordination and management.” (Hyndman and Lapsley 2016, p. 386) and are likely to influence the expressions of BPP in social housing. Hood’s (1991) seminal research on NPM described three values that underpin NPM; efficiency, associated with marketised cost-saving values practices; equity, associated with fairness and relational values and practices; and control, associated with organisation risk management procedures. NPM reforms of the social housing sector were initiated by the Conservative government of the 1980s and continued under New Labour through a centralised modernisation agenda. The financial crisis of 2008 and a programme of austerity may see “even more NPM” (Hyndman and Lapsley 2016, p. 399) encouraged in the sector. Yanow (2007) highlights that NPM claims a scientific basis for administrative practices, namely the extension of evidence-based medicine practices into the fields of management and social welfare. This parallels BPP’s argument for RCT evaluations based on medicine-based evaluation practices such as the RCT (What Works Network 2014). Essentially NPM is threaded with influence from the private sector and technocratic scientism with divergent NPM expressions endorsed by different waves of government.

A peculiar influence on NPM is found through the hybridity of housing associations. Hybridity refers to a crossroads of government, market and third-sector influences that emerge in complex and contrasting formations in different organisation contexts (Mullins, Czischke et al. 2012, Mullins, Milligan et al. 2018). For example, an association with a strong business culture could have its roots in a philanthropic history and seek ways to develop closer relationships with the government. This intersection of sector hybridity and NPM values produces tensions, paradoxes, and justifications for behavioural interventions. Behavioural ideas such as nudge may appear to reconcile some paradoxes, such as increasing tenant well-being for reduced cost (Thaler and Sunstein 2009). The findings chapters explore how the hybridity produced social purpose/bottom-line tension, shapes how BPP emerges and is subject to different expressions within varied BPP formations. Furthermore, I argue that hybridity contributes to a lack of a clearly defined social purpose distinct from financial concerns. I explore the meanings of 'social purpose' in the findings chapters and make a case in chapter seven for a clear articulation of this.

The 'big tech' industry is currently reformulating NPM. This combination of "marketization and calculative practice have made its [NPM] adoption the natural order for governments across the world." (Lapsley and Segato 2019, p. 553). Big tech influence is expressed in a government commitment to transactional process reform (The Cabinet Office 2017). Lapsley and Segato (2019) observe a herd-like adoption of big tech-influenced NPM, regardless of its success or failure. The appeal may lie in a promise of increased control over processes, process efficiencies and the production of social value through increased digital and social inclusion (Chartered Institute Of Housing 2021). Behavioural segmentation is a technique

underpinned by transactional data analytics (Birkhead 2001) associated with the influence of big tech. Chapter two highlights how this technique, derived from private sector practices, is becoming drawn into BPP, and chapter six analyses its application in social housing.

Relevant to shaping how NPM expresses in different contexts is the status of social housing as a 'weak profession' in the public policy domain. It is considered a weak profession as it lacks a discrete and defensible knowledge domain, has a tendency for generalist and low-level tasks, has an underpowered professional body, and lacks a common and collective identity (Furbey, Reid et al. 2001). This may be symptomatic of housing's troublesome relationship with the welfare state (Torgersen 1987). The white paper recognised the problem of a lack of professional identity (see Ministry of Housing Communities & Local Government 2020). I argue that a lack of coherent professional identity may make the sector susceptible to varied expressions of BPP interwoven with different managerial ideas. This makes it likely that there will be different interpretations of BPP in social housing.

Putting debates about the professional standing of housing aside, it is important to acknowledge the diversity of the work undertaken by social landlords. Core business work, such as rent collection, housing management and property maintenance, are separated from added value activity, such as employment, health, and community well-being work. Quantitative, task and finish performance measures that link individual performance to organisational goals underpin both domains. This is shaped by a preference within NPM for competency and skills frameworks that produce 'doing' activity and undervalue knowledge-based approaches (Walker

2000). This tendency to 'do' and to fulfil demanding and personalised measures of success may inhibit the adoption of scientific approaches to evaluation, as these are time-consuming and may produce a null result that would be read as a failure in such performance measurement-driven environments (Caldwell 2018). Furthermore, a doing focus may exclude reflective BPP expressions that highlight institutional and practitioner biases.

Corporate Social Responsibility (CSR) measures are used for the added value work of social housing organisations. CSR assesses the social value of interventions and translates this into a monetary figure to communicate the work's financial value to decision-makers (HACT 2020). A move to Environment, Social and Governance (ESG) accountancy within the private sector and an increased reliance on private sector loans by PRPs to fund new builds have reignited interest in the CSR work undertaken by social landlords. Historically the sector had little appeal to private investors as it was considered risky with minimal profitability (Pawson and Sosenko 2012). Some housing associations such as Optivo, L&Q and Clarion (The Good Economy 2020) now have appeal as stable investment opportunities primed to exercise new ESG expectations in exchange for reduced-cost loans (Smyth, Cole et al. 2020).

Of relevance to this thesis is that CSR and now ESG measures encourage a focus on individual behavioural activation. There is a tendency to overfocus on the behaviour change of citizens seen as problematic, such as repeat homelessness applicants (Cooper, Graham et al. 2016, Joy, Shields et al. 2019). Behaviour change of institutions and practitioners is not of interest in these frameworks. The BIT is

positioning itself in the emerging ESG framework market, stating that “as organisations set increasingly ambitious environmental, social and governance (ESG) goals, they will need a robust set of approaches to meet their targets. Behavioral insights is an important part of the solution” (Behavioural Insights Team 2022). Chapter seven examines the potential enabling and inhibiting processes posed by ESG frameworks in shaping a more ethical expression of BPP.

A turn to more ethical modes of business is enmeshed with New Public Governance (NPG) which emphasises pluralistic relationships between the state and other societal actors, including the private sector (Joy, Shields et al. 2019). NPG brings together ideas from the digital, data and design thinking (Einfield and Blomkamp 2021) and is associated with horizontal and more open or democratic approaches to engaging with wicked policy problems. It is associated with the social innovation labs and co-design ideas described in chapter two. In chapter five, I argue through an analysis of a case study that this move to horizontal structures and ethical lab-style interventions has the potential to produce more ethical expressions of BPP. In chapter seven, I build on this trajectory by exploring if geographical insights can provide a starting point for landlords to see the value of such horizontal approaches.

To summarise key points from this review of NPM; the hybridity of housing associations may see varied expressions of NPM enacted. First, these entanglements may draw in BPP as it offers the means to reconcile some tensions produced by hybridity. Second, a weak professional identity combined with performance measures that prefer doing over professional or expert knowledge may see more instrumentalised expressions of BPP emerge. Third, ideas and practices

from big tech, such as behavioural segmentation, influence management practices. Big tech promises increased process control, efficiency, and socially useful outcomes. These promises may fail to meet expectations, yet there is a tendency for such practices to be adopted regardless of their effect. This heady combination will likely see big tech-influenced expressions of BPP emerge that may be problematic in different ways to approaches such as nudge. Fourth, managerial approaches to measurement, such as performance metrics, CSR and ESG frameworks, may crowd out scientific RCT evaluations. They may draw in an activating form of behaviourism, as this is amenable to being measured and allows practitioners to maintain a success narrative and avoid a focus on their own biases. Finally, the newness of ESG frameworks may provide an opportunity to reformulate such frameworks, informed by more ethical behavioural knowledge. I explore this in chapter seven of this thesis. Describing these managerial threads contributes to answering research question one by focusing on managerial influences shaping organisation cultures. The next sub-section describes tenant participation, an activity that introduces further complexity into social housing practice.

Tenant participation

Tenant participation is a complex topic, bringing together contrasting threads of grassroots activism and government agendas. Grassroots tenant activism has a historical thread running back to worker co-operatives of the Victorian era. Co-operatives were a popular and growing movement until the key reforms of the 1980s, which saw a gradual dismantling of the sector, with 860 out of 900 co-ops having sold up by 2008/2009 (Murie 2016). A second interpretation of grassroots tenant activism focuses on the collective organising of tenants produced through the post-

war mass builds that created new estates. This form of tenant organising was “diverse, sporadic and incomplete with a fluctuating sense of common identity and purpose” (Ravetz 2001, p. 154). It failed to meet the collective ideals of Marxists and utopic community planners but achieved meaningful outcomes for localities and tenants, such as social activities and localised campaigns. Independent tenant activism continues through localised campaigns and national representation through organisations such as the TAROE Trust (TAROE Trust 2021).

A key trend shaping tenant participation in social housing was its co-option as a principle in policy reforms of the sector. During the Thatcher era, the mantra of ‘tenant choice’ shaped tenant participation. This included tenant choice to buy their homes and to ‘choose their landlord’ (Murie 2016). New Labour developed this with a focus on service modernisation and locality underpinned by a discourse of tenant empowerment. Locality-informed sector modernisation saw the introduction of Tenant Participation Compacts and a Best Value regime that emphasised community consultation underpinned with 2 billion of New Deal for Communities Investment. This ambitious investment plan aimed to transform 39 areas over ten years, spending 1.71bn on 6,900 projects and interventions. As housing associations were a step removed from local authority accountability mechanisms, democratic participation of tenants through processes such as board membership, Tenant and Resident Associations (TARAs) and scrutiny panels was encouraged. While New Deal investment did result in improvements in neighbourhood satisfaction, community engagement was inconsistent and had no impact on social capital accumulation (Batty, Beatty et al. 2010).

The Coalition era saw the idea of locality leveraged to justify state rollback and increase the responsibilities of local communities and local authorities under the 'Big Society' agenda. This occurred in the context of austerity and came without the raft of funding that accompanied New Labour's policies. The Grenfell tragedy put tenant participation back on the agenda. Social landlords were accused, often justifiably, of not listening to tenants. The white paper (2020) accentuates building safety, listening to tenants and providing quality homes. The RSH's tenant involvement and empowerment standard emphasised customer service, choice, and complaints. Registered providers are expected to involve tenants in setting landlord policies and strategic priorities, services, scrutiny of performance, management of homes and local service delivery (Homes & Communities Agency 2017). What these trends in government-driven tenant participation suggest is an "unspoken assumption that [tenants have] the will and capacity to act collectively" (Ravetz 2001, p. 155), even in the face of evidence from academic research and evaluations of prior programmes, that this is not consistently the case.

Focussing on the literature that examined the day-to-day work of tenant participation. Millward (2005) found that involved tenants' motivations aligned more with professional workers than with uninvolved tenants. McKee (2011) found housing professionals focussed 'upwards' on the governance of housing and abstract concepts such as 'empowerment' rather than 'downwards' on tenants' more material concerns about property and place. These findings reflect inherent tensions in government-led and grassroots tenant activism and introduce difficult questions about what the purpose of tenant participation is. This tension of purpose is amplified

by some housing associations' tendency to expand beyond their localities - so producing distance from the communities they serve.

To summarise the relevance of tenant participation to this thesis; research question one describing tenant participation identifies both national organisational cultural trends in this topic that may influence how BPP emerges. For research question three, examining how current participation processes are applied as part of assessments of what works in BPP interventions contributes to answering this question. Finally, identifying the tendency for landlords to approach participation through choice and empowerment norms and tenants through a concern for the material property and quality of service from landlords highlights a key tension of how each party considers the social value of housing work to lie. This is explored in chapters five and seven.

This section has mapped a diversity of key trends in social housing that may affect the emergence of BPP and/or be reformed by BPP ideas and practices. The following section outlines specific behavioural trends in social housing. This establishes that behavioural practices and ideas have long influenced social housing work. Historical behavioural influences such as the underclass thesis of Murray (1990) and the social exclusion ideas of New Labour (Flint 2006) may compete with new behavioural ideas and practices, be supplanted by them, or become entangled in new ways. This may challenge clear demarcations of behavioural influences from the traditional 'rational man' model of economics and those informed by insights into how humans actually think and behave and how environments influence these.

Section three. Behavioural trends in social housing

Behavioural trends within social housing are located in a broader context of a cultural tendency to find and label a population broadly referred to here as an underclass.

The underclass concept is entangled with residualisation and stigmatisation of the social housing tenure and tenants. Welshman (2007) describes trends and shifts in this search for a problematic other, charting concerns with a 'social residuum' in the 1880s, the 'unemployable' in the 1900s, problem families in the 1950s, a culture of poverty in the 1960s and a morally deficient underclass in the 1980s. Explanations for this underclass include behavioural inadequacies, structural inequalities and inter-generational transfer. The existence of an underclass is rhetorically powerful yet empirically problematic to find. The broad characteristics of this hard-to-define group, namely worklessness, housing squalor, mental health, long-term poverty, illegitimacy and crime, have received different emphasises at different times. In recent times, the residualisation of social housing may have contributed to these broad characteristics becoming more strongly associated with the 'social housing tenant' and, more broadly, the social housing tenure. The point is that an interest in the behaviours of an underclass has influenced social housing practices throughout the history of social housing (Card 2006). This section begins by describing behavioural policy trends from New Labour onwards. It then examines behavioural practices in social housing, moving from the pre-allocation space and concluding with eviction. This maps the influence of behavioural ideas and their influence on social housing policy and practice at different scales.

Changing anti-social behaviour trends

As outlined, there is a long interest in the behaviours of a problematic other and their localities, with varying levels of policy responses. New Labour's ASB agenda was a strong policy response to criminal behaviour and community decline concerns. ASB is broadly defined as behaviours that cause or are likely to cause harassment, alarm or distress, including non-criminal and criminal behaviours (Hodgkinson and Tilley 2011). Under the ASB drive of New Labour, social landlords and tenants were responsible for tackling locality-based crime and ASB in local governance networks¹² (Flint 2002). The Coalition government was broadly supportive of New Labour's ASB legislation. However, they were keen to use different language, as 'ASB' was associated in the public consciousness with New Labour. The Coalition emphasised the locality aspect in their rebranded ASB legislation, introducing a Community Trigger in the Anti-social Behaviour Crime and Policing Act 2014 to force relevant bodies to act if victims perceive their reports to have been ignored. This reflected the Coalition's emphasis on institutional failure and social landlords contributing to area-based decline (Heap 2016). Furthermore, geographers have brought attention to the spatial unevenness of ASBOs (Painter 2006). Such variation is caused by the need for complex networks to coalesce and implement the legislation. This highlights that context matters in the enforcement of ASB legislation.

Social exclusion theory was a key influence underpinning ASB legislation and welfare reforms. Social exclusion merged threads of the moral underclass discourse

¹² It is relevant to note my own experiences with the introduction of ASB legislation. The difference it made in terms of the liveability of some of the communities I worked in, including the area I was raised, was astounding. Areas that used to be barricaded off with make-do barriers and were no-go areas for police and the local authority became much safer places. One initiative saw the police, and local authorities, including housing and residents, work together to obtain 66 ASBOs for Little London in Leeds.

(Murray 1990) with a networked understanding of poverty as a product of linked problems such as education, poor housing, and high-crime localities. Interventions to alleviate the multiple disadvantages that constituted social exclusion included joined-up working across agencies, welfare reform and discourse of rights and responsibility that emphasised the personal responsibility of welfare claimants; employment was framed as the pathway out of multiple-disadvantage (Freud 2007)¹³. The Coalition government continued with the idea that social exclusion could be alleviated through working, though their rhetoric referenced fairness and affordability instead of rights and responsibilities (Freud 2011). Furthermore, social exclusion has grown to include digital exclusion as ‘a social issue’ that can result in poor health outcomes, less access to jobs and education and a lower life expectancy (Good Things Foundation 2022). Supporting tenants to get online has become framed as a well-being activity in social housing that has a social value (HACT 2021). In addition, the theories underpinning Coalition interest in locality and institutions are described by Corbett and Walker (2012) as a mix of red Toryism and libertarian paternalism, both theories influencing the Big Society agenda.

What is notable is a lack of BPP-informed ASB interventions in social housing practice. The only English examples found were the use of ‘babyface graffiti’, where urban artists spray-paint the faces of local babies and children onto shop shutters and other sites to deter vandalism in some areas affected by the 2011 riots. Some local authorities have experimented with other environmental deterrents, such as the Mosquito buzz that only young people can hear or pink lighting to deter young

¹³ In addition, broken windows theory produced new ideas for locality-based interventions and evidenced an interest in context as an influence on behaviour (Atkinson, 2006).

people from gathering as it highlights acne (Gordon 2012). Landlords may be disincentivised from using BPP approaches through negative publicity for hostile architecture, such as anti-homeless spikes (Andreou 2015) and divisive design, such as 'poor doors', which are different entrances for social tenants in apartment buildings (Osborne 2014). A further inhibiting factor may be the post-New Labour reduction in resources for social landlords to take a more active role in ASB (Brown 2013). Landlords may be more sensitive to the relationship between mental health and ASB and are choosing to take more supportive approaches that align with the well-being values of added value work¹⁴ (Youde 2020). Finally, it could be that the focus is on aligning with current government objectives that have centred employment as the pathway out of exclusion has shifted attention to employment-based activity. The remainder of this section focuses on behavioural practices within social housing organisations.

Pre-tenancy – a site of behavioural interest

As described in the sub-section on residualisation above, social housing applicants are subject to needs-based assessments by local authorities. PRPs have the right to operate their own needs-based waiting lists using different criteria from the local authority.¹⁵ Social landlords have had a long-standing interest in the prospective tenant's ability to adhere to the terms of tenancy agreements to minimise management and property costs caused by poor behaviour. Coalition changes to the

¹⁴ When I left social housing practice in 2018, mental health support workers were being recruited to support general needs tenants with mental health difficulties. This turn in social housing work is deserving of further research.

¹⁵ When working at a Yorkshire-based housing association, the policy was 50% local authority nominations and 50% from the association's waiting list. If it averaged 50% over the year, there was some discretion as to which pathway to select prospective new tenants. The housing association list gave extra points to working households.

financing of social housing described above encouraged some landlords to utilise the pre-tenancy space to assess the financial risk of tenants through affordability assessments and credit checks¹⁶. The CIH reports that 68% of local authority landlords and 92% of housing association landlords used pre-tenancy checks to inform their allocation decisions. 96% of the landlords interviewed used pre-tenancy checks to assess financial risk, followed by 87% to identify support needs. Anti-social behaviour risk is also an interest (Greaves 2019). There are indications that risk assessment by an algorithm is gaining popularity (National Housing Federation 2019). The consensus in the report was that the pre-tenancy space should be a tool to identify unmet support needs and produce sustainable tenancies. The mix of affordability and support assessments produced a perverse outcome at some landlords where some who need social housing the most were rejected (Humphry 2020). Furthermore, systems assessing housing needs may shape perceptions of vulnerable and needy tenants. Tenants did report the frustrations of being labelled as vulnerable and treated in ways that felt dehumanising and limited their choices (National Housing Federation 2022). This production of a perpetually vulnerable tenant may contribute to landlords designing services based on this assumption rather than taking a more complex view of the circumstances that produced the housing need.

In terms of specific behavioural interventions in this pre-tenancy space, one case study described in a CIH allocations report describes affordability assessments

¹⁶ Affordability checks are not new; Malpass (2005) evidences their use in the 1920s. The point I am making here is that national housing policy motivated some landlords to undertake more formal affordability checks when this process may have been less formal or not have occurred before increased financial pressures. I saw this at one national landlord I worked for, who introduced formal affordability checks despite the concerns of staff that this would exclude tenants from social renting.

resulting in green, amber or red ratings, allowing for the targeting of conversations and tenancy sustainment support. This uses colours to simplify a complex allocation pathway and target interventions that still preserve a choice to opt-out suggest that it is behaviourally-informed (Greaves 2019). Other activities included educative interventions such as conditional ‘tenancy ready’ training courses for tenants deemed at risk of failing a tenancy (Crisis 2021). Behavioural interventions are broad in scope, including technological approaches, nudges and educative interventions and are loosely held together under a rhetoric of tenancy sustainment that obscures the tendency to see tenancy as needy, vulnerable and posing a risk that needs managing.

Activating behaviours through allocations processes

Housing qualification assessments are based on a quantitative points assessment of housing needs and time on the waiting list. Applicants would wait to be contacted by either the landlord to be offered the next available home deemed suitable for their needs in an applicant's preferred localities. New Labour modernised this approach by introducing Choice-Based Lettings (CBL), a system intended to introduce “greater customer orientation, tackling low demand, building sustainable neighbourhoods and improving organisational efficiency” (Brown and Yates 2005, p. 1). Local authorities manage CBL systems with housing associations advertising an agreed percentage of their available stock. The system requires applicants' active expression of choice over properties they would like to live in through a process colloquially referred to as ‘bidding’. This repositions social housing tenants as consumers by mandating consumer-like choosing behaviour.

CBL produced a quasi-market that requires tenants to express an active choice to participate, simulating market-inclusive behaviours. The expression of choice is hollow, as the bureaucratic processes underpinning CBL are still needs-based. Furthermore, CBL has become a key target of the digital-by-default service transformation agenda. CBL systems have shifted from paper-based to online-based processes to save on transaction costs and to make the application and bidding process easier for tenants (The Cabinet Office 2017). Most CBL systems now operate online, which has produced concerns about access to technology, the internet and email addresses to bid (National Housing Federation 2022). As the housing crisis continues and waiting lists for social housing grow, local authorities are experimenting with behavioural insights to facilitate applicants and private landlords to choose each other (Local Government Association 2021). While this may permit the local authority to exercise any housing duty owed to applicants, it is quite an ask of behavioural insights, as applicants often have a poor view of private landlords and private landlords are suspicious of low-income households and homeless individuals at an increased risk of failing a tenancy.

In summary, CBL was a means to modernise landlord services and instil market-like choosing behaviours in tenants. The shift to online CBL is a new expression of this agenda, as market inclusion is now enmeshed with digital inclusion. In terms of this thesis, this adds weight to my argument that the digital agenda is reformulating what is of behavioural interest and how behavioural interventions are undertaken in some social landlord work processes. This contributes to answering the first research question concerning national and cultural influences on the formation of BPP in social housing.

The increasing insecurity of tenancy agreements

Local authorities and housing associations have separate tenancy agreements. The Housing Act 1980, the same act that introduced the RTB, created secure tenancies for local authority tenants. This gave tenants a lifetime right to occupy a local authority home unless serious and proven breaches of the tenancy occurred (Fitzpatrick and Watts 2017). Housing association tenants gained similar security through assured tenancies in the 1988 Housing Act, albeit with some differences, such as restrictions on the RTB. The 1988 Act introduced assured shorthold tenancies for housing association tenants, with the 1996 Housing Act creating introductory tenancies for local authority tenants. The introductory and assured shorthold tenancies could be converted to a full secure or assured tenancy if behavioural requirements were met.

The 2003 Anti-Social Behaviour act discussed above introduced Demotion Orders. The orders allowed local authorities to demote secure tenants to introductory tenants, and housing association assured tenants to assured shorthold tenants for twelve months (Hunter 2006). The 1996 Housing act included liability for the behaviour of visitors to a tenant's home. The 2003 Anti-Social Behaviour act gave landlords the power to seek civil court injunctions against individuals who affected a landlord's ability to exercise their housing management function. These changes allowed sitting tenants to be evicted based on the behaviour of non-tenants and to act against non-tenants via an injunction¹⁷. While demotion orders and liability for

¹⁷ I gained an injunction against a tenant's boyfriend in my Housing Officer role on ASB grounds. The boyfriend had a long and violent criminal history, and neighbours feared him. It was highly useful to gain the injunction as the landlord, as it stopped him from seeking revenge on 'grassing' tenants.

the behaviour of guests can be criticised for further undermining the security of tenure, they are a softer option to eviction (Pawson and McKenzie 2006).

Nonetheless, they demonstrate that social housing policy has long been interested in influencing tenant behaviours. As housing insecurity is associated with increased mental distress for tenants, identifying insecurity as a tool for behaviour change draws in research question two and its concern for the emotional well-being of tenants and their relationship with landlords.

In 2012, through the Localism Act, the Coalition increased housing insecurity by introducing 'pay-to-stay' and fixed term (for associations), and flexible (for local authorities) tenancies. Pay-to-stay¹⁸ targeted tenants earning over a specified income threshold with higher rents. Fixed term and introductory tenancies were aimed at new tenants and had a maximum tenure of seven years. They were introduced as a means to undermine the market exclusion and passivity the social housing tenure was accused of inducing in tenants (Cameron 2011). The policies were discretionary, and pay-to-stay was quietly dropped as a policy (Wilson 2016, Parkin and Wilson 2018, Wilson 2019).

The discretionary nature of these policies of insecurity allows for a closer examination of the specific national and organisational cultures that influence the adoption of these policies of insecurity, so informing research question one. Second, the tensions of using BPP to increase housing insecurity while claiming to produce well-being draws in research question two focus on well-being and how social

¹⁸ The logistical challenges posed by pay-to-stay were discussed in my role in digital inclusion. The challenges of asking for financial information from tenants, assessing it and the cost of storing it and ensuring its accuracy were significant inhibitors to adopting the policy.

landlords understand what is meant by well-being in the context of social housing work. This is explored in the future plan case of chapter five.

Eviction – brought back into focus by covid

Eviction is a last resort for social landlords and has severe consequences for tenants. While most evictions are for arrears¹⁹, ASB is also grounds for eviction. To improve the chances of possession on the grounds of ASB, landlords must evidence attempts to resolve the problems with tools such as mediation (Pawson and McKenzie 2006). Covid centred attention on evictions. The Coronavirus Act 2020 increased protection for social and private tenants by extending notice periods (Department for Levelling Up 2021). While 1 October 2021 saw all notice periods return to the pre-coronavirus position, the National Housing Federation coordinated a pledge amongst some landlords to continue to aim for zero evictions on the grounds of financial hardship, with ASB grounds excluded from the pledge (National Housing Federation 2021).

Covid's influence in producing a zero evictions pledge for financial hardship may have accentuated landlord interest in new approaches to tenancy sustainment. Certainly, the term 'tenancy sustainment' was often mentioned in practitioner interviews to justify a focus on rent collection processes and an interest in the possibilities of algorithmic identification of risky applicants, which I explore further in chapter six.

¹⁹ As it is easier to obtain possession for arrears, landlords would often seek possession on these grounds rather than behaviour, even where behaviour was the main motive for possession. It was very common for 'anti-social' households to also have arrears in my experience.

Conclusion

This chapter has contributed to answering the first research question concerned with understanding how BPP is applied in the social housing sector and how it has been shaped by specific national and organisation cultures. It has achieved this by mapping and describing historical and current policy trends that have shaped and influenced social housing. In addition, it has drilled down into describing specific practice and policy trends within social housing, with a focus on the diverse range of behavioural practices and ideas that are in evidence in the sector. Contributions have been made to answering research question two by drawing out complexities in how housing organisations may understand 'well-being'. This is through organisation contexts shaped by housing policies of precarity and welfare policies that centre employment as the pathway to social inclusion. This is a rich area to explore in a broad context that has seen homes' value in providing shelter and mental well-being supplanted by a cultural shift to seeing housing as a commodity (Nowicki 2018). The third research question is illuminated on by describing NPM practices and how they may inhibit the emergence of scientific approaches to evaluating what works. This sets the groundwork to answer the fourth question concerning what should inform ethical approaches to behaviour change interventions. The groundwork is the description of the turn to ESG measures; as I will argue in chapter seven, they have the scope to be leveraged to pivot organisations towards more ethical behavioural practices grounded in tenants' home experiences.

I use assemblage theory in the following chapters to investigate three main things in relation to BPP in social housing. First, I analyse expressions of BPP that are broadly informed by BE-inspired ideas and practice. This is explored with reference

to my data on practitioners' behavioural work, which is approached as five case studies. Second, I examine the entanglement of behavioural ideas with advanced technological practices and the utopian rhetoric that surround these. This theme emerged in practitioner interviews with additional data sourced through my transition to a trainer and consultant. Third I explore an alternative expression of BPP grounded in tenants' experiences of home and landlord services. Tenant interviews and my experiences as a consultant and trainer in the PoP inform this work. The following chapter will describe and analyse five case studies of broadly BE-informed expressions of BPP in social housing.

CHAPTER FIVE. EXPLORING THE TECHNOCRATIC CLAIMS OF BPP IN ENGLISH SOCIAL HOUSING



A pessimistic cartoon by Winsor McCay (1933). From the Everett Collection on Shutterstock. Royalty-free image.

As the image above suggests, ‘technocracy’, defined as a form of rule by a knowledgeable elite, tends to be framed as a ‘Bad Thing’ due to tendencies to suppress democratic engagements and processes (Whitehead, Jones et al. 2020, Straßheim 2020b, Einfield and Blomkamp 2021). Many of the criticisms of BPP have at their core accusation of its technocratic tendencies. This chapter is concerned with exploring these technocratic claims through a description and analysis of five expressions of BPP found in the empirical work of this thesis. I argue that there is a version of technocracy that has some benefits for social housing, and claims that BPP suppresses democratic engagements are not clear cut.

The chapter is composed of two sections. Section one describes a typology in table 13, of the technocratic claims made of BPP. The discussion of this typology expands on the technocratic claims made of these expressions of BPP and describes the complexity surrounding them. Section two describes and analyses five expressions of BPP found in the empirical work of this thesis. The typology outlined in section one is used to analyse the five behaviour change cases of section two, revealing some differences and similarities to explore the technocratic and other claims made of BPP in the academic literature.

The chapter contributes to the BPP literature by arguing that claims that BPP is a technocratic means to spread marketisation lack a subtlety that obscures the potential benefits of some versions of BPP. Second, that evaluation by RCT is a poor fit for social housing. Finally, I argue that there is an expression of BPP that has radical potential.

Section one. Describing the technocratic tendencies of BPP

Thread	Description	Why technocratic?
Rationale for application	Identification through incremental testing of 'what works' in policymaking.	Treats policy problems as technical.
Underpinning knowledge	Psychology and economics with behavioural economics of significant influence.	Experimental and driven by expertise.
Expertise	Distant and elite.	Expert knowledge is applied at a distance from problems. Expertise networks tend to preserve their own status as an elite.
Use of behavioural insights	To change individual behaviour.	Used instrumentally and covertly by experts to change the behaviour of citizens.
Approach to evaluation	Quantitative and scientific.	Seeks to simplify social problems into measurable causes - preferably evaluated by an RCT.
Well-being agenda	Set by experts. Consented to by preserving the choice for citizens to opt-out of interventions	Experts, not intervention subjects, decide 'what's best'. Singular well-being outcome focus over trusting self-determination by the individual.
Accountability	Public approval of end goals.	Ends not means orientated.

Table 13. A typology of BPP's technocratic tendencies.

This section explores the debates about the elite and distanced rule through expertise technocratic claims made of BPP (Straßheim 2020a, Straßheim 2020b, Straßheim 2021) and lays the groundwork for section two. Each of the threads that contribute to the arguments that BPP is technocratic are explored in turn, beginning with the rationales for the application of behavioural approaches to making policy.

The rationale for BPP is technocratic through an incremental, politically neutral approach to policy design that seeks to identify 'what works' (Halpern 2015). This

claim to neutrally discover what works is critiqued by political geographers (Whitehead, Jones et al. 2018) and governmentality theorists for not accounting for power asymmetries that result in the inequitable over-targeting of some populations for intervention (Harrison and Hemingway 2016). Foster, Kerr et al. (2014) argue that claims of neutrality permit a liberal performance of a reduced role for government, obscuring depoliticalising techniques that expand government power. This chapter will explore the rationales given by interviewees for undertaking behavioural change work in social housing practice.

BPP is claimed to be technocratic because of a preference for expertise knowledge from quantitative disciplines, including BE, psychology, economics, and neuroscience, to name a few (Straßheim 2020a). Furthermore, advocates for BPP wish to add to this epistemological knowledge through public policy experimentation assessed by scientific evaluation and reporting findings in peer-reviewed journals such as 'Behavioural Public Policy'. Knowledge about 'what works' is disseminated to policymakers, behavioural experts and practitioners through formal networks such as the What Works Centres (What Works Network 2014). Critics call for the inclusion of more qualitative epistemologies (Feitsma and Whitehead 2019) and more participatory approaches (Richardson and John 2021) to contribute knowledge about what works at different points in the process of designing, creating and evaluating BPP. This chapter will explore the epistemic knowledge that underpins behavioural interventions in social housing work and a drive, if any, to contribute to knowledge production through experiments and evaluation in social housing work.

A central technocratic claim made of BPP is that policy implementation requires new behavioural and evaluative expertise in policymaking. This means that studying the networks of expertise is essential in exploring the technocratic claims made of BPP. Straßheim (2021) troubles the claims of contributing to epistemic knowledge made by BPP advocates by drawing attention to the proliferation of instrumental behaviour change networks. These networks use a divergent range of techniques and tend to be driven by the tools they use rather than the problems they work on. Thus participatory theorists call for mixed expertise in intervention design. Feitsma's (2018, 2019) research highlighted how practitioners tend to evaluate interventions using their professional judgement and may apply behavioural knowledge in more intuitive ways. Arguments about the type of expertise and the role of practitioners are relevant to understanding behaviour change work in social housing. The sector is highly varied with a diversity of expertise and types of practitioners, often with a lack of clear-cut divides between them. This diversity further complicates the expertise mix in behaviour change work in social housing. This chapter will explore the behaviour change networks, their organisation and their influence on behavioural intervention work in social housing in England.

Behavioural knowledge is made actionable through behavioural insights. These insights, (for example, that losses are felt twice as much as gains), are instrumentalised sometimes through nudges. Nudges are tools that seek to alter the choice environments of individuals through designs such as changes to letters, process design and the layout of environments, real and virtual and are associated with libertarian paternalist expressions of BPP. The behavioural intervention seeks to correct individual cognition to produce a well-being outcome decided by an expert.

This distanced, instrumentalised and expert application of behavioural knowledge is challenged by evidence of alternative uses of insights. PoP theorists use behavioural knowledge to call attention to the flaws of institutions and in the behaviours and assumptions of the affluent (Banerjee and Duflo 2012, Cheek and Shafir 2020). There is evidence of behavioural insights and mindfulness techniques being used by experts to reflect on their biases with the intention of producing better policies (Whitehead, Lilley et al. 2016, Dudley and Xie 2022). The social housing sector has a history of using different behavioural tools that include the tenancy agreement, eviction, anti-social behaviour legislation and educative interventions such as tenancy readiness courses (see chapter four for details). The empirical work of section two will explore how behavioural knowledge is applied in behaviour change work in social housing.

BPP is broadly associated with quantitative policy evaluations, with the RCT held up as the gold standard (What Works Network 2014, Harkin and Wray 2020).

Complicating this presentation is the use of co-design processes that tie together the design of behavioural intervention with an evaluation by RCT (Haynes, Service et al. 2012). This version of co-design sees qualitative and quantitative methods used to understand the behavioural problem and, in some cases, work with those most affected to design the intervention. Critics highlight how this approach to co-design preserves the role of expertise as target populations are excluded from the evaluative work (Einfield and Blomkamp 2021), particularly when an RCT is the preferred evaluative tool (Whitehead, Jones et al. 2018, McGann, Wells et al. 2021). PoP theorists favour evaluation by RCT but focus on scaling up what works for people in contexts of poverty over what works for a distanced policy elite (Banerjee

and Duflo 2012). This troubles claims of technocracy by centring the needs of citizens alongside the requirement for evaluative expertise. Furthermore, co-design processes are argued to add accountability to behavioural intervention design (Blomkamp 2018). This participatory approach to accountability aligns with social housing's history of accountability to tenants through mechanisms such as board membership, policy scrutiny and service review panels. It contrasts with the libertarian paternalist argument that interventions are made accountable through public approval of the interventions' end goals (Thaler and Sunstein 2009). Further challenges to the dominance of evaluation come from one of the authors of Nudge, Cass Sunstein. He argues for a version of financial technocracy by making a case for cost-benefit analyses as the means to evaluate behavioural policy effects (Sunstein 2015). This argument for cost-oriented approaches to evaluation is supported by evidence that private sector organisations are not motivated to undertake an RCT evaluation for fear of null results and a drive to be innovative rather than scale up and share knowledge about what works (Caldwell 2018). The empirical work of section two will analyse the approaches used in social housing practice to evaluate behaviour change interventions and how interventions are made accountable to tenants.

Behaviour change interventions claim to produce well-being outcomes that individuals would choose for themselves if their thinking were not clouded by cognitive errors. The claim is reinforced through a legitimacy check in that citizens should be able to opt-out of interventions if they don't agree with them (Thaler and Sunstein 2009). This approach is critiqued as technocratic in that distanced experts decide on well-being goals that reflect their interests, not those of citizens

(Whitehead, Jones et al. 2020). In contrast, PoP theorists argue for an expansive understanding of well-being where the individual has an authentic choice over a range of well-being-enhancing options (Sen 1993). Furthermore, the boost-inspired model of well-being used in this thesis draws attention to participatory processes as productive of well-being (Fabian and Pykett 2022). Theorists comparing public and private sector nudges draw attention to how organisations can skew intervention outcomes to benefit business goals and, at best, seek a win/win for the organisation and the customer (Beggs 2016). Social housing has a history of activity which aims to improve well-being, from seeking to alleviate poor housing conditions to offering participatory decision-making and added value activities such as employment and health-focused well-being work. Section two will empirically examine these well-being claims through a consideration of who benefits from behaviour change interventions in social housing work.

Section two. Five case studies of behaviour change projects at English housing associations

Table 14 below provides a typology of the five selected cases of BPP in social housing. Each of the cases occurred at housing associations²⁰, which permits a sharpened focus on the effects of housing association context in shaping BPP expressions. Housing associations are noted for their hybridity (see Mullins, Czischke et al. 2012, Mullins, Milligan et al. 2018). Hybridity sees housing association cultures as threaded through with influences from the market, government, and community/third sectors. The concept of hybridity is useful to

²⁰ Chapter two shows that there are behaviour change projects in local authority housing. Chapter three outlines the attempts made to engage this sector. Chapter eight will make a recommendation for further research in this area.

explore how internal and external processes may influence the expressions of these threads and, in turn, how these threads of hybridity shape the forms of BPP in social housing.

The selection of the cases and their presentation are influenced by notions of fragility and transformation developed in assemblage theory. The five cases percolated the housing sector through diverse means such as presentations by consultants, practitioners reading books, networking with think tanks and the private sector, and commissioning consultancies or opting into pilots. This diffusion of entry points and lack of coherent formal networks, in part, explains the variability of five cases. Their variability helps to explore the technocratic claims and counterclaims made of BPP. Table 14 below describes the reasons for selecting the cases and the order of their presentation. Furthermore, table 15 outlines how each case contributes to answering the research questions that guide this thesis.

Case study	Reason for selection	Reason for order in case reporting sequence
Case one - improving income collection processes	<p>Explores dominant themes in practitioner interviews; tenancy sustainment and the social purpose/bottom-line tension and how these shape expressions of BPP.</p> <p>Income collection was the focus of most of the interviewees' behaviour change work.</p>	<p>The rationale emerges from within social housing practice.</p> <p>Is the dominant case found in social housing practice so is placed first.</p>
Case two - understanding tenants' rent payment behaviours	<p>Explores an alternative trajectory of tenancy sustainment, with the starting point of financial inclusion.</p>	<p>The rationale emerged from within social housing practice.</p> <p>Emerged as an alternative trajectory from case one - evidences that different financial emphasises can result in different expressions of BPP.</p>
Case three - the future plan	<p>Explores an austerity politics-influenced expression of BPP shaped by a right-leaning think tank and finance-orientated board expertise.</p>	<p>The rationale emerged from social housing practice.</p> <p>While case one sets up an analysis that market logics influence BPP and case two troubles this claim, this case rounds off my argument that marketisation is the outcome when BPP is entangled with the right-wing politics of austerity and localism.</p>
Case four - improving fire safety communications as part of Grenfell enquiry outcomes	<p>It is the government-directed case of BPP. The Grenfell fire signalled a change in social housing policy resulting in a white paper that centred on tenant participation and the professionalisation of social housing.</p> <p>This case explores how the expression of BPP promoted by the BIT (see chapter two) and associated with the civil service is emerging in social housing.</p> <p>It is a case where an RCT was attempted and failed to emerge, so it permits an exploration of what inhibits an evaluation by RCT.</p>	<p>The rationale for the case emerged from outside of social housing practice.</p> <p>Both cases three and four saw the housing association seek closer ties with the government.</p> <p>Case four contrasts with case three as it is government-directed, while case three is the association seeking to align with the essence of political ideology through engagement with right-leaning think tanks.</p>
Case five - rent-flex, an argument for the utility of some technocracy	<p>It is a case where an RCT was attempted and failed to emerge, so it permits an exploration of what inhibits an evaluation by RCT.</p> <p>The case forms the basis of my argument that there is a form of expertise that contributes to the development of emancipatory interventions and that there is radical potential within some expressions of BPP.</p>	<p>The rationale for the case emerged from outside of social housing practice.</p> <p>As the case makes 'rounding up' contributions to the RCT argument and my argument for a version of BPP with radical potential, it seems sensible to put it as the end case. Effectively this frames it as a 'line of flight' that informs the imaginative work of chapter seven.</p>

Table 14. Reason for case selection and order for the presentation of cases in this chapter.

Case study	Links to research questions (RQ)
<p>Case one - improving income collection processes</p>	<p>RQ 1. How BPP formations are shaped by specific organisation and national contexts? Explores how internal to organisation and external to organisation pressures may have influenced the uptake of BPP.</p> <p>RQ 2. How does BPP impact the tenant/landlord relationship? BPP allows for the performance of intimacy across geographical distance. In doing this, it pushes out more relational approaches.</p> <p>RQ 3. What values and norms underpin the evaluation of BPP? Market values and norms underpin the evaluation of BPP. This centre's to-hand performance measures.</p>
<p>Case two - understanding tenants' rent payment behaviours</p>	<p>RQ 1. How BPP formations are shaped by specific organisation and national contexts? Evidences that within institutions, there are competing financial rationales that see different BPP expressions emerge (income collection vs financial inclusion).</p> <p>RQ 2. How does BPP impact the tenant/landlord relationship? The financial inclusion starting point sees a more relational expression of BPP emerge that seeks to understand tenants' behaviours over seeking to influence them.</p> <p>RQ 3. What values and norms underpin the evaluation of BPP? A suspicion of elite and academic evaluations sees professional judgement centred on evaluating 'what works' by practitioners, not elite and distant experts.</p>
<p>Case three - the future plan</p>	<p>RQ 1. How BPP formations are shaped by specific organisation and national contexts? Shows the supplanting of behavioural and housing expertise with a right-leaning think-tank and financial expertise influences the BPP expression. That government does not have to instruct - setting the policy conditions influences the type of behaviourism that emerges.</p> <p>RQ 4. Is there potential for more ethical forms of BPP in social housing? This case makes the point that political context matters. It provides a case of an unethical intervention produced through entanglement with right-wing ideas.</p>
<p>Case four - improving fire safety communications as part of Grenfell enquiry outcomes</p>	<p>RQ 1. How BPP formations are shaped by specific organisation and national contexts? Shows the influence of the BIT and civil service 'what works' orientation on shaping BPP.</p> <p>RQ 2. How does BPP impact the tenant/landlord relationship? Shows that co-design processes centre the tenants' voice in intervention design in a way not seen in practitioner expressions of BPP.</p> <p>RQ 3. What values and norms underpin the evaluation of BPP? Scientific values underpin the evaluation in this case. Even where an RCT fails to emerge, there is a preference for quantitative 'robust' measures, even as these measures side-line the further participation of tenants other than as data sources.</p>
<p>Case five - rent-flex, an argument for the utility of some technocracy</p>	<p>RQ 1. How BPP formations are shaped by specific organisation and national contexts? Shows that out-of-sector expertise can influence how BPP emerges in social housing. Shows that versions of BPP can, in turn, shape organisation contexts, with the potential to shape national contexts.</p> <p>RQ 2. How does BPP impact the tenant/landlord relationship? Shows that a relational epistemology can inform an improved tenant/landlord relationship.</p> <p>RQ 3. What values and norms underpin the evaluation of BPP? In terms of values, a case is made for mixed-method approaches to evaluation that meet the needs of different intervention stakeholders. Qualitative methods centre on tenants' experiences, and quantitative methods produce data to meet the demands of the housing association and the funder. A value of what works for tenants in their contexts is found. This differs from centring what works for landlords or behavioural or political expertise.</p> <p>RQ 4. Is there potential for more ethical forms of BPP in social housing? Yes, the case evidences radical potential at structural and individual levels. Practitioners and housing institutions are also challenged to change their practices and assumptions.</p>

Table 15. How each case contributes to answering the research questions.

Case one – improving income collection processes

The first case concerns housing practitioners using ‘nudges’ to improve income collection processes. Income collection is considered a core business process in social housing. Nudges included changes to rent arrears letters, text messages and call centre scripts. Two documents contextualised the interviews. The first *Nudging your way to reduced rent arrears* (Johnson and O’Halloran 2017) reports on nine social landlords involved in a collaborative project to “test the application of behavioural economics in the field of rent arrears management” (p. 6). The second, *Behaviour Change: From Theory To Practice How Affinity Sutton Applied Nudge Theory to Promote Adoption of Direct Debit Rent Payment* (Affinity Sutton 2015), describes a behaviour change approach to increase tenants' use of Direct Debit to pay their rent. Informing this case are interviews with three consultants, five social housing practitioners, and two tertiary organisations providing services to the sector.

The underlying rationale for seeking out improvements to income collection processes was a desire to contribute to tenancy sustainment while maintaining a balance between social purpose/bottom-line operational pressures (see appendix 7 for a description of both themes):

‘For me, we are trying to sustain the business, but we are also trying to sustain the tenants' tenancy.’ 20EN15 *practitioner, head of finance at a large housing association.*

The behavioural insights that underpinned the interventions appealed by appearing to reconcile the social purpose/bottom-line tension in a way sensitive to the emotional impact of landlord interactions with tenants, for example:

'We've gone through all of our letters which we have just thought 'oh my God', you know if I was to have got that through the post and I probably would have just binned it... all this shaming that we're doing to the customers.' 20EN20 *Practitioner - Head of customer services at a housing association.*

The desire to reconcile a social purpose/bottom-line tension expressed as 'tenancy sustainment' may be produced and compounded by social housing hybridity that sees attempts to reconcile government, market and third sector demands shaping practices and purpose. Pressures from the government were not direct but created through policy reforms that destabilised the security of income for social landlords through a rent cut and direct payments of rent to tenants (see chapter four).

Marketisation processes that have encouraged mergers and acquisitions have increased landlords' geographical distance from the localities they serve. The promise of behavioural insights for practitioners is present through insights into how humans actually think and the utility of interventions that meet both well-being and value-for-money goals (Thaler and Sunstein 2009). These promises appeal to practitioners seeking to resolve hybridity tensions compounded by a geographical distance perceived to have harmed the tenant/landlord relationship.

In addition to BE, the underpinning knowledge of case one tended towards the actionable and change-orientated from the fields of psychology and business change management. One head of customer service housing practitioner mentioned Cialdini's (2007) popular book *Influence. The Psychology of Persuasion*. Business change psychology was mentioned by a head of insight and performance housing practitioner, and theories of change were described by one hybrid consultant. It may be the easy instrumentalisation of this knowledge and the desire to make complex problems simple and actionable (Sunstein 2015) that explains their appeal to practitioners in this case.

Some practitioners sought out private sector practices and imported these, without consideration of the underpinning knowledge base, for example:

'I've been to see organisations like Lloyd's and Barclays to see how they do things. I try and go to different private debt collection conferences to get best practice ideas. And you know what? I would say we're on a par with them now.' 20EN15 *practitioner - head of finance at a large housing association*.

Some interviewees expressed caution about 'clicking and dragging' private sector practices into social housing work (CEO of a housing association). This resulted in the careful selection of consultant expertise. All three consultants informing the analysis of this case had histories of working in both the private and social housing sector. This hybridity of expertise facilitated access to the social housing conference circuit and the dissemination of behaviour change ideas:

'I've probably spoken at every Chartered Institute of Housing conference and a number of community housing conferences.... I've spoken at the National Housing Federation human resources conference, lots of HouseMark events and conferences.' 20EN03 *hybrid consultant*.

To recap, behavioural insights were applied instrumentally to change tenants' rent-paying behaviours through communications such as letters, text messages and call centre scripts. In terms of evaluation, practitioners did not evaluate by RCT. Instead, they preferred to-hand performance measures. This was despite the hybrid consultant and the BIT's emphasis on the application of behavioural insights requiring an evaluation by RCT, a method of evaluation of which I did not find widespread evidence of:

'We measure customer satisfaction. If a customer scores us at a certain level, we will go back to them and ask, 'what could we have done better?.' 20EN20 *practitioner – head of customer services at a housing association*.

'I think that we have probably fallen short in the same way that the BIT would probably say we have fallen short in not doing enough evaluations of our projects.' 20EN07 *practitioner – head of insight and performance at a housing association*.

This tendency toward private sector performance measures may see scientific evaluative expertise warehoused in tertiary housing organisations. This was evidenced in interviews with tertiary organisations that sold evaluation services to the sector on 'different types of research projects from process impact evaluations to working with housing providers to design and implement RCTs' (head of research - tertiary organisation). This produces a peripheral community of technical expertise in the orbit of the sector that can be drawn down when scientific evaluation is required by the government or funding organisations.

To fully account for the characteristics of this case, I now describe the level of participation of tenants in intervention design and evaluation. The debates revealed different methods to involve tenants. Tenants tended to be involved at the end of the behavioural design process through the mechanism of tenant scrutiny to approve changes to text messages and letters. There was caution expressed about engaging with tenants earlier in the intervention design as this may threaten the effectiveness of the behavioural intervention:

'The reason that I am always reluctant to do stuff like that it's because, ultimately, collecting money and dealing with debt it's not a nice thing to do. People will generally say, 'do you have to do that?'. I always worry that they will water down the process to the point where we become ineffective. Being effective is pretty much what I did with nudge a couple of years ago.' 20EN17 *practitioner - head of finance at a housing association.*

This reflects findings from the policy lab literature. McGann, Wells et al. (2021) highlight that the private sector rationales produce a concern about financial waste. Einfield and Blomkamp (2021) point to private sector risk-averse cultures that make organisations resistant to changing their structures and practices, resulting in the coercion of citizens through a failure to share power. In this case, the mechanism is scrutiny, not a policy lab, but the same criticisms apply – practitioners are resistant to engaging tenants in intervention design due to a concern with the effective management of financial risk.

Another reason for not involving tenants or only involving tenants involved in participation processes such as scrutiny panels was the argument that tenants are only interested in things that impact themselves and their families:

‘What are they interested in? What is their angle, and what is the ‘so what?’. Most customers are interested in what does it mean for me? And what does it mean for my family?.’ 20EN01 *practitioner - head of insight and performance at a housing association.*

No evidence was found of tenants setting the intervention agenda, sharing their situational knowledge, or designing the intervention. A key driver for this seemed to be a lack of trust between tenants and landlords. In this extract below, the consultant describes not trusting social housing organisations to engage properly with tenants due to power inequalities that produce a poor relationship:

'I think it's got to be a fundamental part. Not just insight collection because clearly, that's one of the drivers of it. But in terms of that whole empowerment engagement flattening out the hierarchical relationship. If you can. That's why I don't really trust organisations to do it yet. Not without proper training for them.' 20EN03 *hybrid consultant*.

Threads of a desire for effective interventions to balance the social purpose/bottom-line tension combined with an untrusting tenant/landlord relationship may have justified landlords setting the well-being goal of 'tenancy sustainment' without clarifying what this means to tenants:

'We're clear what our social purpose is because we are quite clear that for people to have a good life, then they need to be able to sustain their tenancy.' 20EN07 *practitioner – head of insight and performance at a housing association*.

Excluding tenants from both intervention design and developing a shared meaning of tenancy sustainment as a well-being goal may express a paternalistic attitude that the landlord 'knows best' about what makes tenancies sustainable (see chapter seven for a tenant-informed meaning of tenancy sustainment). This paternalistic attitude may inhibit a practitioner's concern with preserving the tenants' right to opt-out of the income collection intervention. Opt-out was evidenced in the direct debit project, as tenants could choose to pay by other means. What it means to opt-out becomes murkier in income collection processes where a decision not to pay rent may result in eviction – a high penalty for non-compliance. This finding suggests a

reformulation of paternalism and choice in social housing. A prior wave of behavioural influence saw the introduction of choice-based lettings - a programme that sought to activate market-style choosing behaviours in tenants. This is different to the case discussed here, where the overt, paternalist encouragement of market-style choosing is supplanted by nudges to covertly influence tenants to pay their rent on time and in full. The impression gained is a lack of trust from landlords in tenants' ability to make good choices about paying their rent, which results in a desire to manipulate choice rather than consciously activate choice.

Contrasting landlords' ideas about income collection and the social purpose/bottom-line tension with tenants challenges the lack of trust that landlords' have in tenants' ability to sustain their tenancy. Tenants were concerned with value for money and appreciated it when landlords included tenants' situational experience of services. Social value lay in a core business focus on the material condition of the home:

'Say gold taps, you can't have them, an ordinary tap is much cheaper, and you're talking about your rent money which is my hard-earned wage ... You want people who will look at it from all angles and be professional. [you] have got to talk to each other and understand each other's points of view, rather than thinking I am right cos I am the landlord... First of all, the core services you have got to get right, you are paying rent. You expect to have your repairs done, your heating working, and your roof repaired when it leaks.' 21TEN04 *retirement age female tenant currently involved with tenant engagement.*

Tenants were broadly supportive of approaches to income collection that humanised landlord services, with a preference for face-to-face engagements so 'you would know who you could go to if you're in difficulty' (retirement age female tenant currently involved with tenant engagement). What was met with disapproval was the purposeful inducing of negative emotions:

'I think it's terrible to induce negative emotions for this... To receive a letter like that [leveraging of fear of losing the home]. It could do a lot of damage; I don't know. I'm sorry. I don't agree with it.' 21TEN05 *retirement age female tenant - not involved in tenant engagement.*

The point to make here is that tenants have a material rather than process orientation to what income collection involves. This perception reinterprets the social purpose/bottom-line tension. For practitioners, income collection concerns increasing organisational wealth, property maintenance is regarded as an outgoing business spend, not productive of social value, and so repairs are seen as an area to save money, not to spend it. The language of 'tenancy sustainability' in income collection allows landlords to tell themselves that they are undertaking interventions that produce win/win outcomes for tenants and landlords. I argue that they are, in fact, interventions that benefit the organisation before the tenant (Beggs 2016). The true goal is collecting organisation wealth, not undertaking other activities that may help sustain tenancies, such as spending on the material condition of the homes.

To summarise the key characteristics of this case:

- The rationale is driven by practitioners' desire to sustain tenancies through rent collection processes that reconcile the social purpose/bottom-line tension. This aim may be in response to Coalition changes to social housing policy, such as the rent reduction and introduction of universal credit (see chapter four).
- The underpinning knowledge tends to be that which can be applied instrumentally to tweak organisation processes.
- Hybrid consultants with private, housing and behavioural expertise are the preferred expert. Practitioners intuitively apply insights, minimising input from tenants and excluding evaluative expertise when undertaking work without consultants.
- Behavioural insights intend to change individual behaviours through refinements to the organisation process.
- Evaluation tends to be through practicable, 'to-hand' business measures with scientific techniques such as the RCT only used through consultant-led projects. RCT knowledge is warehoused in the tertiary sector rather than developed within landlord organisations.
- Well-being is defined by practitioners rather than behaviour experts, or tenants and is focused on meeting a business-informed understanding of tenancy sustainment.
- Accountability is either missing, justified by the need to centre business efficiency, or present in a light touch way at the end of intervention design through to-hand mechanisms such as tenant scrutiny.

This case adds weight to governmentality arguments that BPP's form of technocratic governance is concerned with rolling out marketisation and enabling the smoother running of the market (McMahon 2015). It is clear in this case that efficient income collection processes are the aim. This justifies the suppression of choice throughout the process, from having a choice over intervention agendas and discussing what tenancy sustainment means to an inability to choose to opt-out of the intervention due to potentially high penalties for non-compliance.

Turning to more detailed governmentality arguments, Harrison and Hemmingway (2016) argue that caring discourses distract from controlling managerialist tendencies. Practitioners use tenancy sustainment as both a discursive cover and justification for a focus on income collection over other tenancy sustainment activities such as repairs and maintenance or face-to-face help for tenants. Nuance is introduced as there is genuine care from some landlords to consider the emotional effect of their communications. This care still has a managerialist orientation as care is expressed in distanced communications such as letters, not through human-to-human engagements that may destabilise landlord interpretations of the social purpose/bottom-line and tenancy sustainment.

Harrison and Hemmingway (2016) further argue that marketisation undermines “empowerment via collective service user ownership of resources or new participatory rights” (p38). Arguably empowerment is as woolly a concept as tenancy sustainment and so subject to the same tendencies to fill it with poorly clarified meanings that are ideological or normative. Tenants wanted professional expertise in their services and were supportive of a landlord's social purpose-oriented to the

material quality of their homes and thoughtful face-to-face engagements. Discourses of empowerment and tenancy sustainment both fail to engage with interventions grounded in day-to-day realities, and I argue that this grounding will produce interventions that find a balance between tenants' and landlords' needs. Case study five will describe a case that I argue finds this balance. For now, I describe an alternative expression of income-focussed tenancy sustainment that is influenced by the PoP.

Case two – understanding tenants' rent payment behaviours

This case is more accurately described as an alternative trajectory to that described in case one. Both cases concern expressions of BPP initiated by social housing practitioners, and both are underpinned by a concern with financial behaviours; what differs is the rationale. The case concerns the production of a *Better Money Behaviours Toolkit. A Behaviour Change Toolkit for Engaging Housing Association Residents* (The London Housing Financial Inclusion Group 2015). The toolkit was a product of the London Housing Financial Inclusion Group (LHFIG), composed of practitioners from the G15 network of London's largest housing providers (G15 2022). Financial inclusion is concerned with equitable access to financial services. Financial inclusion, then, is the underpinning rationale, and this introduces a broad concern with the financial well-being of tenants. The analysis is informed by this document and one practitioner involved with the commissioning of the report. The case is included as it complicates the type of behavioural expertise sought by practitioners for financial inclusion-driven behavioural work.

This subtle reorientation produced a different engagement with behavioural expertise. Here the interviewee describes the selection of behavioural expertise in the commissioning of the toolkit and why the BIT were not selected:

“They (LHFIG) originally had conversations with the BIT... people who work in financial inclusion have very good engagement with residents and very clear ideas about outcomes. After that meeting, they (LHFIG members) were, ‘these people (the BIT) live on another planet’... Particularly in housing, people want to work with people who talk their own language, and that is where the smaller behaviour change team really came in. In terms of communication, their example of how you would engage residents was much better... It was visual... it was a two-way street rather than top-down, so you could see why it fitted the social housing sector better than the BIT... who are very much these boffins.’ 20EN07 *practitioner – head of insight and performance at a housing association.*

The toolkit was informed through focus groups with tenants, interviews with LHFIG practitioners and a literature review. The intent was to help practitioners understand and communicate with tenants rather than change population-level behaviours. This reflects the practitioner's concern with the emotional well-being seen in case one. Practitioners sought behavioural knowledge they could apply intuitively in their interactions with tenants and their circumstances. Evaluative expertise was seen to run counter to this aim:

'I think that what would have come out of it is that the BIT would have done a really good evaluation, but that is not what practitioners want. They are concerned about what they think will work... I think it is in the gut. There is that whole thing about intrinsic knowledge that people have built up by experience in their working life. It is a gut reaction as opposed to an academic exercise.' 20EN07 *practitioner – head of insight and performance at a housing association.*

This case supports findings that professional gut judgements are preferred over scientific evaluation by practitioners (Feitsma 2018, 2019). The rejection of scientific evaluation in preference for the freedom to apply professional intuition in one-to-one interactions with tenants adds to my argument that evaluation by RCT is a poor fit for social housing. I argue that social housing work is messy through its interactions with tenants and the highly varied circumstances that result in their need for social housing. Professional knowledge developed through both relational epistemologies such as the PoP and through interactions with tenants is more important in the context of social housing practice than a causal explanation of what works at a population level.

The different starting point, financial inclusion, produces a different expression of BPP that troubles the idea that BPP is a technocratic rule by the knowledgeable (Straßheim 2020b). This case complicates what is meant by knowledgeable. Practitioners rejected elite and distant evaluative expertise. Instead, practitioners centred their own professional judgement informed by an epistemology that aided in producing this understanding, not in activating individual behaviour change. The

case also brings into question what is meant by 'expertise' and how expert knowledge is applied when making claims that BPP tends to be technocratic.

This case challenges the governmentality critiques of libertarian paternalist informed expressions of BPP that suggest it rolls out marketisation (McMahon 2015) through the desire to understand the financial circumstances of tenants through PoP insights that are informed in part by the BE knowledgebase that underpins to a great extent libertarian paternalist modes of BPP. The understanding sought is relational, producing opportunities to increase empathy and deliver services based on alleviating financial distress. Case study five further examines my argument that market expansion is not always the goal of behavioural interventions and that there are expressions of BPP that have emancipatory potential.

Case three – the future plan

Future plans are a form of behavioural self-contracting based on the insight that life events such as moving home are an ideal time for behaviour change. Two housing associations had adopted the approach. Both associations had a regional focus, with ambitions to expand their stock portfolios through new builds and acquisitions. The future plan is introduced to the tenant by the practitioner at the time the tenancy agreement is signed, and a behaviour change goal is set by the tenant. At first, the future plans were optional as the initiative developed; the future plan became a conditional part of the tenancy agreement, a controversial move that resulted in negative publicity (Lloyd 2013, Morse 2013). This case is informed by interviews with one practitioner and one senior decision-maker directly involved in the future plan project. A representative of a tenant advocacy organisation added further insight.

Future plans were introduced in part as a response to the government's introduction of optional fixed-term tenancies in the 2011 Localism Act and an organisational restructure that reoriented the organisation's social purpose towards individual opportunity creation and localities. A focus that chimed well with the Coalition's 'Big Society' initiative (Corbett and Walker 2012). The extract below describes the interviewee's concern with the combative political stance taken by the National Housing Federation (NHF) towards government reforms of social housing (see chapter four) that included the introduction of fixed-term tenancies. The interviewee expresses a desire for a pragmatic and neutral approach to meeting the organisation's new agenda. Seeking to ensure a smooth alignment of organisational priorities with government agendas may have motivated the recruitment of an employee of the right-leaning Centre for Social Justice (CSJ) think-tank to the housing association board:

'Fundamentally, we wanted to address some of the root causes around inequality of opportunity that is lost through the experiences of individuals born in our homes or born within the communities in which we have homes... [it] also coincided with a period in which we felt that politically the sector was not getting its relationship right with the then Coalition government. There was growing discontent among the board that the NHF was positioning itself as highly oppositional. It was manifesting itself with a political identity with some left-leanings. We are not left or right-leaning. We are hugely pragmatic... We found ourselves starting to develop initiatives directly within the communities and build alliances with some of the centre-right think tanks. The CSJ was

interested in our work around investing in communities. We were used as an example of an active housing association intervening and appearing to create positive change. That individual ended up coming to join our board and then went on to work for David Cameron as a special advisor on welfare reform.’

20EN08 - *housing association CEO*.

This case sees the social purpose/bottom-line tension reformulated to include a concern with an alignment with the government reforms of social housing. This alignment makes good business sense as it reduces the impact of destabilising policy changes by ensuring the housing associations are aligned with government thinking. The effect of this is that the association's social purpose mirrors that of the government rather than the third sector strand seen in hybridity models of housing associations. This is seen in the individual behaviour change and locality focus that track with the Big Society agenda. These alignments trouble the interviewee's claim that the rationale for using behavioural insights was depoliticised pragmatism. The claim is further troubled by the recruitment of think-tank right-leaning political expertise, as opposed to behavioural intervention design, or evaluative expertise, to the board.

In addition to the lack of behavioural expertise in preference for political expertise, this interviewee describes an absence of housing expertise on the board in favour of finance and development expertise:

‘I'm an exception at my organisation in that I've got a housing background, and so often boards now are about finance and

development and things like that. They don't know those practicalities of the reality of life.' 20EN09 *practitioner – head of customer services.*

An absence of behavioural and housing expertise in favour of political and financial expertise troubles claims of political neutrality in BPP. The inclusion of right-leaning think-tank expertise draws in the influence of the austerity politics of the coalition government. It also introduces moral behaviourism seen in right-leaning think tanks at the time and their attacks on social housing tenants, organisations and estates (Slater 2018). The centring of financial expertise expresses a seemingly contradictory alignment with market-expansive ideologies that work to undermine the project of social housing. This alignment with austerity politics and a right-leaning think tank seems self-destructive, but it makes sense when market rationales are seen as the driving logic (McMahon 2015). This further undermines the claims of political neutrality by revealing alignment with governing rationales that seek to expand the housing market and denigrate tenants for their lack of enterprise (Rose, O'Malley et al. 2006) and over-reliance on social housing.

The behavioural knowledge underpinning this case is a moral one concerned that the rights and responsibilities between the tenant and the landlord have shifted out-of-balance. The interviewee sees balance as being restored through activating, market-aligned interventions targeted at the tenant:

'The tenancy agreement is about rights and responsibilities. I think, in our view as a Board, that the sector and the former regulatory regime

overamplified the responsibilities of the landlord and the rights of the customer...

In essence, employment, training and education coach could also talk to them beyond their housing needs about employment opportunities, training opportunities and educational opportunities.' *20EN08 - housing association CEO.*

This orientation reflects a moral behaviourism (Murray 1990) that underpinned New Labour's introduction of anti-social behaviour legislation. The aim of market inclusion reflects another behavioural thread from the New Labour era; social inclusion through market participation (Flint 2006). During New Labour's period of governing, Agreed Behaviour Contracts (ABCs) were an intervention used by landlords, often with young people, to rationally agree on changes in the target individual's behaviour. Breaches of ABCs could be used as evidence in later legal action. The contracting of the future plans differs from that of the ABC on two points. The future plans combine the moral behaviourism of the ABC with behavioural insights of heuristics and biases. Second, the ABC sought to control anti-social behaviour rather than nudge tenants into behavioural activation programmes. This point turns attention to the future plans transition from an optional agreement to becoming a conditional part of the tenancy agreement.

The future plans shift from a choice to a condition was, in part, shaped by the lack of behavioural intervention design expertise and housing expertise on the board and the dominance of policy and finance professional backgrounds underpinned by market values of efficiency and activation:

'I can remember saying when I did a review and putting the report [to the board], well, you know, we can't evict anybody for this. They were going, 'what?'. Well, you can't evict somebody. It's not in the tenancy agreement. There's no way you could go... 'but surely we can?'. No, we can't. I think that their enthusiasm and their benevolence, and perhaps their paternalism, overrode the practical thing of 'you can't do that'.' 20EN09 *practitioner – head of customer services*.

In addition to the lack of behavioural and housing expertise on the board, a further driver for the transition from choice to conditionality may be through seeking the legal legitimacy of the New Labour behavioural tools such as the ABC. While the ABC itself was not a legal tool, breaching it could produce evidence for an anti-social behaviour order. This desire for legitimacy and legal weight to the plan may, in part, have been driven by the future plan's lack of effect:

'There was quite a lot of shock again from the board that nobody was in a position to buy a property through having had four years' worth of intervention.' 20EN09 *practitioner – head of customer services*.

This lack of effect seems to be interpreted through a market logic that sees null results as a failure, not a finding (Caldwell 2018). This further evidences the influence of market logic that shaped the emergence of this expression of BPP in this case.

To summarise the characteristics of this case:

- The rationale was alignment with the government austerity and social housing reform agendas. The claim to be seeking politically neutral approaches to undertaking work is undermined by the expertise networks.
- The expertise networks were political, through the inclusion of a right-leaning think tank. They were also financially orientated, as expressed through the composition of the board. Behavioural and housing expertise were excluded from the network.
- The ability to opt-out of the intervention was supplanted by its conditionality through the inclusion of future plans in the tenancy agreement.
- The knowledge base was that of BE, but evaluation was through 'to-hand' measures.
- Well-being was defined through market-inclusive behaviours in tenants and determined at the board-level, with no evidence of engagement with tenants or their environments.
- Accountability occurred through negative publicity in both housing sector focussed and the national press. This did not discourage the use of the future plans, which were still being used at the time of the interviews in 2020.

I argue that the future plan case expresses an ideologically-orientated expression of BPP where insights were instrumentally applied to meet the conditions created by national policy changes and organisational goals that sought to align with these changes. This undermines claims of political neutrality and finding 'what works' through the scientific evaluation, certainly as no attempt was made at a scientific

evaluation (Whitehead, Jones et al. 2018). The approach gives weight to the concerns expressed by governmentality theory writers who emphasise the tendency for BPP interventions to have market inclusion as the goal (McMahon 2015). The shift into conditionality reinforces concerns about the influence of market rationales and power. Market rationales underpinned the slide into conditionality through fear of reputation-harming failure (Caldwell 2018). I argue that the elite power of the political and financial experts on the board saw them seek legitimacy for the intervention by making it a conditional part of the tenancy agreement. This supports the argument that a combination of expertise and power can suppress the democratic potential of versions of BPP (Whitehead, Jones et al. 2020). My argument is that this case evidences that BPP tends to express elitist technocratic tendencies when influenced by right-leaning political and financial expertise. It is this ideologically-influenced mode of BPP where academic criticism of broadly libertarian paternalist expressions also applies. I argue there is more diversity under the umbrella of BPP. In this case, it is not expertise itself that makes an expression of BPP technocratic, but the type of expertise. Case five will develop this argument.

Case four - improving fire safety communications as part of Grenfell enquiry outcomes

This case developed from the Grenfell enquiry. The enquiry saw The Social Sector (Building Safety) Engagement Best Practice Group (SSEBPG) established by the MHCLG. The SSEBPG group required landlords to apply to work with the MHCLG to develop fire safety communications to influence tenants' fire safety behaviours. A key contextualising document was *The Social sector (Building Safety) Engagement Best Practice Group: Final Report* (Elvidge 2021). The document describes the outcome of the processes described in detail by one interviewee who was deeply involved in

this case. The case is informed by two interviewees from the same housing association.

The housing association's involvement with the MHCLG-initiated fire safety project was a strategic response driven by a changing political context produced by the then Coalition government's reforms of the sector. This saw the appointment of interviewee 20EN22. The type of influence sought differed from that seen in the future plan case. The intent here was to evidence the value of the social housing sector rather than seek strategic alignment with government aims.

The expertise network differs again. Involvement in the project produced access to technical evaluative expertise to support the evaluation of the project as described in 20EN22's quotation below. The second quotation by 20EN07 evidences the inclusion of the Fire Service and the mental health charity MIND, tenants from the housing association's tenant fire safety group was also part of the expertise mix:

'The board wanted a greater role in influencing government, and it saw the way of doing that through research and more traditional public affairs activity... I think it [interviewee's role] came about round about the time of welfare reform. A difficult environment for housing associations [due to] welfare reform plus grants being reduced through the affordable homes program. And there was an ambition to push back and make the case that in the case of welfare reform or grants, there was another way of doing things... It [the fire safety case] was commissioned by the government. One of our exec team sits on the various panels that were created following the Hackett

review and Grenfell fire. So this one is called The SSEBPG. There are about eight housing associations in that group. We partnered up with X housing organisation to do some research and what we were asked to do was to look at the most effective way of communicating what to do in the event of a fire... Thankfully MHCLG offered up their technical advisors. They have a statistics team and research team at MHCLG, and they were offered up on a consultancy basis.' 20EN22 *practitioner – head of research at a housing association.*

'I think what was really useful was the workshop that brought together people from different sectors, so housing providers, the fire brigade, and MHCLG. It was facilitated by MIND, so it was very much from a behavioural perspective. So, it was around resident journeys, the behaviours of residents and what barriers there are to access [properties].' 20EN07 *practitioner – head of insight and performance at a housing association.*

This case exemplifies the approach of the BIT. Research to understand the problem occurs, nudge interventions are designed, which are then evaluated ideally by RCT. What holds together this mix of expertise are co-design processes. These processes included tenants with evidence of their involvement in hoarding-focused workshops with MIND, assessing fire safety communications and discussing the ethics of the intent to evaluate by RCT:

'One of the things they [the tenants] came up with was ethics. This seems like a life-or-death issue, and is 'withholding' information an ethical thing to do for

an RCT? So, it was good to run that ethical dilemma by that resident group just to ensure it was ok.' 20EN22 *practitioner - head of research at a housing association.*

Co-design underpinned the hoarding focussed aspect of this case with no evidence of evaluation of this. In the fire safety communication projects, a mix of qualitative and quantitative methods such as interviews, focus groups and surveys were used to design the intervention (see Elvidge 2021). While not specified in the report, there was an intention to evaluate the communications work by RCT, and the key driver for this was the government-led nature of the project. The interviewee describes why an RCT would not be the preferred method of evaluation by the landlord; what inhibited the emergence of an RCT in this case, so resulting in comparative or A/B testing of fire safety communications evaluated by a two-stage survey:

'I don't think there was a specific directive to use RCTs; it just appeared as the obvious way of doing things... we had a very clear mission from the government, which is to go and do some robust research into this issue...I think because we had this driver from government, it was like we must do this robustly... If we were doing it all in-house, it would be unlikely that we would commit to the level of resource that we did... So, you come back in six months' time and say I've been working for months on this (RCT) and we're no nearer the answer. That's probably your reputation and the reputation of the method internally within the organisation in tatters... One of the major barriers I came across was trying to work out the statistical significance for these things because it's awfully complicated... we have over 44,000 homes,

and our project has to focus on general needs, so that brings the number down to 33,000 then we had to limit it to buildings of certain types... then you have got to limit it people who have signed-up to being contacted about resident involvement... our final sample size was 100 for the baseline survey and then 72 for the follow-up.' *20EN22 practitioner - head of research at a housing association.*

Here the points to make are that there are material constraints on the RCT evaluation posed by the type of property. Even for a landlord with 44,000 properties, if property type is a variable, the variation of this may inhibit an RCT. Second, a lack of housing-based RCT literature poses challenges in terms of RCT design and the resulting statistical significance. This lack of evaluation by RCT may be due to housing's 'wobbly pillar' status in public policy, which means that market logic rather than governance reforms has a stronger influence on some housing associations. Case study five expands on the organisation context inhibitors evaluation by RCT of social housing cases.

To summarise the characteristics of this case:

- The expertise is mixed with tenants centred in intervention co-design and with some input on the ethics of an RCT evaluation.
- Tenants have more voice in intervention design and a small influence on evaluation. This is more meaningful involvement than seen in practitioner-led BPP cases.
- Accountability was through the published report and the involvement of tenants through co-design processes.

- The involvement of the government framed evaluation by RCT as robust. Even as there was no direct pressure to evaluate by RCT, this preference influenced the participating housing association and a practitioner to spend time and resources on trying to evaluate by this method.
- There was a preference for quantitative evaluation even where an RCT was not possible.
- The fire safety well-being agenda was determined by government with support for this agenda expressed by tenants volunteering their time for a landlord-led fire safety group.

Turning to the literature, there is a tendency to front-load the involvement of tenants' at the design and implementation stage (Einfield and Blomkamp 2021).-Furthermore, my findings highlight the sheer resource requirements required for an RCT. Policy pressures in the white paper for social landlords to include and listen to tenants may further inhibit the adoption of a resource-intensive RCT which evidences a tension in democratic vs technocratic approaches, amplified in this case by limited resources to undertake both. In addition, housing associations are independent organisations increasingly exposed to the markets through a need to secure loans and influenced by waves of new public management reforms (see chapter four). The risk of null outcomes and the reputational damage of this is a further disinhibitor to the uptake of an RCT evaluation (Caldwell 2018). Case five elaborates further on the processes that inhibit the emergence of an RCT evaluation in behaviour change work in social housing.

Case five – rent-flex, an argument for the utility of some technocracy

The case describes a pilot carried out in 2017 by a financial inclusion think-tank at one housing association. The pilot tested allowing tenants to ask for a self-produced payment schedule which treats the rent as an interest-free loan. For example, a tenant could ask for two rent-free weeks and pay more rent for the remaining 50 weeks of the year²¹. A contextualising document was the *Evaluation of the ‘Supported Rent Flexibility’ Pilot* (Gibbons 2018). This case emerged in an interview with a head of income collection who introduced me to a colleague working on the project. This practitioner, the financial inclusion consultant who ideated the approach, and a representative from the pilot's funder informed my analysis. I argue this case evidences the need to nuance claims that BPP is simply ‘more marketisation’ and that there is a technocratic expression of BPP that meets the needs of tenants, challenges social landlords to change and contributes to making a case for structural reform.

The rationale of this case is to reform the high-cost credit market. The core idea is that utility bills, such as social rent, council tax and fuel bills, can become a source of zero-interest loans when treated as annual rather than monthly bills. This contextual restructuring provides a viable alternative to the high-cost credit market:

‘What became apparent... was that one of the key drivers for people borrowing from high-cost credit lenders was the pressure that they felt in

²¹ Reflecting on my experiences in social housing practice, rent flexibility echoes approaches taken by tenants and landlords. Christmas was the bane of the Income Collection department as collection rates dropped as tenants got into arrears to pay for Christmas. This was often a strategic choice as evidenced in conversations with socially renting friends. Some landlords offered rent free weeks at Christmas and in August. This was a legacy of factory work, as the factories would shut down for holidays during these periods.

respect of other areas of their budget. So, because the rent, council tax, water utilities, are inflexible, then that gives rise to cash flow problems at certain times of the year, which can be quite predictable.’ 20EN19 *financial inclusion consultant*.

The behavioural knowledge underpinning this case aligned with the PoP knowledge that informed case study two. Both cases concern using behavioural knowledge to facilitate understanding and so improve the tenant/landlord relationship. The extract below describes how the intervention is not a nudge and is based on economic knowledge of the value of trust in interpersonal relationships (Evans and Krueger 2009):

‘From my perspective, it’s not a nudge. It’s a transformation of the relationship between the landlord and the tenant, and it’s about building trust. Trust has an economic value, and that is recognized in the broader economic literature.’
20EN19 *financial inclusion consultant*.

In this extract, tenants are understood to be capable of understanding their own circumstances and making their own financial decisions, reflecting the capability-based influence in the PoP literature (see Sen 1993 and Hickman 2021).

Interventions seek to restructure decision-making contexts by understanding the financial circumstances of tenants so that better choices are a real option for tenants. The aim of the intervention at the level of the tenant is to reduce financial pressures and so reduce cognitive distress:

'If we try and understand the behaviours and the root causes of what people were doing, then how do we help mitigate it... If you gave rent-flex as an option, so the ability to underpay your rent when you know that you're going to have an income shock, then that would be a lot better than going to a high-cost credit lender.' 20EN16 *financial inclusion practitioner*.

As the intervention target is the context of financial circumstances, to permit the tenant more freedom in choice-making, there is a lack of moral judgement as to what the tenant should be spending the money on. This extract from the rent-flex report describes a well-being outcome determined exclusively by the tenant and enabled by rent-flex. This supports the case that co-design can free up the individuals' capacity to direct change in their own lives (Einfield and Blomkamp 2021), rather than having it predetermined by experts or practitioners:

'I used rent-flex to have a month rent-free the following month, and it was the best thing that could ever have happened. I used the money to take my daughter on holiday for 14 days. The last time we'd had a proper holiday was when she was 4 or 5 years old, so eleven years ago! And even though I still use my overdraft, we could afford it because now I only go into it by about £150, and I don't get charged any extra.' *Rent-flex evaluation report* (Gibbons 2018, p. 17).

The stigma and limited income faced by social housing tenants mean holidays are often much desired but rare events (Shildrick and MacDonald 2013). A holiday as an outcome was not mentioned by housing practitioners, which evidences it was the

tenant's free choice to choose this. Case five then evidences the value of a PoP epistemology that accentuates the capabilities of tenants and sees well-being, or social value, as produced through enabling a range of choices (Sen 1993).

Involving tenants in intervention co-design highlighted changes that needed to be made in landlord processes, such as creating an online portal that allowed for tenants to 'play' with the rent payment schedule. Co-design further challenged assumptions practitioners had about how the service should be delivered.

Practitioners had intended for the rent-flex to include a financial well-being check, a step rejected by the participating tenants as time-consuming and unnecessary:

'We will be inviting people in small tranches to onboard onto the portal. That's because we need to test the portal and understand how that works with numbers and stuff as well... We very quickly realised, having spoken to the very switched-on and empowered women, that, 'well, I know where my problems are straight away. You don't need to mess me about with that exercise; that will take a half hour at least'. So yeah, what we thought would be the best way of progressing was already flipped on its head.' 20EN16
financial inclusion practitioner.

In terms of the literature, this finding shows that co-design processes can be humbling and vulnerability-inducing for practitioners (McGann, Wells et al. 2021). It also supports the PoP arguments for co-design to be built from the ground up with affected parties and for institutions and practitioners to change as part of the intervention development process (Banerjee and Duflo 2012).

Focussing on the evaluation of the rent-flex pilot, evaluation by an RCT was intended but failed to emerge in this case. This was due in part to the housing association's need to manage the financial risk of the pilot and so, 'target a demographic of working households with kids under the age of 19 and had been in rent arrears of up to £300 in the past 12 months.' 20EN16 *financial inclusion practitioner*. An RCT was the intended evaluative approach by the pilot's funder. In addition to the landlord's concern with risk, there was a lack of data about tenant household composition. These limitations resulted in a mixed methods evaluation.

'[an RCT] was something that [the pilot funder] was very keen on... if we got the scale, there was no reason why we thought that we'd not be able to do it. The difficulty, however, is that housing associations really don't know their customers. The idea was that we would be able to construct a control group because we're effectively looking to onboarding cohorts... To think that [evaluation by RCT] was the sort of Holy Grail that we needed to convince them to continue. It turns out the richer evidence we got through the mixed-methods stuff and all the qualitative stuff that income officers were reporting about the quality of conversations.' 20EN19 *financial inclusion consultant*.

The RCT evaluation was, I argue, pushed out by the hybridised pressures of the competing market and governance processes present at the housing association. Market rationales discourage risk-taking and orientate to performing success (Caldwell 2018). This discourages the production of null results, and financial risk-taking also highlighted in case four. A second hybridisation thread is that social

housing is not a true market but a state service that is oversubscribed. Household data collection is weighted at the application stage of assessing housing needs. There are no pressures to sell products to sitting tenants, so maintaining household data is not a priority for social landlords.

To summarise the characteristics of this expression of BPP in social housing:

- The rationale is mixed; the financial inclusion expert is seeking to radically reform the high-cost credit market. The housing practitioner is less concerned with market reform and expresses a motivation to pilot an innovative approach that reconciles the social purpose/bottom-line tension in their financial inclusion work. The tenants want alleviation of the material and cognitive distress caused by circumstances of poverty.
- The PoP epistemology produces a relational understanding that centres on the tenants' circumstantial needs and challenges the organisations' processes and practitioner assumptions about what tenants need from an intervention.
- Expertise is mixed, incorporating financial expertise, housing practitioner organisation expertise and tenants' situational expertise. All parties are involved in the design and evaluation of the intervention through co-design processes.
- Accountability is, in part, through these co-design processes and the report informed by a mixed-methods evaluation that centred tenants' experiences of the rent-flex.
- The evaluation was through mixed-methods using qualitative methods to centre tenants' experiences of the rent-flex. Quantitative measures were used to report well-being outcomes and organisation financial measures. An RCT,

while intended, was not used due to a lack of demographic data and concerns about financial risk from the housing association. A mixed-method evaluation was more useful than an RCT as it provided richer data that aided in understanding what worked for tenants and in implementation data that could help with scaling the pilot.

- The well-being agenda at one level is set by the expert – reforming the high-cost credit market. At the level of the tenant, they are free to choose how to use the increased income from the rent flex. There are elements of ongoing participation, as the rent-flex request triggers a discussion between the tenant and landlord. Finally there is sensitivity to how financial environments shape well-being as this is the primary target of the intervention, with the view to free up capabilities, not ‘nudge’ individual tenants’ payment behaviours.

In terms of the literature, this case evidences the value of co-design processes grounded in the realities of the problem they are trying to ameliorate. This approach centres on the needs of tenants located in circumstances of poverty, challenges organisations to change processes, and practitioner assumptions about how to undertake interventions (Banerjee and Duflo 2012). How practitioners are to work with the humbling challenges produced by co-design (Banerjee and Duflo 2012) is returned to in chapter eight, where I make a case for reflective practices and empathetic listening to aid co-design processes.

Market values influence the lack of an RCT evaluation through a desire to manage organisation risks. Furthermore, a lack of real market pressures to compete and sell products to consumers pushes out the RCT through a lack of quality demographic

data about households. These findings add weight to the call for the co-design of behavioural interventions in social housing. I add then to my earlier point about the messy nature of social housing work with tenants requiring relational and situational knowledge.

I argue that the hybridity of social housing organisations is a further factor in making RCTs a poor fit. There is value in mixed-method evaluations to meet the pressures of this hybridised space due to their ability to capture process insights and evaluative data that can meet the competing demands produced by hybridity.

I argue that this case evidences the value of a version of technocracy that is based on mixed expertise. This contrasts with case three, where elite political and financial expertise produced a distanced and controlling expression of BPP. The financial inclusion consultant's expertise imagined the intervention, and through co-design with tenants and practitioners, it was shown to alleviate some of the effects of the circumstances of poverty. This case is also evidenced as having radical potential in seeking to reform the high-cost credit market. Targeting this for reform demands expertise that understands how it can be reformed. Finally, the underpinning PoP insights, which are partially informed by BE knowledge, centred on relational values, trust and the knowledge that tenants in circumstances of poverty are experts in those circumstances. One proviso I have is that as the object of reform was financial, the high-cost credit market, the underpinning PoP epistemology needs refining through interdisciplinary work if the object of reform is to be social housing. I develop this case in chapter seven, where I create a framework informed by PoP and geographical insights.

Conclusions

This chapter develops my argument that monolithic claims that the BPP project tends to only extend market rationalities lack nuance. Assemblage theory has helped me to develop this argument by drawing my analytic attention to the variability of BPP social housing cases. Certainly, where there was the presence of right-leaning political pressures, in case one, income collection processes were a focus due to organisation pressures to be financially viable. These pressures were amplified by national, austerity-driven housing policy changes that threatened the stability of rental income for social landlords. In case three, the future plan was aligned with right-wing politics and market logic, resulting in a conditional expression of BPP that while inspired by libertarian paternalism ideas, slipped into the conditionality more familiar to moral modes of behaviourism. The financial inclusion aims of case study two, understanding tenants' rent payment behaviours, and case study five, showed how a relational version of BPP, informed by PoP, challenged claims that BPP tends to expand market rationalities. To link this argument to research question one, organisation cultures could reformulate national pressures and there is a role for expertise in illuminating the complex problems experienced by tenants and social landlords.

I have argued that RCTs are a poor fit for social housing. I identified that there is a preference for 'to-hand' performance measures and professional intuition. RCTs are resource intensive and a threat to reputations through their complexity and resource intensiveness. The hybridity of social landlords entangles these market-driven limitations on undertaking an RCT, with the limitations imposed by governance

influences on housing that means it has no real market motive to collect good quality data to aid an evaluation. This lack of data is revisited in the following chapter. In terms of the second research question concerning the tenant/landlord relationship, it is the co-design processes that attempt to marry a behavioural intervention with an evaluation that is found to have the potential to improve this relationship. For research question three concerning the norms and values underpinning approaches to evaluation, scientific values can inhibit the potential of the emergence of participatory values. Mixed method evaluations seem a good fit for social housing in that they can produce data that centre on the interventions' effect on tenants, the reporting needs of the landlord and investors and aid in effective scaling by identifying insights into the processes of what makes the intervention work. There is an argument then for expertise in robust co-design processes and mixed method evaluations.

Finally, I argue through case five, rent-flex, that in answer to research question four, there is a more ethical version of BPP in social housing. The rent-flex had as its true object of reform the high-cost credit market. Its relational PoP epistemology saw the landlord reflect on their biases and process shortcomings and centre the day-to-day experiences of tenants. It was a combination of financial expertise with a radical aim, a practitioner willing to reflect with humility and good empathy for their tenants and co-design processes that built the intervention up from tenants' circumstances that contributed to this case's ethical power. This evidences further a role for technocratic expertise in bringing new understanding to bear on complex problems. This argument troubles claims that BPP always extends market rationales and that technocratic expertise enables this, as this case sought to challenge market

excesses. I argue, however, that the PoP knowledge underpinning this case is only of partial use to social housing, as it is essentially finance-orientated knowledge. In chapter seven, I will combine PoP insights with geographical insights to produce a framework that better meets the needs of the social housing sector. For now, the next chapter focuses on an emerging form of BPP in social housing through behavioural technologies and advanced data analytic techniques.

CHAPTER SIX. THE PROMISES AND EFFECTS OF EMERGING DIGITAL BEHAVIOURISM



Image of light on water surface distorting what is seen from Atreulieb's weblog - <https://atreulieb.wordpress.com/about/>

This image was chosen to open this chapter as it captures how light refracts the water's surface, distorting what is seen and how it is perceived. In this chapter, I examine the distortions that occur when BPP is entangled with behavioural technologies and advanced data analytic techniques. This entanglement is producing an emerging new expression of BPP. I will evidence that there is an urgency to analyse this trajectory, as the rhetoric of utopian promises often obscures the effects of the technologies.

This chapter develops two arguments from chapter five and introduces a third. First, I return to the 'BPP extends market rationales' claims of some critics (see McMahon 2015). In this chapter, I will argue that the influence of private markets shapes this expression of BPP and amplifies latent negative potentialities. It is not just the combination of digital technologies and nudges producing more effective and hidden "hypernudges" (Yeung 2017); it is the market-orientated networks entangled with

these new tools that are of critical concern. Second, I argue that the technologies radically reform what is understood by knowledge production and evaluation within BPP. Furthermore, I argue that the hyperrationality of underpinning behavioural and advanced analytic technologies undermines trust in human decision-making. This negatively impacts tenants and housing practitioners who work directly with tenants.

Several different behavioural technologies were identified in the interviews and are described in table 16. below. For simplicity, the technologies are collectively referred to as 'behavioural technologies' throughout the chapter.

Behavioural technology and location	Description	What makes the technology behavioural?
Behavioural segmentation - practitioner-led	<p>It's used in the private sector to group customer populations into profiles based on demographic and behavioural attributes, to aid marketing and increase sales. Behavioural segmentation seems a strange fit for social housing, a sector that does not have a sales motive and tenants have no real choice over their landlord.</p> <p>Data informing the segmentation is usually collected from customer transaction points. As social housing lacks these, and as outlined in chapter five, in-house demographic data is often poor, new data in the form of interviews and surveys based on a population sample are collected. In-house demographic data may also be re-collected and updated.</p>	It uses tenant behaviours to categorise and order tenants into segments.
Sensor technologies - private technologist-led.	<p>Sensor technologies translate external information into a signal that can be measured. The sensor's ability to measure sound, temperature, humidity levels, movement, and carbon monoxide is relevant to housing.</p> <p>Switchee won a multi-million contract to provide sensor technology in tenants' homes which suggests this technology is growing in importance (O'Hear 2018) and so needs to be researched regarding its effects.</p>	Seeks to digitally nudge tenants' interactions with their home to ameliorate the problems identified by the sensors.
Income collection ranking software - private technologist-led.	Used to sort and rank rent arrears cases to aid income collection agents prioritise their work.	Sorts tenants based on their rent payment behaviours. This sorting allows for the use of behavioural insights to influence how each case is approached so also shapes practitioner behaviours. For example, a visit may be recommended over a phone call.
Sentiment analysis software - private technologist-led.	<p>The process of analysing and categorising sentiment in a piece of text (such as a customer service transcript) to gain emotional insights into whether the customer is expressing positive, neutral, or negative sentiments.</p> <p>Sentiment analysis is used to monitor social media and in customer management work. There is evidence of the technique being applied to understand political allegiances (Caetano, Lima et al, 2018).</p>	Captures subconscious and emotional insights which expresses an influence of the two-system model of cognition that underpins behavioural economics. These insights inform service design and marketing campaigns that could be considered choice architectures as they influence how future customers interact and behave.

Table 16. A summary of the behavioural technologies discussed in interviews. I have included whether they are initiated by housing practitioners (practitioner-led) or from outside the sector (private-technologist-led).

The chapter is divided into two sections. Section one describes the expertise networks and the promises they made or perceived about behavioural technologies. Section two describes the hidden effects and consequences of behavioural technologies and how these produce different outcomes to the promises made. This informs an analysis of how behavioural technologies are emerging in social housing and the role that expertise networks play in authoring varied translations of BPP in the context of social housing.

Section one. The expertise network and the promises of behavioural technologies

Beer (2018) argues that there is analytic value in describing the promises of technology before describing the practices and effects produced by technology. This argument has guided the structure of this chapter. This section opens with a description of the practitioner networks and the enmeshed network of tertiary organisations and private sector technologists seeking to sell services and behavioural technologies to the social housing sector. I then describe the promises of behavioural technologies as perceived by social housing practitioners. To build in contrast, the promises made by tertiary housing organisations and private sector technologists are discussed separately. Analysing the web of promises and the effects of behavioural technologies in social housing practice reveals how the BPP project is reformulated through entanglements with behavioural technology.

A contextualising description of the practitioner and expertise networks

Within social housing organisations, the practitioners undertaking behavioural technology work included three heads of insight and performance, one customer services director and two insights analysts. There is evidence of CEOs championing behavioural technologies (see Switchee 2022, for an interview with a sector CEO with a reputation for using digital technologies), but none were interviewed for this thesis. Practitioners' skills were either 'self-taught' as described by one insight analyst who used Google to source self-learning data-analysis materials or was bought in from outside the sector as described in the below extract:

'18 months ago, I was brought in to create a new function... My background is very much in customer insight, so doing these functions for public and private sector organisations but with the proper governance and the more commercial research viewpoints.' 20EN04 *practitioner – head of insights and performance.*

What this suggests is that there is a lack of in-sector data and technology skills and knowledge. I argue this leaves the sector open to strong influence from private sector technologists selling behavioural technologies, sometimes facilitated by tertiary to social housing practice organisations.

Outside of social housing practice was a network of tertiary organisations and consultancies with varying entanglements of social housing and private technology expertise. The tertiary network hosted a range of conferences, blogs, podcasts, training courses and learning networks with behavioural knowledge and practices

flowing through these networks. Tertiary organisations such as the National Housing Federation encouraged collaboration and innovation through their Housing Futures programme, a programme supported by the innovation enterprise ?whatif! (Green 2020). The Housing Quality Network hosted an Anglo-Dutch Innovation lab that brought together practitioners and private sector technologists from both countries (HQN 2020). HACT, which locates itself as the sector's innovative tertiary body, developed UK Housing Data Standards so the sector can 'leverage the power of big data' (HACT 2020). A rent collection technology company recruited one hybrid consultant for their behavioural expertise. One housing technology company's recruitment of behavioural expertise and my involvement in the Anglo-Dutch innovation hub (see chapter three) evidenced the growing entanglement of behavioural and technology expertise. These examples reveal that the tertiary network surrounding housing practice is broadly encouraging the uptake of behaviour change, technology and data analytics in social housing.

The influence of the private sector is overt both within housing organisations and the tertiary network. There is an assertive push for behavioural technologies to enter social housing practices compared to the more diffuse behavioural expertise networks analysed in chapter five. This push may be a product of recent forms of New Public Management, which sees marketisation entangled with calculative practices that produce a sense of natural inevitability to adopting technology in management practices (Lapsley and Segato 2019). Joy, Shields et al. (2019) outline an increased role for pluralistic and horizontal expertise networks that seek to influence rather than instruct, as described here. I argue that the zeitgeist of inevitability and the more friendly appearance of horizontal expertise networks

obscure the dominant influence of the private sector in shaping the emergence of behavioural technologies in social housing.

The promises social housing practitioners perceive in behavioural technology

Service transformation through behavioural technologies was the dominant thematic promise that emerged in the analysis. There are pressures on social landlords from the government to professionalise their services, improve the quality of housing stock, and improve relationships with tenants (Ministry of Housing Communities & Local Government 2020). The housing sector, through its hybridity, is open to and seeks influence from the private sector, and this was seen above in the description of the networks. The motivations for service transformation by the practitioners I interviewed are grouped into two sub-themes: improving the future tenant/landlord relationship and 'big tech' envy.

Improving the future tenant/landlord relationship

Interviewees perceived a strong promise for behavioural technologies to transform housing organisations away from a local authority approach to working. A head of customer service interviewee described a need to 'move away from a traditional local authority style parent-child relationship with our customers'. The extract below describes how acquisitions and mergers have produced geographical distance between tenants and landlords and contributed to the depersonalisation of services. This distance produces both an accountability problem and risks a return to the monolithic service provision associated with local authority governance:

'I discovered that people were really mourning the loss of the more personalised touch, and you end up with a kind of one-size-fits-all. Then you've got the politics of scale as well. We're talking about ever-increasing huge sums of money and how they decide how they're going to spend that.'

20EN03 *hybrid consultant*.

Interviewees need to specify what type of relationship is sought with tenants. Technology promises both the production of a transactional relationship (The Cabinet Office 2017) and a more experimental, networked relationship (Joy, Shields et al. 2019), with both underpinned by discourses of innovation (Silcock 2001). No interviewee mentioned that the means to improve the tenant/landlord relationship was through a return to localised services through alternative models such as cooperatives. Instead, behavioural technologies are heralded as the future-oriented solution, with landlords leading the way to a better future:

'The change has got to start from within and be sustained with digital technologies. We have got to be prepared to use these technologies well before we can expect our customers to use them, so you have got to stand in the future that you want to create.'

20EN18 *practitioner – head of customer services*.

In terms of the literature, two interrelated points can be made. The first is that the promise of a better future, with a role for the landlord to lead the way, preserves the power differential between the tenant and landlord present in the here-and-now (Whitehead, Howell et al. 2019). Second, there is a lack of humility (Straßheim

2021b, p. 200), shading into narcissism (Berry 2014), implicit in the case that the landlord can lead the way; especially in the context of a lack of data and technological expertise among practitioners described above. This contrasts with the humility of financial inclusion practitioner expressed in chapter five's rent flex case. In the rent flex case, the practitioner was open to learning from tenants, challenging their own perceptions and how the project was developed. The promise of technology to modernise landlord services and produce a non-paternal relationship seems to delete itself upon closer examination. Paternalistic dynamics remain, and grounded engagements with tenants are sidestepped in favour of a march towards an imagined future with the landlord leading the way. Alongside this future-focused orientation is a tendency to look to the private sector for inspiration and new technologies, which is described next.

Big tech envy

The interviews revealed a sense of looking over the fence at tech giants and wanting to replicate their success, with a promise of personal success for individual practitioners in achieving organisational transformation using data analytic tools and behavioural technologies. In the first extract below, the interviewee explains the desire to be like tech giants through being seen as innovative, with leaders pursuing vanity projects and behaving like the leaders of trail-blazing start-up companies. In the second extract, the interviewee suggests that the innovation is skin deep, and a problematic local government attitude remains. The third extract reveals a key inhibitor to these aspirations – the lack of transactional data points:

'Some housing providers have the ambition to position themselves as leaders of innovation. Some of that will be driven by cost efficiencies and a desire to deliver improved services, but some of it will be due to vanity. There are a huge number of vanity projects going on. Leaders of organisations want to position themselves as paving the way for others to follow. I think that's where external influences outside the sector play a part both in terms of being seen as something to copy and perhaps being seen as something to compete with.'

20EN03 *hybrid consultant*.

'In terms of the ethos and the way the company works, it is very confused. We have a fancy new office, and it is very agile. It acts like it is a start-up. A veneer of a start-up. It still has that very local government attitude in some areas.'

20EN05 *practitioner - data analyst*.

'If you are doing predictive analytics on the likes of supermarkets, Amazon, car manufacturers, financial companies, you get transactions, after transactions, after transactions. In social housing, an average in the year is about 15 [per household], and that is if they're having a bad year. So, there are not that many transaction points, and they are all different services... [tenants] don't contact us that much compared to other industries where you would use predictive analytics.'

20EN02 *practitioner - data analyst*.

Turning to the literature, practitioners seek a 'well-managed innovation' (Silcock 2001, p. 101) by trying to make better use of transaction data to inform their decision-making (The Cabinet Office 2017). This expresses the influence of the e-

government agenda, an agenda that is influenced by big tech. The analysis of transactional data may work in the context of selling digital services and products. Still, it is a poor fit for social housing where the work with tenants is not reducible to transactional points and instead calls for a relational approach. A transactional relationship holds tenants at a distance and is simplifying and reductive in the understanding it produces. A relational approach requires landlords to gain an understanding of tenants' complex situations and requires human-to-human interaction to produce a shared understanding.

The second point is that big tech envy and the desire to lead change and gain recognition for this leave little room for humility. This draws in a key idea of assemblage that 'desire' informs the formation of assemblages (Deleuze and Guattari 1984). The envious-desiring gaze of practitioners seeking to lead the way transcends the material constraints imposed by a lack of transactional data. The gaze is focused on digital techniques that work in the context of private managerial practices, such as predictive analytics and importing solutions, over finding tools suited to the problem. The rent-flex case of chapter five utilised an online tool that enabled the tenant to 'play' with setting their rent; it was a technological tool suited to the problem and grew from grounded engagements with tenants, not the envy-desire to be like big tech. The following section describes the promises made to practitioners by private-sector technologists.

The promises made by the expertise network of tertiary organisations and private technologists

The prior section's analysis focused on the broad-stroke influence of future-focused and utopian narratives on how practitioners perceived the promise of behaviour technologies. This sub-section examines the tailoring of promises by private sector technologists to appeal to practitioners. This builds in a comparison between how practitioners see the broader promises and how private sector technologists tailor them, demonstrating that promises are not fixed but are subject to processes of translation (Jones, Pykett et al. 2014). This works to fragment the claims made and lays the groundwork for the second section, which explores the effects of behavioural technologies in practice.

Trust, relationships, and the barrier to selling behavioural technologies

Private sector technologists emphasise the importance of trust. In the first extract, the interviewee discusses sensor technology. The interviewee sees the lack of trust between tenants and landlords as producing a mismatch that may cause problems with adopting sensor technology. In the second extract, the interviewee discusses the income collection software described in table 16. Here co-design of the income collection software with staff produces two benefits, gaining their trust and improving the technology's applicability for their work:

'We said technology, tenant and trust will be important words over the next ten years. Because, if the technology is aimed for the benefit, comfort and safety and whatever of the tenant, but the tenants do not trust the person who

installed the technology, then you have a mismatch.’ 21NL01 *technology consultant*.

‘There’s a change management piece that needs wrapping around the introduction of these technologies, and we’re taking that very seriously. We’ve been working with a development partner on the prototype product and then working at every single stage with the [Income] Officers. As much to get insight from them that we can use for the product as much as to gain the buy-in for them using it.’ 20EN13 *hybrid consultant*.

Social housing practitioners saw either the promise of a better relationship with tenants in adopting such technologies or efficiency gain through becoming “behaviourally smart organisations” (Scott and Le Lievre 2020, p. 10). Here technologists reveal a pragmatic motive; a trusting relationship makes it easier to sell behavioural technologies that may induce suspicion in tenants and staff, revealing a market expansionist motive underpinning trust (Beer 2018). Furthermore, co-design is used to produce trust and fine-tune the adoption of a technology solution developed outside the context of social housing. Section two will expand on this point. Additionally, the need for front-line practitioners and tenants to trust behavioural technologies sees both groups’ behaviours of interest for behavioural intervention. While this seems to suggest a recent turn in the BPP project to the biases of institutions (Ewert 2020) section two will argue that this is not the case and that more bias through the production of functional stupidity is a likely outcome.

Social justice is market inclusion through behavioural technology

To appeal to the social purpose motives of landlords, the social benefits of behavioural technologies were amplified in the tertiary technologist discourse. In the first extract below, taken from a sector publication promoting the use of smart technology in the home, it is the smart home itself that is framed as producing the behavioural transformation of tenants, and communities, improving landlord engagement with tenants and reducing social stigmatisation. In the second extract, the interviewee describes how sensor technology aligns social tenants with private renters and homeowners and the interviewee's social location:

'The social smart home will enable and empower residents as well as the communities they live in, improving resident engagement and breaking down the current stigmatisation of social housing residents as untrustworthy.' *Do the smart thing document (2020, p. 3).*

'If it's good enough for me, it's good enough for you; it's good enough for loads of other people out there who live in either the private rented sector or own their own home. Why isn't it good enough for tenants? They're no different to you and me.' 20EN21 *technology consultant.*

Crandall (2010) describes how technologies and data analysis promise standardisation, optimisation and control while promising a liberating utopia. This is evidenced through a rhetorical process of separating social value from bottom-line concerns. Context is stripped away, and complex social problems are presented as solvable by the agency of smart behavioural technology rather than messy human

agency. Promises of success appeal to senior decision-makers with the decision-making power to buy into the promises, aiding private technologists to gain access to a new market (Beer 2018). Social value is based on market inclusion through technology, assuming that tenants need the same opportunities as private market-tenured citizens, not that such citizens may benefit from more social housing.

Experimentation and the role of pilots in producing the promises of behavioural technologies

Co-design as a tool to produce trust was discussed above. An experimental, collaborative orientation is further evidenced through a report on the success of sensor technology experiments in the 'SMART' home technology pilots (see HACT 2020). In the extract below, the interviewee describes their involvement in a sensor technology pilot with tenants. Iterative experimentation is discursively located with inevitability using the word 'evolution'. The pilot is less concerned with 'what works' for tenants. Instead, the intent seems to be the fine-tuning through nudges of the adoption of the sensor technology by tenants and landlords:

'If you're considering this kind of technology, the first thing you do is sit tenants down and explain why you're doing things. Through this evolution, I pivoted to the concepts behind behavioural insights, nudge and change from that perspective. In the pilot we did, which was trying to discover black mould, I mentioned that one of the sensors was carbon monoxide, and in one of the properties, we discovered low-level carbon monoxide. Not at a level that would trip an alarm, but significant enough to cause danger...

I thought there's a positive story there about carbon monoxide detectors in individual properties; then I thought of the stats about carbon monoxide. Well, I wonder if you could use nudge to minimise any concerns from a tenant on privacy about something like that.' 20EN21 *technology consultant*.

This example, in part, reveals the role of pilots in manufacturing promises—the problem of carbon monoxide chimes with post-Grenfell concerns about the safety of tenants' homes. As the concern was identified through tenant engagement, the process of identifying this issue aligns with increased government expectations for safety and tenant engagement (Ministry of Housing Communities & Local Government 2020). These entanglements distort the true motivation, the sale of sensor technology. The literature review identified the argument that instrument communities tend to produce 'tools chasing problems' (Straßheim 2021, p. 70). I argue that co-design is used here to manufacture a problem for the sensor technology. This runs against the grounded iterative 'designing together, upwards' approach advocated by PoP (Banerjee and Duflo 2012) and democratic theorists (Richardson and John 2021).

The above extract frames pilots as an educative intervention to persuade tenants and landlords to adopt sensor technology. This draws in McMahon's (2015) critique of how participatory processes can be leveraged as educative tools by the powerful to condition subjectivity, in this case, the acceptance of sensor technology despite legitimate privacy concerns. As described in the income collection case study of chapter five, tenants considered the leveraging of negative emotions to achieve organisation goals ethically unacceptable. In chapter five, I argued that the income

collection and future plan cases were influenced by a mix of marketisation and an environment of austerity politics. In that chapter, I concluded that nuance was needed to understand the effects of such processes. I argue through this example that market expansion motives that result in repurposing co-design processes erode trust in such processes. Over time the reputation of co-design could be harmed, undermining the potential for the type of co-design seen in the rent-flex case in chapter five to emerge. This, in turn, inhibits the potential emergence of ethical expressions of BPP.

To summarise the key points of this section:

- A future imaginary shaped by an envious-desire for the successes of private sector big-tech influences how some decision-makers and practitioners perceive the promises of behavioural technologies. I argue that this gaze relies on a negative framing of local authority practices²², which disincentivises an interest from social housing practitioners in practices and values associated with local authorities. This includes democratic decision-making, a tendency to use trauma-informed approaches in some services areas, such as social services, participatory engagements with the local citizenry and a grounded focus on local problems.
- Private sector technologists echo and reformulate what practitioners see in behavioural technologies to inform their case for selling technologies to practitioners.

²² Desire can be amplified through a disapproving comparison with another. To be like something implies not being like something else.

- Tools such as co-design and pilots are repurposed to manufacture promises and to condition staff and tenants into unquestioningly accepting behavioural technologies.
- It is a dominant market rationale influencing the promises seen in and manufactured about behavioural technologies in social housing.

This section has described and analysed the discourse of promises surrounding behavioural technology in social housing. As mentioned in the point that there are not enough transactional data points in social housing work, there are (ignored) material restraints on what is possible to achieve with these technologies. The following section considers in more detail the likely effects of applying behavioural technologies in social housing.

Section two. The effects of behavioural technology in social housing

Section one of this chapter revealed how practitioners perceive behavioural technologies as offering simplified service transformations that resolve the problems of prior waves of marketised reforms and a legacy of local authority paternalism. The expertise network of tertiary organisations and private technologists were shown to seek market expansion by reformulating the promises perceived by practitioners and co-design tools. This section reveals that behavioural technologies in practice are productive of new problems (Isin and Ruppert 2019) and that these problems challenge the utopian claims described above. This section begins by describing the effects of behavioural technology on perceptions of cognition and expertise.

Reformulating cognition and the effects this has on expertise within the social housing assemblage

Section one identified how the scope of behavioural interest includes front-line staff behaviours alongside that of tenants. This was motivated by the technologists' need for trusting relationships to make selling the income collection technology easier.

This sub-section will evidence that front-line staff and tenants are framed as behaving improperly and need cognitive correction through behavioural technology. Rather than correcting flawed cognition, a form of functional stupidity is produced, among other negative effects.

In the first extract below, the interviewee describes the utility of nudge theory in changing the behaviours of repair staff. This is in response to the interviewee's perception that repair staff were not to be trusted and, in turn, did not trust management. The interviewee expressed a suspicion 'that half of them were flogging it [stockpiled repairs equipment] down the market'. Nudge seems to offer a way to resolve this trust problem without directly engaging in it or imposing an overt policing regime. The second extract shows how tenants are to be subject to cognitive and behavioural correction in how they interact with their home, mediated by sensor technology:

'This is where nudge theory can come into play with this stuff [changing staff behaviours] because it is helping people to understand we do not want to be a big brother thing. We are not coming round to check up on you, although sometimes that is required depending on how you're behaving.' 20EN18
practitioner – head of customer services.

'We focused on the smart meters for the temperature and motion. We can go a little bit further by identifying if there is motion in a building and if windows are open. One of the things where the tenants benefit is if you put your heater on by 25 degrees and at the same time you have a window open, the smart meter says, 'I won't heat up to 25 degrees because the window is open. I will only heat up to 17, and then it gets cold, and then the tenant realises there is a window open.' 21NL01 *technology consultant*.

Front-line staff and tenants are located as needing behavioural correction work, and behavioural technologies are framed as the means to achieve this. In the first extract below, behavioural technologies are described as helping to augment human decision-making and, at the same time, preserving staff decision-making autonomy. The second extract expresses how behavioural technologies offer a singular truth and that this truth requires a data team and rigid procedures to protect it:

'The data becomes the servant, not the master. Making sure that they [front-line staff] have autonomy around decision-making in the moment is really important so that they can interact in a personal way with customers. They have the comforts of data and knowledge to back that up.' 20EN18
practitioner – head of customer services.

'The data team was respected. There was a single truth that came out of a single team. People were not allowed to do their own analysis, their own reporting, make their own decisions about processes [which] on the whole

were pretty robust and well governed.’ 20EN04 *practitioner - head of insight and performance*.

Juxtaposing these explanations reveals tension in the arguments made by practitioners for the role of behavioural technologies in correcting staff and tenant interactions. Data is framed as helpful, yet as the second extract shows, highly controlled processes are required to preserve data’s ‘truthful’ value. If data is truthful and staff and tenants are not to be trusted, this undermines the softer claim that the data is there to serve and facilitate human interaction. This draws in the argument that increased reliance on data at organisations introduces more opportunities to manipulate and control people (Beer, Redden et al. 2019). Staff are framed as needing help in decision-making and tenants in how they interact with their homes. The likely reality is that staff freedom to make choices in interactions with tenants is curtailed by the technology, and tenants’ interactions with their homes are controlled through the sensor technology with the possibility that trust in terms of truthful accounting is eroded by the presence of the sensor technologies.

In the first extract below, the practitioner interviewee describes how a personal experience with autism has informed original data collection through interviews and surveys with tenants for a behavioural segmentation. The second extract from a tenant interviewee troubles the assumption that tenants can’t speak for themselves. It touches upon the power asymmetry produced by using behavioural data to understand tenants, making it feel like tenants are studied subjects. The interviewee further highlights the risk of de-responsibilising and de-skilling people and centres on

the key issue of trust; she makes the point that by not engaging with localities and tenants directly, practitioners risk enculturating a tendency to arrogance:

'To give you a bit of background, I have an autistic son... So, we put in a whole raft of diagnostic questions as I understand we will have many people who do not have a formal diagnosis of learning disabilities, developmental disorders, capability, all those things.' 20EN04 *practitioner - head of insight and performance.*

'It sounds like it's assuming that the tenant can't speak for themselves. For example, the water was running down my partner's walls because of the leak in the chimney. I think it's obvious that you'll be letting people know you're very distressed about it. I'd have to be convinced that there was some proven need for all this technology, and again, it feels a bit like tenants under the microscope... The thing that bothers me about algorithms is it's a double-edged sword. Because it's taking responsibility and skills away from people and giving them to machines. ... I think everything boils down to trust. I think when you're sitting there in your office, you're not encountering; you're not walking around the worst estates that your organisation is responsible for. I think it's easy to become very out of touch and have a bit of a lofty opinion of yourself about some of these tenants who might be belligerent.' 21TEN03 *Retirement age female tenant – not involved in tenant engagement.*

Key to producing new problems (Cakici and Ruppert 2020) is practitioners' unreflective and distanced application of behavioural technologies, and this may

induce a functional stupidity. Alvesson and Spicer (2012) outline functional stupidity as an absence of reflexivity beyond instrumental concerns and a lack of critical questioning of organisation practices. This results in an unintuitive production of stupidity as organisations become more knowledge-intensive and orientated to a generalised smartness. I argue that their analysis applies to behavioural technologies in social housing processes, noting that there are other causes of functional stupidity at organisations. This is manifest through assumptions of cognitive deficiency of front-line staff and the construction of cognitive deficiencies in tenants through biased data collection juxtaposed with behavioural technologies presentation as 'smart' knowledge-based correctives to this. Here the framing of tenants and front-line staff as cognitively flawed justifies the creation of an analytics team to protect the 'singular truth' that corrects the flaws. Effectively producing a new social ordering (Berry 2014) of decision-making responsibility through adopting behavioural technologies and advanced analytic techniques. This may mean analytical practitioners do not take reports from front-line staff or tenants seriously.

Another effect of the hidden problem of functional stupidity is that analytical practitioners located at geographical and experiential distances from front-line staff interactions may see complex social problems as fixable through behavioural technologies. This then justifies the further use of behavioural technologies to correct the stupidity their use produced in the first instance. This cycle is underpinned by the utopian promises of private technologists described above and the perception that behavioural technologies are knowledge-based and 'smart' (Beer 2018). This makes challenging the biases of analytic experts and data collection processes difficult and also corrodes the argument that keeping humans in the loop of technology-

augmented decision-making is a useful corrective (Amoore and Piotukh 2019). Correction is discouraged by the analytical experts who locate themselves as preservers of data integrity and by networks of tertiary and private technologists who are invested in preserving the myths they perpetuate. The following sub-section draws attention to the likely outcomes of the unquestioned biases that may inform behavioural segmentation.

Reproducing stigma and paternal relationships through behavioural segmentation

In this sub-section, I argue that because behavioural segmentation is a poor fit for social housing work, through a lack of transactional data points and no sales motive, strange effects are produced through attempts to find applications for the segmentation work. I argue that these applications reformulate and reproduce latent paternalistic tendencies of social landlords. This evidences that behavioural technologies such as behavioural segmentation undermine the practitioner's claims that such technologies promise to undermine the paternalistic tendencies that are a legacy of local authority cultures.

The first extract below evidences that behavioural segmentation is an approach that is convenient for a landlord working in a business environment. The second extract describes the framing of neurodivergent tenants produced by the head of insight and performance bias towards neurodivergence:

'There is always a risk attached to labelling people because you must treat people as individuals. However, in a business environment, that is not always possible or convenient. We make it simpler for ourselves to interact with

people because it is convenient for us.’ 20EN18 *practitioner – head of customer services*.

‘So, we have our support segment, who are accepting but struggling, and our approach should be care and assist. Life is difficult for this segment. 21% of our customers are over-indexed on indicators like, ‘every day is a struggle for me’, ‘I feel anxious most of the time’... All of those kinds of things... They have high levels of anxiety and depression. And we also begin to see that some of those cognitive difficulties are creeping in. Higher than average learning disability, higher than average developmental disorder, and they are living alone.’ 20EN04 *practitioner - head of insight and performance*.

These extracts reveal that segmentation offers a simplified way of understanding tenants. Behavioural segmentation produces a range of 5-7 groupings categorised by their demographic, transactional and other behavioural characteristics. This spectrum of group categorisations looks like a granulated version of the good/bad tenant divide, a paternalist spectrum, if you will, and one that represents the social ordering effects of behavioural technologies (Berry 2014). The top-ranking tenant is the one who requires minimal support, and the bottom-ranking tenant, such as the one described in the extract above, is essentially framed as needy. As the categorisations tend to be fixed due to the contextual limitations imposed by a lack of transactional data collection points that was described in section one, this may result in an over-targeting of groups labelled as vulnerable (Harrison and Hemingway 2016) as vulnerability is constructed as a fixed behavioural trait. Simplification then

perpetuates the paternalism landlords try to move away from by using behavioural technologies.

Focusing on the support segment described above. This segment description frames the struggles of tenants as essentially the product of cognitive difference, evidencing the tendency for some psychological approaches to poverty to “reconfigure social issues... as individual attributes” (Klein and Mills 2017, p. 2001). This reconfiguration highlights the critique that using behavioural insights and technology to achieve better social outcomes introduces new ethical and privacy challenges when applied at an individual, not population-level (Gregor and Lee-Archer 2016). In add to this a potentially negative stigmatising effect, in addition to pathologising the social causes of the struggles faced by these tenants – the simplification of segmentation accentuates the stereotypes of neurodivergence, such as autism. The difficulties identified at a population level are emphasised in place of a nuanced understanding produced at the individual, relational level, where this group's potential capacities and diversity can be seen.

One of the strange effects of trying to make behavioural segmentation work in the hybrid context of social housing is the production of tenant avatars from the segments. Avatars are representations of customers. Unlike data segments, they tend to be personalised and treated as a singular, idealised customer rather than a collection of generalising statements about a group of customers. In the extract below, the interviewee describes bringing customer avatars to life and utilising them to facilitate front-line staff understanding of tenants:

‘Segment one - we were able to give it a name, and then people could start to identify with and recognise those segments by name. We worked with an organisation to create avatars. We're bringing them to life so that our frontline staff could... start to understand why they [the tenants] may be behaving in that way, what challenges they've got going on in their lives, to begin the journey through customer insight.’ 20EN01 *practitioner - head of insight and performance*.

On the surface, segmentation and the resulting tenant avatar meet the perceived promise in behavioural technologies by practitioners in improving the tenant/landlord relationship. I argue that using tenant avatars to influence front-line staff's perceptions of tenants sidesteps the complex social and institutional causes that resulted in the stigmatisation of tenants in the first place. A hybrid consultant describes how the residualisation of housing stock (see chapter four) may make front-line operatives jealous of tenants who have ‘cheap, secure housing’ when staff are forced to engage with a costly private housing market. At an institutional level, the problem of how organisation processes produce biases is sidestepped (Banerjee and Duflo 2012). Housing roles tend to be siloed, which can produce disproportionate engagements that perpetuate negative stereotypes. For example, if your role is to assess housing needs, you will likely see tenants as needy. Furthermore, avatars are fixed representations that lack complexity and the ability to talk back. This pushes out the production of more complex accounts of stigmatisation that would be produced through interactive engagements with real tenants.

To summarise, driven by business efficiency motives, the landlord retains the power to name and understand tenants through behavioural segmentation analysis. The framing of this work as producing a singular truth legitimises the segmentation and 'caring' interventions targeted at this population. A lack of practitioner reflection about the suitability of behavioural segmentation inhibits landlords from questioning if there are approaches that embrace the complexity of real-life engagements in social housing work. This sub-section has examined the products of advanced analytical techniques that underpin the behavioural technology of segmentation. The following sub-section considers behavioural technologies' effects on knowledge production and evaluation processes.

The effects of behavioural technology on knowledge production and evaluation

Chapter five revealed how varied the expressions of BPP in social housing were. The fire safety and rent-flex cases both intended to undertake an RCT evaluation, although this failed to occur. This sub-section examines how the entanglement of behavioural technologies and the BPP project reforms approaches to knowledge production and evaluation.

Analytical procedures require vast amounts of data ('data lakes') to analyse. As outlined in section one, social housing lacks the volume of data needed for such analytics; considerable effort is put into organising and collecting data. In the first extract below, the interviewee describes one strategy of pulling together data from different systems so it can be held and analysed in one place, producing a singular truth from multiple sources. The second extract describes the collection of a vast

amount of personal tenant data to store and be available for analysis. This collection is framed as robust and of inspiring confidence:

‘So, a data lake. It is somewhere where we would take data from all of our systems. It can be structured, unstructured and open-sourced. Within the data lake, we are creating golden records, so there's a single version of the truth.’

20EN01 *practitioner – head of insight and performance.*

‘We did the massive qualitative piece on customers. We spoke to nearly 100 customers via focus groups delivered by external agencies... So, moving out of the qualitative stage, there was a massive survey which was 85 statements and 19 additional questions and other bits and pieces. We did that online. We also have a new digital platform for engagement, and we did some face-to-face to ensure everybody was given the opportunity. We achieved 1405 completed surveys which gave us a 99% confidence level. As you know, really we would only hope to get 95%. So, you know, really robust, there can be no kickback at all.’ 20EN04 *practitioner – head of insight and performance.*

In this expression of BPP entangled with behavioural technologies, theories of behaviour do not underpin an intervention design. Instead, knowledge and “insights are depicted as being trustworthy and accurate” (Beer 2018, p. 471), and intrinsic quality of data that needs to be mined from it. Emphasis is again placed on producing a singular truth that is robust and inspires confidence. This framing relies

on a misunderstanding of what confidence means in statistical analysis²³, which reflects a lack of statistical expertise in analytical practitioners. The claims to 'robustness' seen in some BPP project advocates support of evaluation by RCT and, more broadly, scientific means are hollowed out and repurposed. This inhibits questioning the legitimacy of collecting the data and making decisions from it (Alvesson and Spicer 2012). I argue that this reinforces hierarchical decision-making over collective decision-making by suppressing challenges to hierarchically produced decisions.

Considering now the relationship between behavioural segmentation and the RCT. Chapter two evidenced that the BIT advocated for behavioural segmentation to guide the application of behavioural insights. Evaluation by RCT measured the effect of this application (Fitzhugh, Park et al. 2018). In this case, the relationship between behavioural segmentation and intervention design and evaluation was murkier. Two practitioners, a data analyst and one head of customer service, agreed to be interviewed by me as they had carried out behavioural segmentations and wanted advice on applying behavioural knowledge. A third practitioner quoted in the extract below describes undertaking research with tenants characterised as belonging to a segment to aid the development of behavioural interventions. At no point were evaluations by RCT mentioned by any of these interviewees:

'We had our understanding of which customers fell into which particular segments. Then we commissioned some qualitative interviews of residents

²³ This was a common misunderstanding while working in policy and data teams for two different social landlords.

that fell into particular segments and asked them questions about what they thought was important in terms of their payments and stuff like that and why they were not paying by direct debits. There was some interesting stuff that came out of that. For example, people who have fallen into the young busy family segment were saying they have not had enough time to set up direct debits hence why a proactive telephone call would be quite interesting.'

20EN07 practitioner – head of insights and performance.

That two interviewees were seeking out behavioural knowledge to make use of the segmentation work suggests that the tool of behavioural segmentation is distinct from behavioural knowledge for some practitioners. They had undertaken a segmentation and were seeking an application for this work, so they were chasing problems to fit their tool (Straßheim 2020a). I argue that the lack of any mention of an RCT associated with behavioural segmentation is due to marketised processes at some housing associations. Technology brings with it a discourse of innovation (Beer 2018). Private companies are more interested in presenting success than seeking to scale and share what works. Part of success is through being innovative (Caldwell 2018). Evaluation by RCT is resource intensive, slow, and a null result risks the presentation of success. Applying behavioural knowledge to segments harvests new insights, each of which can appear novel and, therefore, innovative.

Behavioural technologies may supplant the evaluation by RCT with the promise of real-time pattern analysis where relationships are identified amongst the data. These patterns produce the groups or segmentations described above but promise other benefits. In the first extract below, the interviewee describes how pattern analysis

can allow the prediction of future behaviours. In the second extract, the interviewee describes how pattern analysis legitimises contextless working and an increased interest in staff 'competency'. The third extract reveals that pattern analysis allows for both real-time and predictive analyses that have benefited private-sector businesses:

'If you're going to get evicted etc... So, we want to look at when you're going to have some change in payment pattern. Now that change in payment pattern could be because we just increased the rent or a direct debit fails. It could be as simple as that, or it could be the fact that they stopped paying. So, it kind of builds up the probability that you're going to leave in the next four years... So, then you've got the who, and then you've got the what to target'. 20EN02 *practitioner - data analyst*.

'We're trying to move away from a patch-based system to a kind of next available competent individual system²⁴. It is almost if you think in terms of a taxi rank... Customers are more interested in having their issues resolved than talking to the same person... Putting things together allow us to serve such huge geography and to give the appearance of being a local organisation.' 20EN01 *practitioner – head of insight and performance*.

²⁴ In social housing work, housing stock is allocated to geographical 'patches'. These are a mix of a geographical area and a number of properties and vary per job role. When I was a housing officer, my patch was 500 homes covering Wakefield and South Leeds. A repair operative may have a bigger patch. The idea of the next available competent individual intends to separate the role from the patch. There is more interest in doing this for property maintenance than tenant-facing work. Diaries tend to be managed through a call centre, and the operative has little control over their day. At one landlord I worked for, surveyor staff moved to this system started to leave the organisation, as the call centre staff booked in work without regard for the travel between the jobs. This caused long days and stress due to target-based pressures.

‘Behavioural insights, systems thinking and the importance of people, process, technology, and data. On linking these together and the foundations of that and moving away from looking at measurements of interactions. Looking more to measures in real-time and predictive analytics, like Tesco, they know what I want to buy before I've even thought about placing an order.’

20EN18 *practitioner – head of customer services.*

Pattern analytics then meets the future orientation and the tendency to look to the private sector for new approaches described in section one. The effect of pattern analysis is a disconnection from real-world contexts. This stripping of physical materiality is a product of such analytic techniques, and a key effect is the importance of physical space stripped from consciousness (Betancourt 2015). This is seen in the desire to move to patchless working, which produces a behavioural interest in the individual competency of front-line staff. This reflects the argument (Amoore and Piotukh 2019) that such analytic techniques create hyper-attention to surface rather than deep patterns and suppress emotion. Front-line staff are to be judged on measurable competencies and task availability, not the relationships they develop with people and place. Furthermore, a hidden effect of stripping out context is the build-up of simmering resentments through skating over real-world complexities rather than engaging with them in the here-and-now (Benzie, Pryce et al. 2017). I argue that failing to engage with in-the-now problems will harm the tenant/landlord relationship in the long-term and result in problems emerging when they have reached a critical mass, having caused harm to tenants and tenant-facing staff in getting to that point.

In addition, real-time analysis is a form of ‘stimulus/response’ iterative analysis that “heralds the end of the scientific method itself, along with all theories of human behaviour” (Crandall 2010, p. 75). Real-time analysis promises in-the-now feedback and the promise of unreflective constant improvement through iterative and hyper-individualised behaviour change. This is a seductive alternative to an RCT, which looks backwards in its evaluative focus and introduces a future risk of failure through a null result. Stimulus/response undermines collaborative and slower iteration through policy labs. It justifies the distance of experts from contextual problem spaces as success or failure is measured through the data, not altering the context. The utopian promises supplant scientific evaluations that may produce criticisms of the effects of and ethical challenges posed by behavioural technologies.

To summarise the key contributions from this section:

- Behavioural technologies framed as a cognitive corrective to front-line practitioner decision-making are framed as helpful but require a great deal of control.
- Framing front-line staff and tenants as needing cognitive correction to justify using behavioural technologies and an analytics team to preserve the truth produced by applying advanced analytic techniques.
- Practitioner biases, such as an interest in neurodivergence, inform data analysis. This undermines their claims to be gatekeeping a singular truth. The claims to gatekeep a singular truth accentuate latent narcissistic tendencies that undermine the humility needed to engage with tenants on their terms.
- A product of cognitive corrective behavioural technologies is the production of functional stupidity through a lack of reflexivity.

- The language of scientism is repurposed to justify the use of behavioural technologies and inhibit critical interrogation of the legitimacy of using such technologies and collecting vast amounts of data. The language is used to justify the role of analytics teams.
- Behavioural segmentations produce pathologised understandings of tenants that accentuate deficiencies and exclude capabilities.
- Landlords retain the power to name and categorise tenants into a paternalist spectrum that justifies 'caring' interventions.
- Complex social-political, institutional and personal explanations of stigma and circumstantial difficulties from tenants are excluded by behavioural segmentation and the use of tenant avatars.
- Stripping out context will see problems simmer away under the surface, causing harm as they do so and undermining the production of a healthy tenant/landlord relationship.
- In terms of evaluation, pattern analysis strips out context and produces and justifies a behavioural focus on staff capabilities over relational engagements with people and place.
- Behavioural segmentation draws in behavioural insights and pushes out an RCT, as insights can be presented as innovative and novel. RCTs undermine the presentation of innovation through the intention to scale and share what works.

So far, this chapter has been critical in analysing what behavioural technologies can offer social housing. The final sub-section below takes a broader perspective and

describes how some technologies could help to improve the tenant/landlord relationship and transparency in landlord decision-making.

Social media – bridging scale and offering an opportunity for radical transparency

Several operational practitioner interviewees described social media platforms such as Facebook as enabling new ways of engaging with tenants. One head of customer services described how the Grenfell enquiry was recentring landlord attention on tenant engagement, and this was being catalysed by covid, ‘more recently the biggest kick up the pants has been the covid situation...[it] change[s] the way that [staff] interact with customers’ *20EN18 practitioner – head of customer services.*

The first extract below describes how one landlord used Facebook to bring local institutions, such as the police, closer to tenants and how tenants regulate each other’s behaviour. In the second extract, a tenant advocates for Zoom as part of a mixed approach that still maintains other local ways to engage. This interviewee outlines the complexities of using technologies to improve tenant/landlord services as she describes how her landlord services feel clinical due to computerisation:

‘We had a Facebook group called [former organisation] chat. We had 1000s of people in it, we had the police on it, we had the council on it, all those sorts of things as a route to talk to residents, and I suppose you know, is this Nudge? You might get someone on there being outrageous ‘I rang [former organisation] up today, and they won't fix my fence. Aren't they an awful landlord’ and you'd get residents going, ‘go check your tenancy agreement mate [former organisation] don't do your fence. It's up to you.’ *20EN09 practitioner – head of customer services.*

'I don't think there's much of a relationship between my landlord and tenants. It feels pretty clinical because they don't have anything personal to do with you... You can't speak to a person face-to-face or even really on the phone. It's all computerised... I think if I had a tip, I'd say that they should allow some kind of face-to-face meetings with tenants. Even if that's with Zoom calls... Even if it's just going to be a set number a week because people need to be able to speak to them. Like a one-on-one drop-in.' *21TEN08 working age tenant with young children - not involved in landlord services.*

Tenants expressed some caution about engagement via social media. Here the tenant highlights the problem of a poor relationship with the landlord producing online engagements with bad advice. He also highlights the problem of a lack of human contact with social media and the need to have honest conversations to find the sought-after balance within the social purpose/bottom-line tension:

'The problem is once they realise that the landlord is not going to be helpful, you then start to look for other ways to get information. You'll go for, first, the internet, and you'll start to get very shady advice online, 'don't pay it. They can't do anything. They can't kick you out', and then you're in a worse situation because you've taken somebody's wrong advice ... What they're trying to do is they're trying to do a lot of it online. Well, I'm not seeing human beings. A lot of people aren't engaging, and [the landlord] is wondering why this just isn't working; why are people not coming in droves to us? You're taking away the person, the human contact, the 'here's something that's going

to benefit you, but we're going to benefit from it as well.' *21TEN02 working age tenant with health challenges - involved in landlord services.*

In addition to using publicly available social media platforms, one private technologist consultancy offered radical transparency through a 'Trip Advisor' style platform. This approach makes visible landlord decision-making and provides the opportunity for dialogue about specific problems and topics:

'They wanted complete transparency across all levels of the organisation about what conversations were taking place. They wanted it at board level and at the front-line level. One of the things they wanted to do was create almost a Trip Advisor version of feedback. We would survey people, and then that information would get stored internally, and internal staff could go on and comment about it. Then the customer would also be able to comment on the staff comment, so it would create dialogue about where we were at. Then the next evolution of that is to give them almost free reign, like a place on their website, where they could go on and say anything they wanted about the organisation. And then the housing organisation would reply, and different people would reply. And all of that would be in the public domain.' *20EN06 technology consultant.*

Such an approach may challenge the controlling procedural tendencies of analytical experts who maintain status in organisations as gatekeepers to data. The Trip Advisor approach is quite radical in sharing previously hidden data, knowledge production and decision-making procedures. It may shift ideas of the role of data and

technology professionals in housing towards stewardship rather than control. This is quite a challenge to power, explaining landlords' resistance to funding this approach.

These technology-mediated approaches to engaging with tenants suggest that there is weight to Crandall's (2010) argument that digital technology offers the opportunity to create a digital commons. A digital commons can potentially improve landlord and tenant interaction across spatial distances. Improving trust and the relationship between the tenant and the landlord, front-line staff and management, and amongst tenants. In this approach, interaction is facilitated, and other local institutional actors can participate. Furthermore, the Trip Advisor style approach is quite radical in its intent. The interviewee described how the consultancy had pitched this for years, and only one landlord had expressed an interest. This is because, as I have argued throughout this chapter, landlords use behavioural technologies to reify already present power differences.

Conclusion

This chapter has revealed that the twin pressures of marketisation and a push for modernisation through data and technologies imported from the private sector are producing a distinct form of BPP that amplifies market-influenced tendencies in social housing. This occurs through the influence of private sector technologists operating horizontally through tertiary networks. Furthermore, some decision-makers seek out private sector-produced behavioural technologies regardless of whether they are a good fit for social housing. A key effect is already present power difference between landlord decision-makers and tenants, and the front-line staff are becoming accentuated. This supports critical claims that marketising tendencies are present in this expression of BPP and that these tend to reinforce power differences

(Jones, Pykett et al. 2013, McMahon 2015). This suppresses the challenge to hierarchical decision-making and justifies the role of analytic practitioners to control data and manage the singular truth it produces to inform organisation decision-makers.

Behavioural technologies repurpose tools such as pilots and co-design to manufacture trust in adopting behavioural technologies and to educate front-line staff and tenants to accept the technologies. Practitioner biases are coded into data collection and analysis, and this is obscured by a claim to protect a singular truth and by hollowing out and repurposing the language of quantitative data analysis. Data itself is framed as capable of being mined for truth, discouraging knowledge production and evaluation expertise development. Pattern analysis strips away context, producing pathologising explanations of tenants and their circumstances. These explanations distract attention from the role of social processes and institutions in producing problems for tenants. Furthermore, pattern analysis presents services as capable of simple changes through technologies. This produces a behavioural interest in staff capabilities and a focus on contextless process refinement, likely leaving real problems simmering under the surface. RCTs are pushed out through a desire to appear innovative; this desire draws in behavioural insights as they can be presented as novel insights. Overall, these findings support Crandall's (2010) assertion that there is a tendency to hollow out behavioural knowledge and reject scientific evaluation. Real-time analysis is concerned with altering behaviour in the now to meet the future goals of practitioners.

The core assumption that produces the above effects is framing behavioural technologies as capable of correcting human cognition. Technological rationalities seek to correct human decision-making rather than using expert knowledge of the two-system model of cognition to design cognition-correcting insights. Centring behavioural technologies this way obscures the role of human accountability enmeshed in such technologies (Amoore and Piotukh 2019). A form of functional stupidity (Alvesson and Spicer 2012) is produced that inhibits questioning the decision to use behavioural technologies in the first instance. Or the additional functional stupidities created by an unreflective use of behavioural technologies.

This chapter evidences the emergence of a potent form of heavily market influenced and technocratic behaviourism in social housing practice that produces new networks of expertise not just separated from contexts but advocating for technologies and approaches that seek to eliminate messy contexts from managerial gazes. This is produced by the unreflective importation of private sector technologies that are a poor fit for social housing. I argue that there is space for technology and data in tenant-focused work, but it needs to be developed from within the space of a deep understanding of the messy problems of social housing. The following chapter will describe and explore the utility of geographical insights into the home and insights from PoP for engaging in alleviating the problems experienced by tenants. I will argue that this is productive of an ethical approach to behavioural intervention design.

CHAPTER SEVEN. A CASE FOR GEOGRAPHICALLY INFORMED BEHAVIOURAL INSIGHTS AND CO-DESIGN PROCESSES IN SOCIAL HOUSING



Roy Lichtenstein Bedroom at Arles (1992). Photo – myself.

The picture above is Lichtenstein's reimagining of a series of paintings by Vincent van Gogh of his bedroom in Arles. It was selected to open this chapter for two reasons. Recreating a bedroom's mundane space highlights how the geographical imagination can reconnect us with everyday spaces in new and unexpected ways. In being a reinterpretation of Van Gogh's paintings, it also draws attention to how the mundane is seen and experienced differently – the mundane space of the bedroom is in part created by our interactions with that space, and it is a space that is interpreted differently by divergent actors. The bedroom is more than a mundane backdrop; it is a place produced by policy (the Bedroom tax is an evocative example of this), by the decisions of bureaucrats, practitioners and by individuals' interactions with this place. This chapter outlines tenants' experiences of home to anchor an

exploration of how the home can be imagined differently. Through this, I argue that there is a form of BPP that can connect landlords with the tenant's desire for a home on their terms.

This chapter takes as its starting point the experiences of tenants and how these experiences produce a different set of ideas to landlords about what is important in 'tenancy sustainment'. Section two describes a collection of insights from the PoP and geographies of home literature that I argue can help landlords to see and connect with what tenants want from landlord services. In section three, I explore the utility of these insights in reimagining the allocation of empty home processes, by which I mean the processes a landlord undertakes to get a property ready for an incoming tenant, shading into the support available to help a tenant turn a property into their home. I have selected these processes to focus on as they shape the first interactions between a new tenant and landlord and express the biases and assumptions of social landlords. The End Furniture Poverty campaign highlights that only 2% of empty homes within social housing are allocated with furnishings compared to 29% in the private sector. Furthermore, due to the residualisation of the sector and a turn to a housing policy that supports homeownership over social housing (see chapter four), more tenants who come to a social housing tenancy lack the resources to furnish a home (Nichols and Donovan 2021). The processes of allocating an empty home to an incoming tenant are key in producing the ongoing relationship between a tenant and landlord. This is because practitioners desire more trusting relationships, and the second research question of this thesis concerns the effects of different expressions of BPP on the tenant/landlord relationship. Furthermore, I am motivated to focus on empty homes and allocations through

experiences from my last practitioner role, where I saw what these processes could be like for tenants²⁵. Section four rounds off the chapter by describing two interrelated barriers to the emergence of using psychological and geographical insights in social housing practice. By exploring the feasibility of insights from the PoP and geographies of home along with processes that may inhibit the emergence of this framework, this chapter aims to realistically explore the fourth research question: Is there an ethical expression of BPP that can work for tenants and guide landlords towards focusing on tenants' experiences of home?

Section one. What does a sustainable tenancy look like based on the experiences of tenants?

This section uses data produced through an analysis of ten tenant interviews and the interview with a consultant who worked with an independent scrutiny panel of tenants (this consultant was also a social housing tenant). This scrutiny panel was commissioned by landlords looking for tenant input into their policies. The consultant attended the PoP focus group that I delivered to 32 participants on 3 November 2020 (see chapter three) and used insights from this training when undertaking a repairs policy review for a commissioning landlord. Reflections from my training and consultancy work delivering this training also inform the analysis of this chapter.

Three key strands of what constitutes a sustainable tenancy from a tenants' experience-based perspective are described in this section. These are a home in

²⁵ In my last practitioner role, one of my volunteers obtained a social home. They gave their notice in less than a month. This person had complex mental health problems, but regardless of that, the experience of no carpets, curtains, or anything to cook with and the two-week delay in help in starting the process of applying for grants was too much for this person. Watching this unfold and unable to do anything useful was a powerful experience that fuelled my focus on these processes.

good material condition, the alleviation of psychological distress caused by housing precarity and the effects of stigmatisation.

The first and fundamental aspect tenants see contributing to a sustainable tenancy is providing a safe, healthy, and stable home in good material condition.

Two tenant interviewees, a retirement-age female tenant and a male working-age tenant - both involved in tenancy participation processes with different landlords and unknown to each other - described preferring social renting over home ownership.

This was partly due to providing the stability that meant they could live their life as they chose. Here the female tenant describes her choice to stay as a social housing tenant:

‘We could have gone into home ownership, but we decided we're okay where we live; we can do other things with our lives. We have no family. It's just convenient and just like with your repairs. We've got quite a good repair system... So the years go on and go on, and you just stay in that little cycle really... [A] new property that we looked at and compared to where we live to what we could buy. It was no comparison because we've got a spacious apartment; some of the properties we looked at were tiny.’ 21TEN10 - *retirement age female tenant involved in landlord services.*

What was apparent in the interviews with tenants who were happy with the condition of their homes was that such homes provide a stable plateau for tenants to live a good life as determined by themselves. Mullainathan and Shafir (2013) conceptualise the value of stability as freedom from cognitive distress. They draw

attention to why landlords may not see the value provided by stability as what is produced “is freedom of mind, greater bandwidth, not something that is easy to measure” (p. 177). In addition, Rolfe, McKee et al. (2022), in their research of how private rented tenants’ engage in home-making practices, draw attention to property condition and responsive repairs as key aspects of homemaking processes that are the responsibility of the landlord.

The extract above evidence that these are also key processes for social tenants in terms of feeling at home in social housing. I argue that the difficulty in measuring stability and the focus on landlord behaviours produced by a concern with the material quality of the home and repairs services, are uncomfortable challenges for social landlords threaded through with paternalism and market logic. In chapter five, I argued that social landlords were more concerned with understanding tenancy sustainment as income collection and not property maintenance, as maintenance was regarded as an outgoing business expense with no social value measures. Furthermore, chapter five showed that landlords preferred ‘to hand’ business measures and only undertook more detailed evaluations when demand was placed on them by external agencies (the fire safety case and the rent-flex case evidence this). I argue that this market logic makes it difficult for landlords to see the value of a stable home in good material condition and the social value of responsive repair services. In terms of paternalism, chapter five and six evidenced that landlords tend to be concerned with understanding and activating tenant behaviours over reflecting on the biases and assumptions of processes and practitioners. Through the future plan case in chapter five, I argued that a focus on behavioural activation resulted from the entanglement of moral behaviourism and market logic. I further argued that

humility was required for landlords to look inwards at their behaviours. This analysis, aided by PoP and home geography insights, explains why landlords cannot see the core value of a safe, stable home in good condition to tenants.

In contrast to the quiet benefits of a stable home in good material condition described above, the tenants below describe the cognitive distress produced by a personal history of housing precarity and the allocation of a home in poor material condition. The tenant consultant describes the psychological harm caused by living for two years in temporary accommodation in the first extract below. The extract suggests that a sustained experience of housing precarity produces psychological difficulty in accepting the stability offered by a social housing tenure. In the second extract, the interviewee draws attention to the emotion of gratefulness. She describes her move into a home in poor material condition and the resulting emotional complexity of wanting to appear grateful for this home that seems to taunt her with its potentiality. For her, feeling grateful is entangled with negative emotions of feeling pathetic, irrelevant, and shamed for not being able to provide a safe playing space for her child. She describes the drain on her savings and reliance on a network of friends and family to turn the house into a home:

‘Don’t you remember the grateful bit? The relief of finding somewhere! I mean, I lived in one room for two years, and we moved into a 2-bedroom house, and we carried on living in one room! For ages cos we were like that, we were stuck by then in temporary accommodation.’ 21POV01 - *tenant consultant*.

'To be fair, the whole house was gutted out, and because I accepted the house as it was, I felt like it was my responsibility. Unfortunately, my landlord does not provide flooring. All my savings went on putting flooring down in the entire house. They do give you decorating vouchers. I think I got £150 ... it was helpful. I was very grateful, but it did not really finish the job... If it weren't for the people around me supporting me and the little one, then I wouldn't know what I would do... The back garden was horrendous, and with a baby, I could not have a back garden that was dangerous... I know it sounds pathetic or maybe irrelevant, but when you have a little one, you want it to be safe to have fun in the garden.' 21TEN07 – *a working-age tenant who also works for a social landlord.*

Geographical work concerning emotions relating to the home has highlighted how tenants describe feeling grateful yet constrained by a lack of choice and an inability to put down roots in a place (Lowe and DeVerteull 2020). The PoP thick-skin bias draws attention to the assumption that people in contexts of poverty are somehow more used to it and so 'make do' better than affluent people in such circumstances. The discourse of 'making do' tends to be framed as a heroic act. This framing permits the affluent to not engage with the harms caused by poverty and to valorise the poor for surviving. For people in poverty, the discourse of making do and the implied heroism has a self-censoring effect. *The charter for social housing residents: social housing white paper* (Ministry of Housing Communities & Local Government 2020) further describes that when tenants did complain, many landlords failed to listen, handled complaints slowly and were disrespectful. The self-censoring from tenants and negative response from institutions results in fewer complaints,

compounding the invisibility of the harmful effects of poverty (Cheek and Shafir 2020). The self-censoring effect was also observed in a sociological study of ‘poverty talk’, where it was associated again with a denial of being located in and affected by poverty and a tendency to point to an ‘other’ as a problematic poor person who is responsible for their poverty (Shildrick and MacDonald 2013). I argue that the emotion of gratefulness is part of the self-censoring discourse that obscures the real psychological distress caused by a home in poor material condition. Furthermore, gratefulness is part of the heroic poor discourse that contributes to a tendency in the sector to see the allocation of the home as the end outcome, not as the starting point of home-making²⁶. A National Housing Federation (2022) report exemplifies this tendency. The report describes how “the families... were, in general, delighted to have been given a home. They got their “happy ending” and were in their “forever home”. It had “completely changed our lives... We are so fortunate”.’ (p. 37). This discourse of a forever home is uninterrogated in the report. This echoes my findings in chapter six, where utopian technology discourses distract from engaging with the complex experiences of tenants—getting a social home after a heroic struggle with poverty is framed as an ending, not the beginning of the complex processes of home-making. Skating over these complexities again turns a landlord's gaze away from their role in tenancy sustainment through home-making and a concern with the tenant's experiences that resulted in the need for social housing in the first place.

²⁶ Anecdotally, I've noticed a tendency for tenants and housing applicants failing to perform being grateful and demanding better services or access to socially-rented homes as a means to other them. Expecting a social home and decent services from a social landlord is framed as problematic even as such an expectation may be rational in the face of the unaffordability of homes on the private market in some areas of the country.

A final thread important to tenants was the problem of stigmatisation, which was introduced as a product of housing residualisation in chapter four. Stigmatisation is understood to be a process with harmful consequences and outcomes, produced through collective assumptions assigned to people and places (Tyler and Slater 2018). The extract below from a practitioner participating in an online PoP discussion group shows that stigmatising biases can be present in housing practitioners. The anonymous respondent questions the value of furnishing a home. There is an implicit subtext of tenant fecklessness and a suggestion of moral decay through the provision of 'everything' as undermining individual responsibility through ownership:

'You mention furnishing properties properly - is there any evidence to show that tenants do not take as much care of the property if they have everything provided rather than saving to afford something - ownership means responsibility and taking care of things as they paid for it?' Anonymous comment from a PoP seminar delivered online on 5 November 2020.

The point here is that stigmatisation produces moralising discourses that justify the inequitable treatment of tenants. A persistence of normative ideas about home and tenure influences the normative assumptions of policymakers where the rhetoric of fairness obscures a form of social injustice (Wilkinson and Ortega-Alcázar 2017). The above extract implies that it is unfair that tenants receive furnishings that they have not earned and so will likely fail to care for. This tendency for some practitioners to impose their norms and assumptions about tenants' behaviours pushes out an interest in how the tenants experience the home. Furthermore, it

makes the value of home-based stability invisible as a foundation stone in tenancy sustainment.

This section has drawn upon insights from geographies of the home and the PoP to show how tenancy sustainment is determined by much more than tenant rent payment behaviours. To summarise:

- Historical decisions about material factors such as the size of the home contribute to how the home is experienced.
- Historical and present repair services help produce positive and negative home experiences.
- When the home experience is positive, the home is understood to provide a stable platform from which to live a life. This stability is hard to measure even as tenants value it.
- A rhetoric of gratefulness obscures negative experiences of a home in poor material condition. I connect this expression to a cultural narrative that frames poverty as a form of heroic quest, with the reward of a 'forever home'.
- The rhetoric of gratefulness and forever homes inhibit landlords' from seeing the complexities of home-making for tenants. A need to perform being grateful inhibits tenants from asking for help and complaining about poor services.
- Common-sense assumptions that people only care about what is earned and that providing furnishings may contribute to tenant fecklessness evidence the influence of stigma in some practitioners.

This multi-scaled and emotionally-attuned exploration of tenancy sustainment is informed by insights from both the PoP and geographies of home literature. The

following section draws out key insights from this literature that provide a lens to make visible to landlords what matters to tenants in social housing.

Section two. Insights from the PoP and geographies of home

In chapter five, I made the point that the rent-flex case was an example of a BPP expression that worked well for tenants and landlords. Still, insights from economics primarily informed its underpinning knowledge, and this economic leaning epistemology made it of limited utility for social housing. This section remedies this by adding insights from geographies of home studies with those from the PoP, noting that behavioural and development economics insights heavily inform PoP insights.

The literature review in chapter two drew out the emphasis within political geography on the importance of context, inequality, and structural drivers of behaviour (Whitehead, Jones et al. 2018). In this section, I draw out how the literature on the PoP and geographies of the home provide insights that home is a political place and a site of conflict and precarity that produces cognitive distress; homemaking is a fragile and emotional process; relationships with home and landlord matter; tenants are capable, and experts through experience; reflective and trauma-informed practices are key to producing housing related well-being. I start with contributions from geographies of the home, as they require more elaboration than insights from PoP, which were summarised in chapter two.

Geographical studies of the home have transitioned from understanding home as stable and sanctuary-like to understanding home as a site of exclusion and conflict (Brickell 2012, Leddy-Owen 2014). Furthermore, home is understood as 'multi-scalar

and porous' (Walsh 2018, p. 476), which collapses notions of home as a private space and works to politicise how the home is imagined and lived. A key insight is that this reveals how the home has been "reconfigured as a means of capital accumulation over and above a site of shelter and identity construction" (Nowicki 2018, p. 650). In addition, Nowicki (2018) introduces a disruptive tension with the idea of 'home-making' and 'home-unmaking'. This tension destabilises perceptions of the home as a stable and safe place. This destabilising of the home allows for an ambiguous and emotional understanding of how tenants experience the place of home. Lowe and DeVerteull (2020) emphasise the emotional ambiguity of how people with mental health conditions experience the home. Their research draws attention to how the home can be experienced ambiguously as a place of retreat and entrapment, safety and insecurity, happiness and depression. Essentially this literature understands context as drawing out challenges and tensions in how the home is understood. These insights, are of utility in challenging a landlord's tendency to obscure the dominance of market logic through a claim to be seeking to balance a social purpose and the bottom-line. Severing this connection and revealing the dominance of market logic challenges landlords to define and reconnect with a clearly articulated social purpose. Second, the idea of home-making and home-unmaking supplants the social purpose/bottom-line contradiction dominating social housing practitioner logic with one that more usefully connects with tenants' experience of home. This 'home-making/unmaking' tension produces useful questions for landlords to interrogate their services and ask if they contribute to home-based stability or instability for tenants. Thinking through this tension, I argue, is more aligned with meeting a social purpose understood as

providing and managing safe, healthy, and stable housing and providing services that alleviate the material and cognitive hardship caused by housing precarity.

The conception of human behaviour within the geographies of home literature is important. Here a point to make about behaviour is that the multi-scalar gaze of geographies of the home draws in concern with the behaviours of landlords.

Research by Rolfe, McKee et al. (2022) into the behaviours of private landlords in contributing to home-making emphasised the importance of investing in properties, including décor, the role of responsive repairs in contributing to tenants' trust in the landlord and how freedom to personalise space was key in allowing tenants to feel at home. Getting these behaviours right was particularly important when tenants had a poor experience with prior landlords, so sensitivity to historical experiences was part of this. The discussion in section one of the importance of a home in good material condition and a responsive repairs service drew upon these insights. By naming key landlord behaviours that contribute to successful home-making, I argue that landlords are provided with starting points to interrogate how their work contributes to tenancy success and failure.

In terms of expertise Brickell (2012) argues that the understanding and 'mapping' of the problems of the home should not be separated from the 'doing' of something to change the domestic injustice that is found. She highlights that "the 'doing' of a critical geography of home can also extend itself to self-reflection by scholars themselves on how their home histories, experiences and actions shape, and are shaped by, the domestic worlds and issues that they choose to research" (p. 238). Brickell's integrated ideas of mapping, doing, and conscious reflexivity of a

researcher's motive scan well onto the type of work undertaken by front-line practitioners. Such practitioners tend to be called upon during home-based conflict and are expected to do something to change the state of what is found. I argue that drawing in reflexive practices to aid this mapping and doing work could greatly benefit practitioners in navigating these complexities of reactive housing work.

Considering now expertise and geographies of home' tendency to produce complicated and multi-scalar explanations, Jayne and Hall (2019) utilise assemblage theory to analyse the multi-scaled interconnectedness surrounding and enmeshed with the concept of 'dwelling'. They argue that "there is a need to understand ideologies of dwelling and the meanings of home, social relations, materialities, emotions, embodiment, and affect" (p. 690). This argument for a relational understanding contrasts with behavioural technology practitioners' simplifying and controlling tendencies described in chapter six. I argue that navigating and seeing these relations requires a mapping and doing approach and reflective expertise to consciously engage with the complexities of tenants' experiences.

Geographies of home studies have contributed key insights into how home shapes our well-being. Understanding the home as a site of identity production (Nowicki 2018, Harris and McKee 2021) informs an understanding of what matters in shaping individual well-being in the home. Jupp (2017) draws attention to "the importance of experiences of rupture and different forms of material and emotional suffering as key starting points for activism... the idea of personal trauma as an organising dynamic both as a spur to activism and as the concerns of activism." (p. 360). Taking personal trauma as a starting point for well-being sits in stark opposition to the

libertarian paternalist BPP of Thaler and Sunstein (2009), where measurable, population-level well-being was the goal. I argue that sensitivity to personal trauma, specifically housing-related trauma, is a starting point for social housing in undertaking well-being-based work. There is a risk that this starting point may accentuate a tendency in housing organisations to see tenants as needy and vulnerable. This draws in Strauss (2018), writing from a geography of labour perspective, who argues that an overemphasis on precarity risks an understanding of human agency where “vulnerability is fundamental to being” (Strauss 2018, p. 151), so risking a perpetuation of the doing ‘to’ rather than ‘with’ tendencies in social housing (see chapters five and six). To ameliorate this tendency, seeing tenants as capable is a helpful counterbalance, and is partially why the boost-inspired understanding of well-being informs how well-being is conceptualised in this thesis.

Harris and McKee (2021) apply a capabilities framework to understand how private rented tenancies shape health and well-being. They highlight the “interdependence of the different capabilities [that are] important to live well” (p. 6). They elaborate on how capability deprivation is produced through poor property conditions, spatial isolation, and feelings of insecurity. Furthermore, a capabilities trade-off was described as some capabilities being achieved at the expense of others. My core argument is that being trauma-informed and understanding tenants as exercising capabilities and navigating constrained and conflicting capabilities help landlords to reframe their understanding of tenant behaviours they may find troublesome. For example, understanding a failure to report a repair as possibly caused by a traumatic engagement with a prior landlord who served the tenant with a notice in response to reporting a repair. This may cause a capability conflict for the tenant in allowing the

repair when fearful of harming a relationship with the landlord, which also emphasises the interdependent and relational, rather than individualised understanding of well-being in this thesis. Furthermore, a capabilities framework challenges the tendency for tenants to be seen as needy and vulnerable. I outlined how this perception is partially produced through needs-based housing assessments in chapter four.

A final point regarding well-being is that a multi-scalar and relational understanding shifts focus from individual behaviours and well-being to broader environmental factors. Thinking across scales connects a housing policy of insecurity that does not recognise that “a dwelling provided by welfare is as much as a home as one that has been purchased by an individual on the free market” (Harris, Brickell et al. 2020, p. 1296)(p) with the micro-materialities²⁷ within the home, namely fixtures and fittings. Making this connection reveals how micro-materialities become expressions of this housing policy-produced tenure bias. A boost-informed conception of well-being that cuts across scale is sensitive to stigma and the inequalities that produce it. It draws attention to how these inequalities shape home-making practices and home-unmaking practices, such as the allocation of empty box properties. I argue that thinking of how well-being is produced across scales reveals the social value of landlords enabling tenants in home-making. This may be a more multi-scalar understanding of environments and well-being than outlined in the boost-inspired model of chapter one, and evidences the value of interdisciplinary insights in informing policy-making.

²⁷ I use this term to refer to less obvious physical items such as cutlery, photographs, a place to hang clothes, bedding, paint colours, wallpaper, and other decorations. Essentially the small things that turn a house into a home.

To round off this section, I make links across the human geography literature to key insights from the constellation of the PoP literature in chapter two. Mullainathan and Shafir (2013) tended to frame emotional distress as the consumption of bandwidth, geographies of home's sensitivities to trauma and the emotionality of the home, add depth to the core idea of cognitive distress. While PoP may emphasise the value of contextual stability in alleviating this cognitive distress, it is sensitive to the factors that cause it. This concern with cognitive distress alleviation and causes intersects with the idea of home-making and home-unmaking, which provide a good tension to think through.

There is synergy across geographies of home's exploration of well-being through capabilities. PoP's economic underpinnings see more emphasis placed on the value of expressing genuine choice (Sen 1993). A recent turn to intrinsic well-being through pleasurable imagining (Wu, Cheek et al. 2022) compliments geographies of home's tendency to draw attention to intrinsic emotional well-being. This again evidences the value of interdisciplinary insights that can help articulate the boost inspired model of well-being described at chapter one.

In terms of expertise, PoP theorists call for practitioners to engage with the 'the view from below'" (Banerjee and Duflo 2012, p. 14). This chimes with Brickell's call for mapping and doing and the practitioner/expert reflexivity that goes with this. PoP is good at covering the middle space of institutions (see the Thick Skin bias, Cheek and Shafir 2020), and this jigsaws in with geographies of home' tendency to connect macro-policies with personal affects and experiences, which can result in skating

over how institutions can change their practices. While home geographers have called for reflexivity and trauma-informed approaches, it has tended to be centred on discussions of research practice (Brickell 2012) and activism (Jupp 2017). The PoP literature encourages my examination of whether these insights can inform institutional practices within social housing. Furthermore, PoP's strength is that it provides detailed insights as a way into complex problems. The emphasis on the value of small changes (Mullainathan and Shafir 2013) is a good starting point for practitioners and institutions to transition towards the more complex and relational mode of professionalism that a human geography-shaped understanding suggests as a more ethical approach. The key point to make in this comparison is that there are complimentary insights across the PoP and geographies of home that I argue can work as a lens to aid social housing practitioners in thinking differently and connecting with the experiences of social housing tenants.

To summarise the key insights from geographies of home and the PoP:

- The home is revealed as political and a site of conflict partially through a turn to framing the home as a location of capital accumulation, not shelter and identity formation. This fragments a cosy understanding of the home and is the foundation for producing new understandings that can inform social housing practice.
- Fragmenting assumptions about home reveals useful tensions to think through, such as home-making and home un-making. This is a more socially valuable tension for landlords to think about their work than the social purpose/bottom-line tension.

- Fragmenting assumptions reveal that home produces conflicting emotional experiences for tenants. This challenges the tendency of a social home to be located as a forever home achieved after heroic questing through poverty. It challenges the gratefulness entangled in this narrative by drawing out the ambiguous emotions beneath this presentation.
- Landlord behaviours, particularly concerning the home's condition, are centred. This aligns with how tenants saw the importance of a home in good material condition. PoP insights into biases provide starting points to unravel the assumptions that prevent landlords from seeing the value of this work.
- Expertise is understood to be developed through problem immersion to gain a 'view from below'. Home geography articulates the concept of 'mapping and doing' and reflexivity's role in orientating within this complex space. These concepts capture the complexity of social housing work and challenge decision-maker practitioners' tendencies to seek simplification.
- In terms of well-being, at the individual level, tenants are understood as capable and susceptible to trauma produced by housing precarity. Well-being is conceptualised as produced through cross-scale entanglements in which micro-materialities and process changes are imbued with an importance that may be invisible to well-socially located practitioners. Participatory processes such as co-production may help bridge these gaps in understanding and inform collectively created well-being interventions.

While the insights are listed separately, their relational entanglements produce a useful lens for practitioners. This contrasts with the tendency to use behavioural insights instrumentally and at a distance (see chapters five and six). The following

section examines the utility of the interdisciplinary relational framework describe here in producing a line of sight that challenges the orthodoxy of allocating empty homes to tenants.

Section three - Reimagining the allocation of empty homes through geographies of home and PoP insights

Empty homes and allocation processes are important points of intervention and action that this research can inform. As tenants are assessed through needs-based processes, these processes in part produce the idea of the vulnerable and needy tenant, setting the paternalistic tone of the engagements between tenants and landlords. Reformulating these processes through relational insights may help to undo the harm caused by needs-based processes and allow the tenant and landlord to meet on more equal terms. It is useful to begin by describing how empty home processes tend to be undertaken by social landlords in England. There will, of course, be variation. However, there is enough structure through bureaucratic mechanisms, such as a schedule of rates for repairs and maintenance work and governance reporting expectations, for the process described below to be typical of the empty homes work that occurs when making a property ready for incoming tenants.

Within social housing, empty home allocation processes tend to begin when a sitting tenant gives notice on a property, usually of 28 days or when abandonment processes are completed²⁸, and a property is deemed vacant after an eviction, or when a new build is completed and is ready for handover. The example here shall

²⁸ These tend to involve repeat visits to the property, contacting referees, family and so on. The process takes roughly two months to complete.

focus on the typical case of a sitting tenant giving notice. Current landlord processes aim to inspect the property within 28 days of a notice being given by the sitting tenant. The landlord aims to work with the sitting tenant to identify repairs that are the tenant's responsibility²⁹. The property's condition is assessed, and the maintenance team is given an informal assessment of what type of repairs are likely. This allows for an assessment of cost through a fixed schedule of rates, with costs assessed as low, medium, or high and related to timescales for property turnaround (reletting the property) based on this assessment (M3H 2022). There is a financial efficiency driver to keep the costs low and the turnaround processes fast, as a void (empty) property is a loss of income to the landlord.

An additional efficiency driver is a need to report allocations through the Continuous Recording of Lettings and Sales in Social Housing in England (CORE) (Ministry of Housing Communities & Local Government 2020). CORE reports provide key information for published reporting through the RSH, allowing organisations to monitor their performance and benchmark with other landlords. Of key interest in terms of organisation performance is the gap between void handover – when the property is deemed ready for re-allocation, and the new tenancy sign-up. Ideally, these should be on the same day or close to, to reduce the loss of rental income. This performance data may inform the assessment of how well run the business is by the RSH (National Housing Federation 2022). Credit reference agencies are also interested in this data if landlords seek loans from the private market. This explanation sheds some light on why empty home processes are seen as a core business activity, subject to market logic and processes. These pressures seem to

²⁹ It's often difficult to gain access and this stage was often skipped. Risking recharges for the exiting tenant.

discourage landlords from seeing the social value of providing a stable home to incoming tenants.

Property letting standards outline the expected condition of a property considered ready-to-let. While there is some variation across landlords' they are often based on the 'empty box' idea introduced in this chapter's opening. This sees homes allocated without carpets, white goods, neutral decoration³⁰ or removable fixings such as curtain rails. Empty box allocations have received critical media attention (see Maddocks 2022) but are considered standard practice in the sector. The key point is that empty box allocations may be a legacy of social housing's history of providing homes to upper working-class households (see chapter four). These households may have had the budget and the skills to turn the property into a home. As social housing has become residualised, many incoming tenants will not have the finances, skills and time needed to turn a property into a home. I argue that the mismatch between allocating an empty home to incoming tenants with the least resources to transform the property into a home means empty homes and allocation processes are long overdue for a rethink.

If a tenant is deemed in need of help in managing the tenancy or decorating the home, help tends to come after tenancy sign-up. Decorating vouchers are often available but only sometimes offered, meaning the tenant must know to ask for them. The vouchers tend to have a ceilinged value of around £250. Support packages vary

³⁰ One of the worst properties I saw had gloss-painted stairs, each a different colour. It reminded me of a circus and would have been expensive to correct.

from intensive floating support³¹ to one-off or short-term help. Floating support may be offered to tenants who have accessed housing from pathways known to be linked to an increased risk of housing precarity, such as leaving prison or care, or who are identified as struggling with the tenancy. If a tenant needs help and a support package is not in place, there can be a wait of a few weeks before a tenant is seen. Often the help is focused on financial inclusion, so applying for grants and benefits. Some landlords have developed mental health support roles³² in response to an increase in general needs tenants reporting mental distress. These support roles tend to be time-limited and considered successful if the tenant does not return to the service needing further help³³.

It should be clear from this description that the empty homes and incoming tenant allocation processes are seen from a business efficiency gaze and are not productive of social value. Where support is available, it tends to be focused on supporting the individual to obtain enough income to pay for rent with rather patchy help in terms of support accessing material goods and psychological help.

Reimagining the allocation of empty homes through the insights from section two

Before the insights are applied to the problem of the allocation of empty homes, it is helpful to note that the problem orientation produced by using the insights is

³¹ This is different from a supported tenancy, where support charges form part of the rent. Floating support is offered to general needs tenants and is funded through different pathways.

³² Before my PhD my (ALMO) employer had created two new mental health officer roles in response to an increase in mental health issues reported by general needs tenants. As part of my research associate role, I was approached by a housing officer to work on recommendations from her CIH qualification about improving mental health services for tenants. The creation of these roles and service changes in response to welfare reforms may be a topic of further study.

³³ That some tenants would keep returning for help was a common complaint for tenancy support officers in my last practitioner role. Understanding poverty as being hard to escape helps to reframe why this is happening.

different. In the expressions of BPP described and analysed in chapters five and six, the social landlord tended to be located at some distance from the problem context. The rent-flex case in chapter five was the exception to this finding. In that case, the financial consultant and financial inclusion practitioner worked with a selected group of tenants to understand how the intervention could help and design the systems around it. In the insights literature reviewed above, geographies of home produce a relational understanding that entangles insights from multiple scales and domains such as materiality, discourse and affect. Brickell (2012) calls for mapping these complexities and working within them to bring about change. This aligns with some PoP theorists who call for engagements from the ground-up (Banerjee and Duflo 2012). I argue that the above mentioned insights cannot be applied at a distance. They call for starting from the problems experienced by tenants if they are to bring into sharp focus what is wrong with the allocation of empty homes and how this can be changed for the better for tenants.

The insight that housing is political, and there has been a gradual shift from understanding the value of the home as providing shelter and identity production towards seeing it as a means of accruing capital (Nowicki 2018) is a challenge to how social landlords have grown to understand their purpose through a social purpose/bottom-line lens. Allocating an empty box may make sense from the perspective of accruing capital and shoring up the financial worth of an organisation, but this sits in tension with the idea of providing shelter and a home in good material condition. This insight helps explain why social landlords tended to think about income and tenants in terms of material condition. Second, the point about identity production reveals a submerged and emotional meaning to home that a focus on

capital value is not sensitive to. It reveals the home to be a personal experience for tenants, one that is based on a relationship with the home. The extract below reveals that some landlords are aware that economic logic can produce strange behaviours that mask what is fundamentally a relational connection between tenants, landlords and home:

'Nobody aspires to live in an x organisation home... The company historically, and I think to a certain extent, still does think that people choose us, or they at least act as if they choose us. It is an ongoing relationship with someone neither of you meant to get into, but you have got to muddle along and do the best you can.' 20EN05 *practitioner – data and insight analyst*.

This confusion between market and relational logic partially explains the lure of technologies such as behavioural segmentation in chapter six. This technology was applied to fill the gap produced by the distance between head offices and localities with a cited intention of understanding tenants to build a relationship with them. I argue that this misses the point at which trust is important – tenants are more likely to develop trust in their landlord by building a relationship with their home. Asking landlords to think about how allocation and empty home processes can contribute to providing shelter (a safe and stable home) and identity production (the psychological value of the home) shifts their gaze toward a more relational approach. I argue that this will likely lead to longer-term tenancies and more cared-for homes by people who would have struggled to keep a home. In the long term, this will likely reduce the financial pressures on the housing association.

Understanding home as a site of conflict and tension and that home-making sits in tension with home-unmaking (Nowicki 2018) can contribute to rethinking how allocation and empty homes processes are organised. Currently, the processes concern getting the physical condition of the property ready for a new tenant. As argued above, there is a dominant narrative of allocating tenants a 'forever home'. The idea of home-making challenges this stopping point and draws in the pre-allocation space. Where is the incoming tenant in terms of home-making and unmaking? How can allocation and empty home processes work with tenants entangled in environments that are not amenable to home-making transition to a state where home-making is possible? As the story no longer stops at the allocation of a 'forever home', the ongoing tenancy itself is of interest as home-making is never truly complete, and we continue to make and remake our identities through our relationships with home. This challenges the idea that tenancies can be simply managed or support services can offer a one-time, stabilising intervention. Unmaking is always present, and sensitivity to this as a counterbalance to home-making ideas helps to make the messiness of home-creation processes visible.

Thinking through the PoP and geographies of the home-informed framework revealed that empty home allocation processes could be reimagined as well-being-producing home creation processes. First, understanding tenants as emotional and capable, with vulnerability produced by unstable contexts, provides a different starting point that challenges a tendency for landlords to see tenants as vulnerable and needy. Framing tenants as capable centres on the value of choice and the idea that well-being is not a pre-determined outcome determined by distanced experts. Choice in home-making enables tenants to build a relationship with their new home

and work on identity production. Second, understanding that landlords' behaviour contributes to well-being challenges their tendency to locate themselves at some distance from the problems they intervene in and calls for them to participate in well-being-producing processes informed by psychological and emotional understandings of the home. Third, a conception of entangled and porous scales reveals connections such as the interconnectedness of housing policy, distanced practitioner decisions and how the place of home is experienced (Harris, Brickell et al. 2020). Understanding well-being as a process, not a pre-determined outcome, asks landlords to consider how their organisation processes can enable capability-enhancing choice-making. Furthermore, understanding that the meanings and experiences of the place of home as shaped by macro policy draws in sensitivity to stigma produced through a normalising of home-ownership (Harris, Brickell et al. 2020). This encourages a focus on how individual and collective assumptions about tenures are entangled in the doings of housing work and home creation.

I argued above that the insights from the PoP help find a way to activate this multi-scaled perspective. Small things such as choice over fixtures and fittings become visible and valuable through PoP insights (geographies of home do make the same point, PoP adds a weight of emphasis and provides broader examples to action, see the book *Scarcity* by Mullainathan and Shafir for examples). Insights such as the thick skin bias (Cheek and Shafir 2020) break down issues such as stigma into points of reflection that can produce actionable insights. For example, how institutions tend to assume that people in circumstances of poverty are somehow more resilient to problems that would cause more harm to people with financial resources is shown to be false. This insight encourages landlords to ask themselves

if this bias stops them from seeing the harm caused by allocating an empty box to people with the least resources to furnish it. In essence, seeing homes entangled complexity encourages a line of sight on home creation as a relational process that draws in the landlord, the tenant, materials and cultural narratives about the home. This can supplant the current process that allocates an empty property and leaves it to the tenant to home-make. The following section describes inhibiting processes to applying this framework in social housing practice.

This sensitivity to the fragility of home-making, ambiguous emotions and complex experiences of a home was explored in an ESRC Impact Acceleration Grant-funded workshop attended by 14 people on 21 September 2022. The attendees included academics, tenants, social housing practitioners and housing charities. The workshop revealed the diversity in how the purpose of empty home allocation processes was understood and that reflective and trauma-informed practices are currently missing from social landlord work and were collectively supported by the workshop attendees as a valuable approach to tenant-facing social housing work. Such practices were understood to enable landlords to reflect on how they contribute to performances of gratefulness and a need to be sensitive to the housing trauma histories of some incoming tenants. A trauma-informed approach highlighted the importance of a relationship with the home to move on from housing precarity. The financial pressures landlords face to be well-managed may make them resistant to such new approaches, particularly as they are known to be hard to measure (Champine, Lang et al. 2019). Essentially working with ambiguity and uncertainty is a significant challenge to current power dynamics and process organisation.

Section four – barriers to using geographical and PoP insights in social housing practice

Two interrelated barriers inhibit using the relational insights framework described in section two above. These are the dominance of marketised cultures and the challenges of measuring the social value of a home-creation orientation to allocations and empty home processes. I have chosen to focus on these as they emerged in the empirical work underpinning this thesis. Further barriers can be identified in later research that applies the framework in practice. Highlighting that the increasing influence of marketised logic on social housing is detrimental to allowing the framework to emerge is essential. This raises awareness that market dominance suppresses alternative, relational ways of doing social housing work better suited to landlords' social aims. Second, exploring the complexity of measuring stabilising home creation processes is partially pragmatic. Organisations tend to value what can be measured, and I have argued in this thesis that social landlords prefer 'to hand' measures. It makes sense then to work with this tendency, as it provides an anchor point in the changes that applying the relational insights framework is likely to produce. Furthermore, forefronting the challenges in measuring a relational approach draws out an understanding of the enduring popularity of moral behaviourism and individual behavioural activation interventions in social housing; they produce easy-to-measure interventions. Highlighting this relationship between measurability and problematic behaviourism asks landlords to reflect if they are building interventions based on how measurable they are rather than if they work³⁴.

³⁴ This could be the case. I have experienced first-hand how interventions are not visible if they do not produce measurable social value. One project saw me work with a local authority practitioner to train twelve childminders in an area that had none. The only bit of the project I could measure for social value was the time spent on setting them up as an 'official' group by measuring this as volunteer hours. The social impact of creating a childminders network in terms of job creation and enabling others to work went unmeasured.

A key barrier is the dominance of marketised cultures and practices across government, social landlords, particularly housing associations, and private investors, who are increasingly funding new builds in England. The diary extract below recounts a discussion with a Welsh landlord who described being constrained by the need to appear a safe investment to secure cheaper loans:

‘Funding was mentioned as a problem because credit ratings affect loan values. It was highlighted that another landlord got their loan for 11mil cheaper due to a higher credit rating. Ultimately this is where a huge tension sits. Landlords need to appear viable as investments – this results in looking financially worthy and meeting stringent criteria. This ultimately distracts money and time from unravelling the complexity of doing poverty work “right”.’
Auto-ethnographic diary extract 14 April 2020.

Chapter five highlighted how national housing policies, such as introducing direct-to-tenant rent payments under universal credit, influenced organisations to focus on income collection. Chapters five and six made the case that housing associations tend to look to the private sector for ideas. This is partially driven by a desire not to be like a local authority and the envy-desire to be like large private sector actors such as technology giants. Here I make the point that increasing reliance on securing funding from the private sector is turning the landlord's gaze to meeting the expectations of these funders. This accentuates an already present tendency to avoid engaging in the messy realities of tenants' circumstances. Circumstances that

are made turbulent through precarity-inducing housing policy and market-influenced practices and ideas that don't fit with social housing work.

Considering the barrier posed by what is made measurable and visible to organisations. In chapter five, I introduced the point about the tendency to use to-hand performance measures. In chapter six, I argued that practitioners tend to see 'data' as a cure-all for complex social and service-based problems and as a means of securing within organisation status and power. Furthermore, I argued that practitioners had a hollowed-out understanding of quantitative expertise and tended to misrepresent technical ideas such as confidence intervals and the 'truth' revealed by data analysis. I add to this by highlighting the tendency for organisations to separate the measurement of added value work, such as employment, health, and well-being, from core-business activities, such as income collection and the turn-around of empty homes. Furthermore, the measurement of turn-around times is monitored through CORE reports. This compounds a tendency to want to allocate a property quickly, with less concern about how the process could be carried out more effectively for tenants. This is quite a gordian-knot of measurement-related barriers that suppress the emergence of the insight framework outlined in section two.

Using assemblage theory as a framework in this thesis has enabled me to be more sensitive to the fragility of the accounting technologies used to measure socially valuable work. I argue that there is an opportunity to work with marketised housing providers by reformulating environmental, social and governance (ESG) frameworks. ESG frameworks are a product of a turn to 'ethical' capitalism. They aim to account for environmental and social impacts and good governance to temper an over-focus

on profit-making. I described their relationship to corporate social responsibility measures in chapter four. Also in chapter four, I outlined how these 'added value' accountancy technologies tend to emphasise and focus on the behaviour change of individuals, some of whom have intersecting and complex challenges such as homelessness and drug addiction. I argue here that as ESG frameworks are new; they can be influenced to measure the value of the work produced by applying the relational insights framework.

There are challenges in measuring the value of stability and in an approach focused on changing landlord processes over tenant behaviours. As I argued earlier, established moral and activation behaviours are easier to measure as they focus on individual behaviour change. The End Furniture Poverty (2021) campaign has started developing social value measures for furnishing tenancies, with it noted that there is more to do to develop measures. This suggests that measures focused on housing stability can be developed. In terms of accounting for the value of reflective, trauma-informed approaches, a systematic review of system measures of trauma-informed approaches identified several challenges. These included inconsistent reporting and weak evidence of links to stakeholder outcomes, and poor information about how measures were developed (Champine, Lang et al. 2019).

Housing is uniquely contextual in the work that it does. It may have the scope to measure a range of outcomes. For example, sustained tenancies, increased well-being, and reduced problem behaviours may account for the value of a reflective and trauma-informed approach to social housing work. Suppose alternative and easy-to-apply measures can be identified. In that case, this may replace the current tendency

to see the value of empty homes and allocation processes in terms of speed and financial efficiency, not social value. Measurements are a key site for reformulation if the insights framework is to be adopted within social housing practice and should be a central focus for future research.

Conclusion

This chapter outlined tenants' perspectives of tenancy sustainment and used these as a basis to identify a geographical and PoP relational insights framework for practitioners. The framework created a lens for landlords to see and connect with tenants' experiences. I then examined how allocations and empty homes processes may be reimagined through this framework. This work has caught the imagination of a national UK social landlord, and I received a prize of £5000 in funding based on my PhD research to explore the case in real engagements in the social housing sector. A further grant was secured from the ESRC Impact Acceleration Account to create a research associate role for me to explore the utility of these insights. This shows real-world potential in the arguments I have made in this chapter. Based on my findings, I have already begun to engage practitioners within the social housing sector in workshops. I have established a new 'Rethinking Homes Network', which aims to take the insights described in this chapter to social landlords so they can apply them in their work, with a focus on reforming empty home allocation processes. This work will enable me to identify and address more barriers to adopting the framework.

Considering the research questions, this chapter has focussed on exploring research question four concerning the principles and values that can inform ethical

approaches to behaviour change interventions in social housing, which start from the complex and contextualised experiences of tenants. This question is entangled with question two concerning the effects of BPP on tenants' well-being and their relationship with landlords. I argue that ethical behaviour change is possible through a relational expression of BPP. Underpinning this expression is a clearly articulated social aim; providing safe and stable homes that alleviate material hardship and the psychological harm caused by housing precarity. This relational expression understands well-being to be interconnected and produced across scales. Fundamental to producing well-being is a concern with tenants' relationships with their home, produced through processes of home-creation. Home creation occurs through home-making and recognising the trauma that home-unmaking experiences can introduce into tenants' lives. Home-creation is understood as a shared activity with the landlord contributing through a focus on material condition and repairs, a sensitivity to ambiguous emotions and the importance of choice over home-making processes, an understanding of tenants as capable and how homemaking cannot be separated from home-unmaking. This produces an understanding of how landlords can support tenants and remain sensitive to the precarity in home-making without contributing to this precarity through unquestioned biases and poorly considered services. I identified challenges to this framework being applied in the sector, arguing for to-hand measurements to be reformulated to provide stability and familiarity for practitioners as they transition services towards meeting a clearly articulated social purpose. In the long-term, I argue this will result in better housing experiences for tenants and produce longer-term financially stable organisations.

CHAPTER EIGHT. DISCUSSION AND CONCLUSION

Introduction

This thesis has explored claims that the broader BPP project is a practical means to find what works in policymaking (2009, Halpern 2015). It has used assemblage theory to identify alternative formations and trajectories of BPP to establish how it could take a more ethical form in the context of social housing in England. The libertarian paternalist-inspired BPP approach to policymaking claims to result in more effective policy as it is informed by insights from psychology and economics into how human beings really think and make decisions. Advocates further argue that a Randomised Controlled Trial should evaluate behaviourally informed interventions. This has the dual purpose of identifying what works in policy and contributing to the behavioural knowledge base that underpins intervention design. This approach is presented as a means to engage with increasingly complex social problems (Nesta 2021). Yet, it also claims to be a neutral approach with minimal concerns regarding the ethics and legitimacy of such interventions. This expression of BPP was shown to have influenced the spread of the BPP project across the globe, with the BIT being a key influence in creating a policy context that gave rise to diverse manifestations of BPP across the world.

Critical responses to the BPP project accentuate its technocratic and democracy-suppressing tendencies (Straßheim 2020a, Straßheim 2020b); challenging the claim to political neutrality by arguing that libertarian paternalist inspired modes of BPP in particular extends market logics (McMahon 2015), even as it challenges the theoretical foundation of market logics (Pykett, Jones et al. 2016). BPP broadly has

been claimed to be a significant threat to ethical and democratic policymaking (Lepenies and Malecka 2019) and human liberty (White 2013). Critical attention has targeted both the model of human behaviour underpinning interventions (Gigerenzer 2015) and the legitimacy and value of RCTs in evaluating public policy interventions (Deaton and Cartwright 2018, John 2018). These critical claims are broad-ranging in scope, are seemingly targeted at more libertarian paternalist inspired expressions of BPP and contrast with the claims made by BPP advocates such as the BIT.

In recognition of these critical challenges, some political geographers proposed the concept of 'neuroliberalism' to elicit a more balanced critical awareness of the risks of the BPP project, without overamplifying them (Whitehead, Jones et al. 2018). At the same time, their work has advanced an understanding of BPP as a diverse project, and asserts that complex conceptions of human beings have a place in public policymaking. Their research has identified examples of localised collaborative expressions of BPP (Feitsma 2019) and has supported the value of mindfulness practices among policy-makers (Whitehead, Lilley et al. 2016). Their work has been criticised for over-focusing on national and international expressions of BPP (Reid and Ellsworth-Krebs 2018). This thesis is a political geography study of BPP that is critical and explorative of the possibilities of more realistic modes of policymaking. It addresses the criticism of an elite policy focus by examining BPP formations in social housing in England.

This work draws together additional literature on geographies of the home, development and behavioural economic theories of the psychology of poverty, democratic theorists pro-BPP arguments and a focus on policy labs, data analytics

and digital technologies and behavioural insights in the private sector. These literatures have helped to assess the prospects of various modes of BPP in the context of local and national social housing organisations.

The social housing sector in England has been a rich topic of study. Devolution has seen increased diversity in policy across the devolved regions, and this sharpens an understanding of the effects and motivations for different approaches to housing policy. Social housing homes approximately 4.4 million households, so policy decisions in this area have a significant impact. The sector has an ongoing interest in tenants' behaviours and has undertaken various behavioural projects. Housing associations are understood to be hybridised (Czischke, Gruis et al. 2012, Mullins, Czischke et al. 2012, Mullins, Milligan et al. 2018). These factors, combined with the sectors' diverse institutional arrangements and its tendency to operate across local, regional and national scales, make it fertile territory for a political geography investigation of expressions of BPP.

This pluralism has provided rich material for this thesis, which has analysed how diverse expressions of BPP form in social housing practice and whether these expressions contain the seeds of an ethical expression of BPP. I have demonstrated through an analysis of my findings that BPP in social housing is a diverse collection of projects. This variation occurs through the influence of national and organisational processes that produce reactive and broadly instrumental expressions of BPP. These instrumental expressions may be broadly inspired by the popularity of libertarian paternalist expressions of BPP in policy making. However, the diverse pathways that the ideas entered practice, the practical and emotional concerns of

practitioners and organisations' reactions to changes in housing policy influenced a diverse expression of behavioural formations that troubled monolithic claims about BPP's technocratic and marketising tendencies and revealed fragilities in the BPP project. Furthermore, more differentiation is introduced through the involvement of out-of-sector actors and their preferred epistemologies and political assumptions.

The tendency for varied expressions of BPP in social housing makes it fragile and prone to reformulation. One trajectory sees the envy-desire of senior decision-makers taking BPP in problematic directions through an unreflective entanglement with behavioural technologies fuelled by the utopic discourses of private technologists. A second, less concrete trajectory identified that geographical and PoP insights, grounded in tenants' desires for their homes and landlord services, can produce ethical behaviour interventions.

My core argument, then, is that the fragilities of BPP make it a volatile project that is neither good nor bad. It can be stabilised through (1) a clearly articulated epistemology and (2) co-design labs to guide the intervention design process.

Identifying an expression of BPP that works for social housing and how it works is important because social housing needs to engage in the precarity-induced problems faced by some groups of tenants. Social housing may be more receptive to this if it understands home as a site of stability and identity production over a means to accumulate capital (Nowicki 2018). This reveals the social value of providing safe and stable homes and services that alleviate material and psychological harm.

Assemblage theory has underpinned this research. It has contributed to approaching BPP as a fragile project made and remade at different locations and through interactions with different assemblages. Assemblage contributed concepts such as desired lines of flight (Guattari and Deleuze 1983). This drew out the emotions shaping BPP formations and introduced sensitivity to latent fragilities in seemingly stable expressions of BPP. Furthermore, the notion within assemblage theory of a flat ontology, an understanding that breaks down hierarchical classifications, disrupts the relationship between theory, method and practice (Feely 2020). This influenced my methodological approach, described as wayfaring. Wayfaring involves approaching uncharted territories with a careful strategy while remaining open to the unexpected (Vannini 2015). This experience shaped my recommendations for how political geography is undertaken, how the diverse BPP project can be researched, and what my findings mean for social housing practice.

The research questions that have guided the analysis concerned: (1) how specific national and organisational cultures shape BPP formations; (2) how BPP affects the emotional well-being of tenants and impacts the tenant/landlord relationship; (3) what values and norms underpin the evaluation of BPP; (4) what the potential is for more ethical forms of behavioural intervention in social housing. Governmentality theory, democratic theory and neoliberalist literature as well as the constellations of other literature outlined in chapter two, aided the analytical interpretations of empirical material on exploring the technocratic and marketizing claims made of BPP in chapter five. This contributed to the analytical framework of chapter six which traced the emerging trajectory of BPP's entanglement with behavioural technologies, and in chapter seven which explored an expression of BPP through tenant's ideas of

tenancy sustainment, in contrast to landlords ideas of tenancy sustainment analysed in chapter five. The literature review identified four overarching themes that have guided the analysis and presentation of findings. These are: knowledge, expertise and networks; approaches to evaluating what works; tenant participation and ethical expressions of BPP. This chapter summarises the contribution of each chapter in this thesis, explores the contributions by discussing findings concerning the themes, outlines the limitations of this thesis, and closes with recommendations for future research.

Section one. Chapter summaries

The thesis has explored BPP as an unstable object that is always in the process of becoming and shaped by the varied contexts that it is entangled with. An assemblage framework sensitive to multiplicities, translations, and possibilities, has informed the analytical work and has aided in identifying different dimensions of this constant process of becoming.

The **introduction chapter** sketched out the case for a political geography study of BPP and the rationale for focusing on social housing as an object of study. A summary of the position of libertarian paternalist-inspired BPP advocates, alternative expressions of BPP and the critical literature was provided. The chapter described why the research questions are relevant for a geographical study of BPP. The first question, focused on cultural influences on expressions of BPP, concerns the influence of national cultures, such as housing and welfare policy, and the stigmatisation of social housing and its tenants. Organisational cultures, such as management practices and ideas and legacy agendas, such as tenant participation, are also understood to influence how various BPPs take form in social housing in

England. Studying these processes in the space of social housing makes an original contribution to extending political geography studies of BPP to hybrid policy spaces.

The second question on well-being and relationships counters the tendency of national expressions of BPP to be concerned with population-level well-being and with well-being outcomes determined by distanced experts. This research question interrogated claims about well-being by examining the relational effects of different expressions of BPP. The third question concerning the values and norms underpinning BPP evaluation explored the 'robust' quantitative science claims made of RCT evaluations. It helped to identify a tendency to use 'to hand' business measures and how these could be transformed to guide the ethical application of BPP interventions. This supplants a tendency in more libertarian paternalist inspired BPP expressions to focus on outcomes with a focus instead on the processes of intervention design and evaluation. The fourth research question on ethical forms of BPP permitted an exploration of a future geographically-informed expression of BPP that was the focus of chapter seven.

Chapter two reviewed the BPP literature and showed BPP as variable and open to interpretation. Examining the influence of BPP in social housing grey and academic literature further justified focusing on the expressions of BPP in social housing. This framing of BPP as a fragile project subject to different expressions and translations laid the groundwork for adopting assemblage as the theoretical lens guiding this research.

Additional theoretical positions, such as governmentality theory, were shown to make useful contributions to understanding the tendencies towards marketisation through more libertarian paternalist BPP. Democratic theorists suggested that alternative, more ethical expressions of BPP were possible; a line of sight inhibited by governmentality theories' tendency to explain BPP as a means to extend market rationales. The political geography approach of critiquing BPP and seeking alternative, ethical expressions made assemblage theory appealing. From assemblage theory, ideas of the possibility of change lying latent within current formations provided a means to critique and identify hidden possibilities.

Assemblage theory as a lens drew attention to how knowledge, expertise and networks come together to manufacture expressions of BPP. It helped me to see that the networks that produce BPP are complex and that practitioners and tenants, already present processes and discourses in social housing, and tools and techniques are part of the networks that produce BPP formations. Assemblage frames evaluation processes as processes that co-constitute assemblages; they are essentially enmeshed in assemblages and shape them and are shaped by them. This troubles claims to neutral approaches to behavioural intervention evaluation. Attention is drawn to how evaluative and other knowledge-production techniques produce the object of study.

Chapter six explored this in detail by examining the effects of behaviourally informed data analytics. Assemblage theory frames tenants and their experiences of home and landlord services as part of the assemblage, which challenges a landlord's tendency for interventions to be done 'to' rather than 'with' tenants. In chapter seven, I leveraged the enmeshed experience of tenants within social housing BPP

assemblages to use their experiences as a starting point to imagine how a BPP assemblage could be created to better meet tenants' material and psychological needs in relation to housing. This chapter then mapped the key literature that shaped my analysis and laid the groundwork for the assemblage-informed contributions of this thesis.

Chapter three outlined the methodological decisions made upon entering the research field and throughout the empirical work. I highlighted a key difficulty in undertaking an assemblage-influenced research strategy; the entanglement of theory, empirics and method can be disorientating. I found that applying the ideas of wayfaring helped to capture this complexity. This concept may help prepare future researchers for the disorientating experience of fieldwork across multiple types of organisations and diverse groups of research participants who are all actors within a specific, sometimes loosely networked and sometimes closely connected field.

Approaching the shifting definitions of emic themes, such as the 'social purpose/bottom-line' tension from a wayfaring mindset, helped pinpoint an interpretation in one context and journey with it as the meaning transformed at another point in the empirical data. Essentially such themes are points of orientation rather than fixed expressions.

The lack of clear demarcations between theoretical, empirical and method domains shaped my thinking about what needs to change in social housing work. For example, my own experiences of auto-ethnographic work informed my recommendations for reflective practices in social housing work. This chapter

evidences a transparent methodology and approach to data analysis and contributes to understanding the thinking that shaped some of my recommendations for practice and future research.

Chapter four orientated the reader in understanding social housing in England and identifying already present national and organisational processes that might influence the differentiated expressions of BPP in social housing. The chapter examined how macro policies have shaped the sector we see today. It demonstrated that social housing is a fragmented and complicated sector composed of different regulations for local and non-local authority housing and diverse organisation models operating across disparate geographies at different scales. Social housing policy was shown to have contributed to sector residualisation and the production of stigma, a particularly sticky problem in social housing that is entangled with the sector's paternalistic tendencies. BPP expressions in social housing are reactive rather than centrally directed by government policy.

Within the institutional space of social housing, New Public Management (NPM) was shown to have had a strong influence on the sector. NPM itself was shown to be an unstable collection of ideas and practices that fragment and are reinterpreted partly due to the hybridity of housing associations; this peculiar tendency contributes to the various formations of BPP in social housing practice. The influence of behaviourist ideas in policy and practice was outlined. Throughout tenant-facing processes, behavioural influences were found to be diverse, with a practitioner preference for adopting tools or instruments over the conscious application of theory. Furthermore, managerialist measures, namely Environment, Social and Governance (ESG)

frameworks, were shown to have the potential to be reformed to encourage an expression of BPP anchored in tenants' experiences. This alternative was specified in detail in chapter seven. Overall, the context of housing was shown to be highly complex and likely to contribute to the diverse expressions of BPP in English social housing.

In the first findings chapter, **chapter five**, I outlined a typology of five different expressions of BPP in social housing practice. Through an analysis of these formations, I argued that monolithic claims of the marketising (McMahon 2015) and technocratic (Straßheim 2020b) tendencies of BPP are overstated and lacking in nuance. Case one, using BPP in income collection processes, demonstrated that tenants care about value for money and that landlords genuinely care for tenants' emotional well-being. Case three, the future plan, showed how financial and political expertise at the board level introduced a conditional expression of BPP, supporting the argument that combining expertise and power suppresses more democratic expressions of BPP (Whitehead, Jones et al. 2020). Considering the approaches to measuring 'what works', marketised pressures were shown to inhibit the use of RCTs through a fear of failure and the resources required to deliver them (Caldwell 2018). In addition, government pressure introduced by the Charter for Social housing Residents Social housing White Paper (Ministry of Housing Communities & Local Government 2020) for landlords to listen to tenants may inhibit the use of RCTs. Case four, the fire safety case and five, the rent-flex case, showed that RCTs were applied when there was external to the housing sector pressure to do so. Case two, the financial inclusion expression of BPP, evidenced that practitioners exclude some forms of expertise and policy tools such as the RCT. This finding further captures

how hybrid environments influence the expressions of BPP and trouble monolithic claims as to BPPs technocratic and marketizing tendencies, suggesting that these claims are targeted at libertarian paternalist inspired BPPs rather than the diverse BPP project.

Case five argued that a radical expression of BPP was possible. This was through co-design processes and economic insights into the value of trust, interpersonal relationships and that tenants are capable financial actors. Expertise was required to target a complex object of reform, the high-cost credit market. Mixed expertise that included practitioners and tenants enabled an expression of well-being based on freeing up the ability for tenants to choose their outcomes, not to have these pre-determined by a distanced expert or practitioner. This contributed to arguments for approaching well-being through capability frameworks that understand well-being as produced through choice of a range of outcomes (Sen 1993) and through engagement processes that allowed insights to be discussed collectively and brought together mixed expertise.

Assemblage and its sensitivity to nuance and fragility helped to draw out these differences in the expressions of BPP. BPP is shown to have the potential to become highly technocratic and controlling and as a means to endorse market logic that legitimises the decisions and perspectives of powerful decision-makers. Conversely, BPP can also be applied in ways that radically challenge the status quo, produce a better relationship between tenants and landlords, and reduce the cognitive distress of tenants caused by circumstances of poverty. This chapter lays the groundwork for exploring a geographical and PoP informed relational framework in Chapter seven.

Chapter six utilised assemblage theory notions of desired ‘lines of flight’ (Guattari and Deleuze 1983, Deleuze and Guattari 1988) to analyse an emerging trajectory of BPPs entanglement with behavioural technologies. I argued that this expressed a potent form of technocratic behaviourism shaped by marketised processes and the influence of private sector technologists. The potency of this expression of BPP is partially produced by stripping away complicated real-life contexts (Betancourt 2015) and the production of a utopian imaginary that promises to solve the problems that social landlords work with (Beer 2018). The effects of behavioural technologies were shown to diverge from the promised utopian outcomes. Behavioural technologies located landlords further away from contextual and relational engagements with tenants. The deficit model of human cognition was leveraged by practitioners and private sector technologists to frame both staff and tenants as in need of correction by behavioural technology. This framing worked to amplify already present power differences between senior decision-makers, frontline staff and tenants.

Knowledge production about what works was shown to be significantly different: co-design becomes repurposed as an educative tool (McMahon 2015); knowledge framed as an intrinsic quality of data to be mined for insights; data analysis as manufacturing a singular truth that a new class of analytic practitioner must jealously protect. Post-intervention evaluation is supplanted by data mining and iterative analysis that further excludes reflection on the ethics of such an approach. Scientific language is repurposed so that terms such as robustness, truth and confidence become powerful tools to suppress interrogation of how the behavioural technologies are applied. Specifically, behavioural outcomes tend to reconfigure social problems

as individual behavioural attributes (Klein and Mills 2017). This accentuated focus on individual behavioural attributes produces perverse outcomes such as using tenant avatars to challenge stigma and the suppression of a gaze that sees how landlords and macro policy decisions contribute to social problems.

For political geography, this chapter makes a case for mapping 'in progress' expressions of BPP, as this creates the possibility of recalibrating problematic trajectories before they cause significant harm. For BPP research, this chapter draws attention to the repurposing of the deficit model of human cognition to justify behavioural correction mediated by technology. Second, there is a risk that scientific evaluation becomes supplanted by iterative analysis, which excludes reflexivity about the legitimacy and effects of behavioural interventions.

For social housing, an over-amplified cognitive deficit model and a turn to iterative analysis have serious implications for tenant engagement. Tenants are framed as untrustworthy, requiring data analysis to mediate their flawed truth. This may push out participatory approaches to engagement in social housing practice.

Furthermore, the influence of private sector technologists in social housing is outstripping the sector's capacity to critically interrogate what the technologists offer, so increasing the risk of harm caused to tenants and staff's well-being through the adoption of controlling behavioural technologies and the suppression of their critical voice through an overreliance on data as a cure-all. Finally, the allure of behavioural technologies may inhibit a line of sight on the relational and contextually grounded practices I argue for in this thesis. In summary, chapter six maps a worrying trajectory of an expression of BPP in social housing. Mapping this flight line

contributed to thinking of alternative approaches to replace this tendency to unreflexively adopt behavioural technologies at some housing associations.

Chapter seven made the case for a relational expression of BPP based on insights from PoP theorists and geographies of the home. Outlining what tenants see as valuable in tenancy sustainment provided clarity as to the social value of social housing work, the provision of a safe and stable home, and services that alleviate material hardship and the psychological harm caused by housing precarity. Furthermore, a tenant understanding of tenancy sustainment provided a grounding to draw out key insights from geographies of the home and the PoP literature that could help landlords see what tenants desired. The insights were then applied to reimagine the allocation of empty homes in social housing, reimagining these processes as productive of social value and relational engagements with tenants instead of processes subject to cost-saving efficiencies.

The insights highlighted that home is an emotionally ambiguous space (Lowe and DeVerteull 2020): positive emotions such as gratefulness are linked to a self-censoring discourse of poverty (Shildrick and MacDonald 2013, Cheek and Shafir 2020); norms about what people in circumstances of poverty should do obscure a landlord gaze on the value of housing stability; home-making is inherently unstable and thinking through a home-making/home-unmaking' (Nowicki 2018) makes porous the responsibilities of the tenant and landlord in creating a home; landlords cannot operate at a distance and would benefit from 'mapping and doing' (Brickell 2012) an insight that adds weight to the argument for co-design labs. These insights informed

a reimagining of the allocation of empty homes as a well-being-producing home creation process.

Thinking through assemblage drew my attention to two key fragilities that may inhibit the application of this framework, the dominance of market rationales and a Gordian knot of performance measures that inhibit an understanding that home creation is socially valuable. In terms of implications for political geography, there is a challenge to engage with insights from development and behavioural economics that underpins many of the PoP insights, as these are often framed as another expression of neoliberalism (Raco 2005). For the study of the broader BPP project, there is the challenge of experimenting with relational insights in social housing work and exploring if relational expressions of BPP have utility in other public policy domains. For social housing, a relational framework highlights flaws in the sector's approach to allocation processes and how the sector approaches its work, and provides foundational insights into how this can change. I highlighted that changing social value measurement approaches may help the sector pivot to a more relational way of doing social housing work. The following section discusses the findings concerning the four themes guiding the analysis and develops some of the ideas touched upon in this summary of the chapters of this thesis.

Section two. Thematic contributions

This thesis uses four themes developed from the literature review to aid understanding how BPP expresses in social housing. To recap: (1) concerned the knowledge informing different expressions of BPP, the expertise applying this knowledge and the networks they operate through; (2) the design and evaluation of

behavioural interventions; (3) approaches to the participation of tenants; (4) emancipatory applications of BPP. This section discusses the contributions of this thesis using the themes to organise the discussion. I highlight the contributions made by the assemblage framework and the contributions made by this research to BPP research methods, political geography studies of BPP and to social housing studies more broadly through PoP and geographies of home perspectives.

Theme one - the knowledge, expertise and networks influencing BPP in social housing

An assemblage framework drew analytical sensitivity to how behavioural knowledge is produced and reproduced by different experts and is spread and further transformed through networks of human and non-human actors. Attention was drawn to sources and networks of behavioural knowledge, such as databases, books, conferences, the importation of private practices and people, hybrid consultants, private technologists, practitioners, pilots, tertiary organisations and in-sector knowledge-sharing networks. Examining these arrangements produced the typology of chapter five.

In chapter six, Beer's (2018) call to analyse the promises made of technologies before analysing their effects drew my attention to how the configurations of tertiary organisations and private sector technologists underpinned by national discourses that celebrated big tech was influential in shaping the use of behavioural technologies in social housing practice. Isin and Ruppert's (2019) call to be sensitive to the new problems produced by an unreflective adoption (Cakici and Ruppert 2020) of behavioural technologies drew my attention to the effects of the technology-

mediated distance between networks of senior decision-makers, analytic practitioners and behavioural technologies and those of tenants, their complex circumstances and front-line practitioners. Assemblage theory then drew attention to the roles of knowledge, people and networks in producing different expressions of BPP and how these BPP arrangements produced different effects.

In terms of methodology, assemblage theory encouraged a shift from observing the work of consultants and housing organisations to becoming enmeshed in their networks by becoming a trainer and consultant. This version of mapping and doing (Brickell 2012) contributed to understanding the role of private technologists in producing technology-driven expressions of BPP. Furthermore, it helped to inform the argument for a relational epistemology in chapter seven, as I could explore my ideas as they developed through training and consultancy engagements. My experiences as a practitioner enabled me to take this approach as social housing was familiar, even as my location as a researcher produced a different engagement with the sector.

This theme contributed to a political geography study of expressions of BPP by identifying hybrid consultants' role in spreading BPP ideas, especially those of chapter five. Second, middle-management practitioners had a gatekeeping role that curtailed the influence of national public policymakers' preferred experts, the BIT. As shown in case studies two and five in chapter five, financial inclusion-orientated practitioners preferred insights into tenants' financial circumstances over the application and scientific evaluation of a behaviour change intervention. Regarding the first point about hybrid expertise, Laage-Thomsen (2020) noted hybrid expertise

such as the 'researcher-consultant' as "playing important roles as early 'brokers' of ideas in public administration" (p. 484). My experiences of becoming a trainer and consultant and being commissioned by social landlords and tertiary organisations add weight to the argument that mixed or hybridised expertise aids in disseminating behavioural ideas and practices. Similarly, Feistma's (2019) work in Dutch municipalities found that some practitioners preferred to evaluate what worked based on professional judgement over a scientific evaluation. This aligns with my second point that mid-tier practitioners influence BPP formations. That these practitioners rejected the BIT expertise and that hybridised consultancy expertise was a strong influence in social housing behavioural interventions troubles claims that BPP is simply a form of technocratic rule by distanced experts.

This thesis challenges monolithic claims regarding BPP as simply a means of extending neoliberal rationales of marketisation and precarity in housing and welfare policy (McMahon 2015, Bogue 2019) and practitioners as unreflective 'dupes' unreflexively enacting neoliberal rationales (Monaghan and Ingold 2019). Instead, increased housing precarity may have encouraged some practitioners to become more sensitive to the emotional well-being of their tenants. Case study one showed that some practitioners were sensitive to the well-being effects their communications to tenants may have, and case study two showed a desire to connect with tenants' financial experiences. Case study five, rent-flex, showed that some financial experts were seeking to challenge the worst effects of marketisation. Studying the relationships of knowledge, expertise and networks had value in identifying fragilities in the totalising claims made of BPP, revealing ethical expressions of BPP.

For social housing practice, a tendency to see its social purpose as entangled with a concern for the financial bottom-line influenced how BPP was applied in social housing. This tension produced a concern with income collection processes and, more broadly, a managerialist understanding of tenancy sustainment. This tended to see more libertarian paternalist inspired BPP expressions applied instrumentally to produce process efficiencies for the landlord (Straßheim 2021). Conversely, an interest in social purpose and the financial well-being of tenants saw financial inclusion practitioners seek out behavioural knowledge to understand tenants' behaviours. Even though a motive for this may have been undertaking caring financial support that contributed to maintaining the organisations' bottom-line, denying that there was genuine care by practitioners is problematic. This knowledge-driven version of BPP contributed to practitioners changing their services and expressing a humility that enabled them to connect with tenants' experiences. Seeing the positive outcomes of this relational expression of BPP knowledge contributed to my articulating a clear social purpose for landlords and developing a relational framework informed by the PoP and the geographies of the home, as outlined in chapter seven. Furthermore, a clear social purpose and relational epistemology may make the sector more resistant to the utopian promises of technologists, as decisions are anchored in a clearly stated social purpose, and technologies are interrogated for their ability to contribute to this.

Theme two - the design and evaluation of behavioural interventions

This thesis has drawn attention to already present processes at housing associations. Processes understood to shape the different expressions of BPP. In

terms of methodology, semi-structured interviews provided the means to understand how social landlords designed and evaluated behavioural interventions.

This thesis identified the contextual processes that inhibited the emergence of RCT evaluation of behavioural interventions. Chapter five showed how RCTs emerged as a practice when BPP involved hybridised consultants, the government, and funding body external actors. RCT evaluations were then pushed out by marketisation pressures to be successful (Caldwell 2018), poor quality in-house data and the material geographies of social housing organisations. Poor quality in-house data is an effect of the sector's quasi-market status which means data collection tends to be front-loaded on understanding housing needs. Once a home has been allocated, data collection tends to concern property maintenance and income collection. My analysis highlighted how RCT evaluative knowledge was stored outside of day-to-day organisation processes in tertiary organisations such as HACT, so it could be drawn on by practitioners if needed. Practitioners tended to prefer 'to hand' business performance measures to evaluate their work. This warehousing may be a product of the sector's hybridity (Mullins, Czischke et al. 2012) that mean there is a latent possibility of needing to undertake an RCT when working with external bodies who prefer this method of evaluation.

The growing relevance of co-design labs for holding together intervention design and evaluation was found. Case study four, the fire safety case, evidenced the value of involving tenants in intervention design and in influencing ethical discussion about an evaluation by RCT. I argue it was the BIT's tendency to co-design interventions and evaluate by an RCT that ensured tenants were included in both parts. When this was

contrasted with a tendency for landlords to be leery of involving tenants in income collection-based behavioural interventions, the value of a lab approach in ensuring tenants are involved was revealed.

Considering the rent-flex case, where tenants helped shape the intervention's design and were involved in the mixed-method evaluation, suggested to me the value of a co-design lab approach using mixed methods as the evaluative means instead of an RCT. I add through my analysis two additional points to Richardson and John's argument for co-design labs in social housing. The first is that mixed-method evaluative approaches help landlords to meet the competing demands of their hybridised environment, as the approach allows for data to be produced about tenants' experiences of the intervention and in-house and external performance metrics. Second, to help remedy the tensions of applying co-design and nudging together (Einfield and Blomkamp 2021), I made a case in chapter seven for relational insights from PoP and geographies of the home to underpin a co-design lab. Further research is needed to identify insights into environments, individual behaviours and group dynamics that may inform lab-based intervention design processes in social housing and other policy fields.

As shown by the broad-stroke rejection and warehousing of RCTs, any radical new approach to evaluation is likely to be rejected by landlords and further suggest that they may also be resistant to adopting co-design labs. I argue that a reformulation of to-hand accounting technologies may help landlords adopt co-design labs. In chapters two and four, I identified how corporate social responsibility (CSR) measures are being reformulated through emerging ESG frameworks. CSR

measures and financialises the social value of added value work outside of core landlord processes. Added value work concerns community development, employment, health, well-being and digital skills. ESG frameworks are a new regulatory imposed accountancy technique that applies to some private companies to ensure sustainability goals are part of their financial measurement processes.

The critical literature broadly frames the increasing financialisation of social housing organisations (Smyth, Cole et al. 2020) and creative social accounting technologies, (Cooper, Graham et al. 2016) as negative. This literature identifies the problematic commodification of the behaviour change of vulnerable populations. However, such literature has not explored the possibilities of reformulating ESG frameworks to pivot landlords away from an overly marketised approach to their work and reveal hidden social value, such as that within empty homes and housing allocation processes. It is assemblage theory that draws attention to how CSR and ESG accountancy technologies are constructions that have the potential to be remade. For example, the charity End Furniture Poverty (2021) has made a financial case for the social value of furnished tenancies. I argue that there is scope to build on this work and develop new measures that value the psychological and material well-being provided by a stable home. I make a pragmatic argument for using accountancy tools to reconnect landlords with undertaking work connected to a clearly articulated social purpose by making such work financially valuable to them and the private sector providers of loans for new build homes.

Theme three - approaches to the participation of tenants

The participation of tenants is a strong theme in social housing due to the requirement to involve tenants in decision-making. This has been recently reinforced by new regulatory pressures for social landlords to listen to tenants and for tenants to play a stronger role in holding landlords to account for their services (Ministry of Housing Communities & Local Government 2020). For this thesis, participation is a cross-cutting theme relevant to questions of expertise, the processes holding intervention design and evaluation together, and the research question concerning what a more ethical expression of BPP may look like. Here I outline the relevance of participation to political geography studies of BPP and consider the role of cognitive models in including and excluding tenants and the possibilities of internet technologies in complimenting participation processes at a distance. I also outline how the tenant-focused scenario-based interview contributed to this theme.

Thinking through assemblage enabled approaching tenant participation as entangled with other themes and identified it as a key thread in shaping current and future BPP assemblages in social housing. Furthermore, assemblage thinking emphasises that tenants are part of BPP assemblages. This challenges housing practitioners' tendency to see tenants as outside of organisation processes and as an external population who are done 'to' rather than 'with'. Furthermore, it draws out a sensitivity to how tenants' entanglement in different BPP formations sees them constituted and understood as different citizen subjects (Ruppert 2012). The rent-flex case in chapter five showed how tenants were understood as reliable and trustworthy partners in intervention design. Chapter six saw them remade as virtualised tenant avatars and business intelligence sources. Chapter seven saw me take tenants' experiences of

home and landlord services as a location to challenge this tendency to remake tenants and ask how landlords can be remade instead. Assemblage theory then contributed significantly to focussing on and understanding the theme of tenant participation in this research.

Ensuring tenants were included in the research contributed to political geography studies of BPP and the methods used to engage specific social groups with research on BPP expressions. Including tenants in the research helped to remedy a tendency in political geography to focus on elite discourses at the expense of understanding the everyday effects of the decisions made by the elite (Ghoddousi and Page 2020). This critique holds for neoliberal studies of BPP as they tend to focus on international and national expressions of the BPP and practitioners (Whitehead, Lilley et al. 2016, Feitsma 2018, Feitsma 2019), rather than citizen targets of interventions. As I found during my empirical work, a further complication was found in that tenants felt over-researched and were distrustful of survey methods.

My turn to scenario-based interviews proved to be an effective approach to researching with tenants about different expressions of BPP. The scenarios laid bare real examples of BPP for discussion and created space for tenants to discuss experiences of their homes and landlord services; accounts that concerned the material conditions of the home and the emotional effects of becoming and being a social housing tenant. This method created space that was key to the structuring of chapter seven and its basis in tenants' experiences. The scenario-interview method then helped to contribute to expanding the scope of political geography BPP studies to include intervention subjects. Furthermore, it proved to be a good fit for

assemblage-informed research, as the method was open enough to allow for tenants to contribute insights into the material and the affective aspects of BPP and social housing experiences that more rigid methods may obscure.

A focus on the participation of tenants drew out how cognitive models underpin their engagement and exclusion in different BPP formations. Where tenants were understood to be financially capable, as seen in the rent-flex case, they were involved in the entire design and evaluation process. Where a cognitive deficit model dominated, tenants tended to be excluded by practitioners, as seen in case study one concerning income collection. The combination of behavioural technologies, a deficit model of cognition, and the tendency for landlords to construct tenants as needy produced a particularly complex expression of BPP in chapter six. In this chapter, tenants became contextless data objects to be mined for information (Betancourt 2015) to produce business knowledge.

The framing of tenants as cognitively deficient, needy and as data subjects to be mined for information to inform simplified organisation processes has a deeper ideological effect (Berry 2019). Simplifying technologies are presented as solutions to complex policy problems, and this erodes the legitimacy of involving tenants in intervention design. Furthermore, this is a risky approach as the messy real-life problems remain hidden from view (Tréguer 2019) and practitioners caught in a non-reflexive loop that calls for more technology-driven processes to tame the functional stupidity (Alvesson and Spicer 2012) and difficulties caused by hiding the messiness of real-world problems. In essence, when a cognitive deficit model is preferred, tenants and their real-life circumstances are excluded in preference for a technology-

facilitated form of non-reflexivity that, ironically, sees practitioners adopt stupefying processes branded as SMART and rational.

For social landlords, this thesis has challenged current participation practices and the regulatory direction of tenant participation in social housing. Instead of more listening and scrutiny, as suggested in *The Charter for Social Housing Residents Social Housing White Paper* (Ministry of Housing Communities & Local Government 2020), my findings suggest that the *processes* of involving tenants need to be the object of reform (Stenberg 2018). Underpinning these processes should be a model of understanding tenants as capable actors constrained by circumstances (Sen 1993, Hickman 2021). This challenges a landlord's tendency to see tenants as needy and the legitimacy of technology-mediated deficit models that justify the exclusion of tenants.

The government white paper (Ministry of Housing Communities & Local Government 2020) calls for landlords to *listen* to tenants. I challenge this position to incorporate more *doing* with tenants. The problems faced by tenants are often complex and require collaboration between landlords, tenants and third parties to unravel. While my core argument focuses on co-design processes underpinned by relational insights, I make a peripheral case for some digital technologies to be applied to enhance participation processes (Smith 2017). This is because the trend for landlords to merge and grow is unlikely to change soon, which leaves the very real problem of geographical and experiential distance between tenants and landlords. Internet technologies offer new means to participate and engage in the difficult conversations required if landlord services are to both include and benefit tenants.

Theme four - emancipatory expressions of BPP

Exploring the possibilities of emancipatory expressions of BPP was informed by the democratic theory literature that identified the potentialities of PoP in reimagining welfare systems (Curchin 2017) and the role of institutions in enabling citizen well-being (Room 2016). Political geography research identified the possibilities of approaches such as mindfulness and, more broadly, the interdisciplinary potentialities of bodies of knowledge underpinning BPP interventions (Whitehead, Lilley et al. 2016, Feitsma and Whitehead 2019). It was this collection of literature that made visible exploring the emancipatory potential of BPP for social housing. The concept in assemblage theory of desired lines of flight (Deleuze and Guattari 1988) further legitimised exploring this theme in this thesis. My research complements this literature by being empirically grounded in tenants' experiences of home and landlord services, developing the conceptual work of Curchin and Room, and adding to the empirical work of political geographers. In this sub-section, I will discuss the complexities and benefits of bringing together insights from PoP and geographies of home and what my analysis suggests may contribute to an emancipatory expression of BPP in social housing practices in England.

Political geography studies of BPP as a form of neoliberalism have called for an “interdisciplinary engagement... to open it [BPP] up to the wider insights of sociology, history, geography, meditative studies and the political sciences” (Whitehead, Jones et al. 2018, p. 19). My thesis has explored the compatibilities of insights from the PoP, which is heavily informed by development and behavioural economics, and geographies of the home.

From a theoretical perspective, these fields seem strange bedfellows. Development and behavioural economics are criticised as a means to expand neoliberalism (Raco 2005; McMahon, 2015). This criticism frames insights from these fields as jarring with the critical roots of geographies of home's interests in multi-scaled power and conflict expressed at the place of home. By combining insights from PoP and geographies of home into a framework to think through and applying this as a framework to guide the analysis of empty home allocation processes in chapter seven, the seeming incompatibilities are overcome. This is through the framework's value in revealing new thinking about empty home and allocation processes in social housing work. This new thinking is informed by geographies of home useful insights that destabilise accepted practice and PoP insights into biases and assumptions that can fruitfully guide action by practitioners.

Furthermore, the framework provides a shared lens for practitioners, tenants and experts to think through. This shared line of sight may aid cooperation and a focus on the problem at hand. I make the case through my empirical work that there is an expression of BPP that has the potential to produce a relational gaze that can reconfigure the circuitry of marketisation to enable human connectedness and understanding rather than spread processes of marketisation that tend to inhibit practitioners from seeing where the social value of social housing work lies.

For social housing, exploring an emancipatory expression of BPP revealed - notwithstanding or perhaps because of the influence of NPM – how 'lost in control' (Wouter and Buiting 2018) landlords have become, causing a drift away from a

distinct social purpose unhindered by financial considerations. I make the case that the entanglement of social purpose with bottom-line concerns is inhibiting social landlords' ability to deliver on the social purpose of providing safe and stable homes and services that alleviate material and psychological hardship caused by housing precarity. I demonstrated in the empirical work that landlords care about tenants' emotional well-being and want a better relationship with tenants (see chapter five). I have made a case for co-design labs informed by relational insights. The relational insights make visible the value of emotionally attuned work practices. Geographies of home reveal 'the home' to be a particularly emotional place, and a home is a place one has a relationship with (Cooper Marcus 1995). Understanding home as an emotional place draws attention to reflective and trauma-informed practices. Reflective and trauma-informed practices may be considered behavioural as they frame trauma as having real effects on the body and mind. These effects influence our thinking and behaviours (Kolk 2015). Reflective and trauma-informed practices may inform emancipatory practices in four ways:

- They draw attention to the emotional impact of housing precarity and long-term poverty. This induces an interest in the emotional experiences of tenants in relation to their home and financial circumstances that is deeper than a bureaucratic assessment of need.
- A concern with complex emotions encourages landlords to be sensitive to emotional ambiguity and discomfort (Robinson 2021) and so get underneath identity-defending performances of 'getting by' and 'gratefulness' that some tenants may perform. Furthermore, attention to emotional ambiguity may encourage landlords to measure the effectiveness of their services in more

emotionally attuned ways rather than seeking to identify simple customer satisfaction with services.

- Such practices concern practitioners' emotional states and well-being (Sansbury, Graves et al. 2015). Shifting to more emotional encounters between tenants and landlord practitioners may help transition landlords from seeing tenants as perpetually vulnerable, framing them instead as humans harmed by precarious circumstances to which we are all vulnerable.
- A stable home is an essential step in trauma recovery (Robinson 2010). This centring of stability challenges the current approach of seeking the behavioural activation of tenants. It also reinforces the social purpose of providing a safe and stable home.

Arguing for landlords to work to a clearly articulated social purpose and adopt reflective and trauma-informed practices is challenging housing associations' tendencies to seek out market-informed ways of working. There are threads of optimism, as one Welsh landlord who attended the PoP training I delivered as part of my auto-ethnographic work has come to a similar conclusion and is in the process of adopting trauma-informed practices. I have also undertaken an ESRC Impact Acceleration Account-funded pilot with one large English landlord, training housing officers on emotionally informed practices. This is a positive sign that approaching social housing work by thinking differently in the way I have argued in my thesis is viable and may help landlords understand that providing stability is an emancipatory act within the context of ongoing housing precarity. The following section will outline the limitations of this research.

Section three. The limitations of the research

Starting with a consideration of the theoretical limitations of this research, Kinkaid (2020) asks if assemblage can 'think difference' and makes a case that, as a framework, it does not adequately account for the differential effects of power on diverse groups. Assemblage is also critiqued for not accounting for the 'context of contexts', namely the macro context of neoliberalism (Brenner, Madden et al. 2011).

In response, I have adopted a class difference stance and have approached the analysis considering tenants as a class. In chapter four, I outlined tenants' demographic classifications, revealing that the sector caters to a disproportionate number of single-parent households headed by women and people with disabilities that impact their need for housing. When considering the effects of power on groups, there is a risk of defining the group by its vulnerabilities. Tenants as a class may experience housing precarity, but they are a diverse cross-section of humanity (Shildrick 2018). I have shown in this thesis that there is value in approaching tenants as a diverse, capable group of people in precarious circumstances. I have sought to tread a line between identifying how power produces a differential treatment of tenants, most strongly evidenced in chapter six, without painting them as perpetually vulnerable (Strauss 2018), as doing so legitimates treating tenants differently rather than focusing on stabilising precarious contexts. I make a case that an assemblage theory-informed approach can account for difference and how power structures produce differential treatment, but its sensitivity to fragility and change ensures that strengths, ambiguity, and context are part of the picture of difference.

Leggett (2014) argued that there is 'trench warfare' in BPP, with different critics seeing BPP as allowing for too much or too little state intervention. This research has not moved the trench warfare debate in any particular direction. Instead, it takes a middle-ground position that how BPP expresses depends on context. The future plan case in chapter five revealed how financial and right-wing leaning expertise produced a conditional expression of BPP. The income collection case and the financial experiences of tenants cases in chapter five evidenced that landlords struggled to find a balance between a social purpose and a bottom-line, and this produced BPP expressions that either centred the needs of the landlord first, improving rent collection, or centred the financial experiences of tenants, so calling for landlords to understand these circumstances and build approaches sensitive to these.

The rent-flex case evidenced that BPP produced liberating outcomes for tenants in a space where there may be too little state regulation, the high-cost loans market. Through this case, I developed an argument for building interventions upward through co-design labs, which seek to bring together state and non-state actors to work on complex social problems. I developed this argument by exploring the utility of a PoP and geographies of home-informed insights framework in chapter seven. By grounding this insights framework in tenants' experiences, arguments for more or less state are revealed to not be clear cut. Context shapes whether more market or more state would be useful or whether a different approach is needed altogether. This aligns with the position taken by Banerjee and Duflo (2012), behavioural interventions are better grounded in real-life contexts and built upwards.

In terms of methodology first, the transition of the Delphi survey into a scenario-based approach may have limited the ability of the research to obtain a tenant expert consensus of BPP (Baker, Lovell et al. 2006, Law and Morrison 2014). The shift to scenario-based interviews worked instead to reveal the value of tenants' experiences of home and landlord services, in addition to their views of nuanced expressions of BPP. If the Delphi had worked as hoped, it might have excluded such rich descriptions of tenants' broader experiences of landlord services and not engaged as well as the scenarios with the diverse expressions of BPP.

Second, auto-ethnographic methods are problematic in terms of ethics and the positionality of the findings (Dauphinee 2010, Edwards 2021). Ethical concerns were reduced by telling people in my training that I would be making notes to aid my research. I would be anonymising contributions, giving people a choice to listen and not contribute and asking for any contributions to be taken out of my notes. Furthermore, I tempered the tendency for auto-ethnography to over-focus on my own experiences by undertaking auto-ethnographic work as part of a broader methodological strategy that included ethnographic observations, semi-structured interviews and the Delphi to a scenario-based survey. I add that focussing on my own experiences was of analytical merit in identifying the importance of the hybrid-consultant role discussed above in the sub-section regarding knowledge, expertise and networks.

Considering now limitations posed by the data, I started the empirical work by observing the consultancy work that underpinned a tenant participation-focused behavioural intervention. I could not continue observations due to covid or undertake

interviews with practitioners involved in the case. This resulted in my excluding it as a case in chapter five due to a lack of data. I don't think excluding this case from the analysis changes my findings. I was able to undertake interviews about other projects this consultancy had worked on, so obtaining a broad overview of their behavioural work in social housing. I have the benefit of having worked in resident involvement roles, so I am familiar with how participation works, and this informed my argument to explore an expression of BPP grounded in tenants' experiences of the home.

My practitioner interviews focussed mostly on housing associations rather than local authority housing providers. While this may weaken the generalisability of my findings, I argue that focusing on housing associations allowed me to explore in more detail the effects of hybridity in shaping BPP expressions (Mullins, Czischke et al. 2012, Mullins, Milligan et al. 2018). A housing association focus drew out the influence of marketisation processes and the fragility of emergent ESG frameworks as a possible vehicle to influence the work of social housing landlords. The pressures upon local authority housing are different to that faced by housing associations. As I demonstrated in chapter four, the legislation for the two providers is different, and the local authorities have enabling duties and homeless responsibilities that housing associations do not have. Chapter two revealed that the LGA (Local Government Association 2019, Local Government Association 2021) encouraged behavioural insights into local authority work. The innovation literature makes a case that the public sector is experimenting with new approaches to services and wicked social problems more than the private sector (Jordan 2014, McGann, Wells et al. 2021), so it is likely that the local authority sector will be a

fertile ground to look for expressions of BPP that may be less influenced by market logics and the social purpose/bottom-line tension. The following section will make further recommendations for future research.

Section four. Recommendations for future research

This final section will outline recommendations for future research in geographies of home and digital technology studies. I will then develop arguments for future research that develop my core argument that there is an expression of emancipatory BPP that can be ethically applied in social housing through a relational epistemology and co-design labs. I will further outline the research needed to help connect landlords with a social housing purpose that emphasises home-based stability and landlord services that can alleviate material hardship and psychological distress.

Geographies of home literature drew attention to home as a place of conflict and a political space where decisions at various scales and different points in time all come together at the place of the home. Insights that home-making sits in tension with home-unmaking (Nowicki 2018) and ambiguous emotional experiences of the home (Lowe and DeVerteull 2020) contributed to the insights framework in chapter seven. By applying these insights alongside those from PoP literature, some ideas for further research are revealed. For geographies of home, drawing on capabilities frameworks may have value in producing different understandings of individuals' relationships with their homes and landlords. Harris and McKee (2021) evidenced that a capabilities framework was useful for understanding a private tenant's relationship with the home and their landlord, so evidencing the value of capabilities frameworks such as those of Sen (1993) and Nussbaum (2011). Geographies of

home have the scope to maintain notions of ambiguity and conflict while also considering the capabilities that can be expressed through creating relationships with the home and landlords.

A crucial research priority is the growing use of behavioural technologies in social housing and other broadly public-facing caring professions (Garrett 2022). Zuboff (2019) argues that an emergent system of surveillance capitalism that seeks behavioural modification and the expansion of new technologies into every area of our lives is reshaping capitalism in new ways that have negative consequences for human freedom. Betancourt (2019) draws attention to illusionary promises that digital technologies will put an end to scarcity, where everyone can have equal access to everything at reduced or no extra cost. My analysis showed that behavioural technologies are being unreflectively adopted in social housing practice, with little thought to the utility of such technologies and the consequences.

Sensor technologies are being installed in tenants' homes without serious consideration of the ethics of this or what it means for the home as a private space. Using algorithms to assess tenancy failure risk is likely to result in people who need a social home the most being refused a home. These technologies risk supplanting social, political and institutional explanations with behavioural ones, justifying individual-level behavioural intervention over more systematic and structural change.

I outlined how some technologies have a potential for radical transparency, citing a Trip Advisor-style review platform in chapter six. Garrett (2022) argues that the profit motive makes surveillance technologies ethically problematic, and this could be

remedied through the public ownership of such technologies. I am not convinced by Garrett's argument, as I share Banerjee and Duflo's (2012) concern that big ideologies and institutions, such as 'the state' struggle to solve complex problems and are often productive of them. Further research is needed in social housing and other public policy areas where behavioural technologies are being adopted unreflectively. This research needs to examine the effects of specific technologies on shaping organisation decision-making and processes and the effects on the populations the adoption of such technologies impacts the most.

In terms of further research concerning the argument made in my thesis for a relational epistemology to underpin co-design processes; social landlords have a problematic history with tenant participation, and chapters five and six showed that landlords tend to exclude tenants from behavioural intervention design. Furthermore, the co-design literature reveals problems such as the front-loading citizen involvement and a tendency for organisations not to change their practices (Blomkamp 2018, McGann, Wells et al. 2021) and co-design processes becoming educative rather than participatory tools (McMahon 2015). In essence, power and small-group conflict may inhibit the emergence of co-design processes. There is a case to experiment through action research with insights into group dynamics (Maltarich, Thatcher et al. 2021) and participatory techniques (de Jong, Schout et al. 2015, Lipmanowicz and McCandless 2022). This could explore how to reduce the negative influence of power and work with conflict in co-design processes. This builds upon the work of "nudge plus" (Richardson and John 2021) by making a case to inform co-design processes with a broader pool of insights than those from

behavioural economics. Furthermore, a boost inspired model of well-being complements this approach.

Within the social housing sector, further research would be valuable in the allocation of empty homes in social housing, reflective and trauma-informed practices, and how to measure the social value (Champine, Lang et al. 2019) of these more process-orientated ways of producing well-being outcomes. Research is underway by the homeless charity Crisis, the housing research centre CaCHE and the National Housing Federation into prioritisation processes in social housing allocations (Crisis 2022). Their research focuses on allocation criteria and could be complemented with my research into how allocation processes could be used to help tenants traumatised by housing precarity build a relationship with their homes. This work would also temper the possibility that trauma-informed approaches become another means to label and 'other' tenants. Ultimately, over the course of doing this research, I have arrived at seeing the home as an emotional space, and I am interested in the insights and processes that can transition social landlords to undertaking their work in a more emotionally attuned way. I have received funding through the William Sutton prize³⁵, a national prize hosted by Clarion Housing and an ESRC Impact Acceleration Grant³⁶ to develop training on this approach to reimagining and undertaking social housing work in England with general needs tenants.

³⁵ See <https://www.birmingham.ac.uk/schools/gees/news/2022/recognition-for-university-of-birmingham-phd-student.aspx>

³⁶ Grant number BIR 22-23 PO128 project title 'Insightful social housing allocations – building a trauma-informed approach to social housing allocations'.

Conclusion

This thesis has applied an assemblage framework to explore how behavioural insights and knowledge are applied in English housing associations, producing different BPP formations. Assemblage helped to reveal the diversity of BPP expressions, and this has troubled monolithic claims made about what BPP is. By exploring the potential trajectories of BPP, a concerning pathway has been identified where behavioural ideas combine with technology and advanced data analytic techniques to produce a problematic expression that requires further research and analysis. A hopeful trajectory has also been described that could contribute to reconnecting the social housing sector with a clearly articulated social purpose that centres both the emotional and material importance of the home across scales. Furthermore, the value of exploring interdisciplinary frameworks has been evidenced, and a pathway has been identified for further political geography research into emancipatory applications of BPP. As policy problems grow more complex and politics more polarised, there is value in experimenting with what can alleviate the harms caused by growing social inequality and how we can work collectively on these problems.

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Appendix 1. Demographic data from tenants from the Delphi survey

Age	18-44	45-54	55-64	65+
	0	2	3	7
	White British	Mixed		
Ethnicity	11	1		
	Male	Female	PNTS	
Sex	5	6	1	
	less than one y	1-3 years	4-7 years	7+ years
length of tenancy	0	1	3	8
	Yes	No	PNTS	
involvement with landlord	5	5	2	
	Housing associ	Co-op	ALMO/Local Authority	PNTS
Type of landlord	6	0	1	5
				Total 12

Table 17. Demographics of 12 respondents from the Rent and Wellbeing Delphi surveys.

Age	18-44	45-54	55-64	65+
	0	0	1	4
	White British	White Europ	White British Jewish/Irish decent	
Ethnicity	3	1	1	
	Male	Female	PNTS	
Sex	2	3	0	
	less than one y	1-3 years	4-7 years	7+ years
Length of tenancy	0	0	2	3
	Yes	No	PNTS	
involvement with landlord	2	3	0	
	Housing associ	Co-op/Trust	ALMO/Local Authority	PNTS
Type of landlord	1	2	1	1
				Total 5

Table 18. Demographics of 5 respondents from the predictive technologies Delphi survey.

Notes: Tenants were left to self-describe their ethnicity. The length of tenancy was asked as a proxy for the depth of situational knowledge about housing. Seven years was the cut-off point, as this was going to be the maximum tenancy length of a fixed-term tenancy. Asking about involvement with the landlord, as (McKee 2011) noted, a New Labour drive to include tenants may have created a ‘them/us’ division between involved and uninvolved tenants. What is interesting is the number of people who ‘prefer not to say’ in naming their landlord. This may reflect the power asymmetry between tenants and landlords and a fear of criticism getting back to the landlord. One survey participant who became an interviewee reported being discouraged from involvement with her landlord for being too opinionated. Another interesting point is the diversity of landlord types who responded to the predictive analytics survey. No firm conclusions can be drawn, but I did wonder if this reflected the more political model of co-operatives, so more concern by those tenants as to the future implications of behavioural technologies.

Age	18-44	45-54	55-64	65+
	2	2	1	5
Ethnicity	N/A			
	Male	Female		
Sex	2	8		
Length of tenancy	N/A			
	Yes	No	tenant/employee	
involvement with landlord	5	4	1	
	Housing associ	council	PNTS	
Type of landlord	8	2	0	
				Total 10

Table 19. Demographics of the scenario interview tenants

I decided not to ask about ethnicity so as not to derail conversations. I am interested in the class status of 'social housing tenant' for this research, and the aim of demographic data was to describe who took part rather than analyse findings by groups such as ethnicity or sex. As stated in chapter three and the description of online recruitment, I focused on recruiting single parents heads of household living in social housing, and this may explain the sex ratio of female to male tenants taking part in the interviews.

Appendix 2. Interview Schedule minus preamble

Context Q's
We'll start with some general questions about your organisation or employment and the type of work you do
<p>can you please tell me a bit about your organisation</p> <p>* ask about company values (RQ3)</p> <p>I would like you to tell me a bit about your role</p> <ul style="list-style-type: none"> - how long - responsibilities - aims and purpose <p>*ask how do your personal values sit with your companies values (RQ3/4)</p> <p>Can you tell me a little bit about how the team you work on is setup? (RQ3/4)</p> <ul style="list-style-type: none"> - where does it sit in the organisation? - does it have a special remit to be innovative? - what is the overall purpose of the team? <p>Does the governments agenda for social housing influence which projects you use innovative approaches on?</p>
I'm going to focus more now on what you know about what behaviour change and insight techniques you are using and how you found out about them. There are no right or wrong answers.
<p>Can you please describe your understanding of behaviour change and insights approaches you use, as if you were telling someone who has never heard about them? If you can discuss one at a time and don't be concerned if you only have one topic to talk about</p> <ul style="list-style-type: none"> * when did you first hear about it? * what prompted them to 'look'/did they stumble on it * how did they think/feel about it * have they noticed it being used on themselves - how do they think/feel about that? <p>Can you tell me how you first discovered/heard about behavioural insights/Nudge?</p> <p>What changes are you hoping to bring about by using these innovative techniques?</p> <p>Can you tell me what the word 'behaviour' means to you. There is no right or wrong answer, I just want to understand how you think about it. (RQ1)</p> <ul style="list-style-type: none"> - is it a moral choice - influenced by circumstance - civic duty - influenced by wider factors outside of control of individual i.e. structure/cultural expectation
<p>I now want to focus on a bit more on how this innovative practices impact tenants. Again there are no right or wrong answers. Your answers will help inform a better understanding of how these innovative practices may impact on the tenant/landlord relationship</p> <p>Are there opportunities for tenants to:</p> <ul style="list-style-type: none"> - influence the topics that are chosen for behaviour change and insight interventions?

- what service areas are a focus for the use of the innovative methods we are discussing?
- have a say on the quality of the expertise used and the type of expertise?
- co-create and get involved with designing interventions?
- evaluating interventions in the short and long-term?

probe - if organisation does not, why?

do you think your organisations relationship has changed with tenants as a result of using the innovative approaches we have discussed?

- what about the tenants' relationship with staff?

what do you think is the overall perception that staff have of tenants?

Are all staff happy to spend time with tenants? If not, why not?

how would you describe the level of trust in the relationship between tenants and landlords?

If there's low trust, what do you think contributed to this situation?

How can trust be recaptured?

Do you target the use of the behaviour change or insight approaches we are discussing across all of the tenant population, for example, general needs, supported, extra care, or do you target at subsets of the population?

Advocates of active citizenship say behaviour insights can be shared with the target audience, so they are more aware of errors of thinking and the tools and methods to combat these, so they can use the approaches to improve their behaviour with less outside steering. Do you think such an approach has any place in social housing?

I now want to focus in more on approaches to evaluation.

Can you describe the techniques you use, if any, to evaluate if an innovative project has been successful or not?

* Probe for difficulties and challenges in applying methods of evaluation

* what workarounds were used

- if none used, probe for barriers as to why

Who do you report your behavioural insight/change work to?

- do you report on process, the outcomes, or both?

Do you have mechanisms/procedures in place to evaluate the long-term impact of your interventions on:

- tenants day to day lives
- their emotional and mental well-being?

I am going to ask you some questions now that ask for your opinion, there are no right or wrong answers and it is also ok to not be sure too. Thinking aloud is also helpful. There are ethical debates and technical arguments in academia about how these innovative approaches should be applied, these questions help explore what people with real life experience of working on projects and being on the receiving end of interventions think.

The tenancy agreement gives tenants a 'right to peaceful enjoyment of their home'. The innovative techniques we are discussing sometimes rely on techniques that are considered invasive as they rely on cognitive, emotional or context-based interventions.

Do you think there's a risk that these techniques could encroach on the tenants right to peaceful enjoyment of their home?

- if not why, not?
if yes, how can risks be reduced?

When designing behavioural interventions - what do you think is more important - ensuring there is still a freedom to 'opt out' of the intervention, or that the intervention results in a better life outcome for the individual?

The welfare system, including social housing used to be based on the idea that 'one size fits all'. It's now more accepted that variation is required for such systems to be equitable and the innovative techniques we are discussing are seen by some as ways of achieving this variation.

- Do you think the innovative techniques you are using help to achieve more equitable services?
- if yes, can you give examples?
- are there any risks in using these innovative techniques to promote variation and equity?
- are there other approaches and techniques that could be used to obtain service equity?

Nudge/behavioural insights has been criticised for lacking a focus on structural causes and putting the responsibility on the individual to manage things outside of their control. Do you think there is room for social landlords to highlight the structural causes that put tenants in challenging situations?

Some critics say that rather than using Nudge techniques, people should be taught about different thinking strategies so they can apply whatever logic works best for the p-problem they are facing. What are your thoughts on this?

This final section examines the solutions that are proposed by different sides of the debate on how the ethical problems posed by these innovative approaches should be resolved. The question will first outline the different positions and then there are three questions about these positions. Do please take your time and again there are no right or wrong answers

What do you think the overall ethical challenge is for social housing in the use of the techniques we have discussed?

- organisation self-regulation vs independent oversight
- approaches that increase collaboration with target recipients (not tenant involvement!)

Putting yourself in the tenants/recipients' position for a moment, what would you like to see your landlord do to ensure that you had your say in how in

what are your thoughts on transparency with tenants about the use of these methods?

innovative techniques were applied by your organisation? (RQ3)

do you know of any other social landlords using similar approaches, or have any contacts within the relevant housing ministry if yes, would you be happy to do an introduction?

Appendix 3. Example report from the first focus group organised by the CIH

	Q&A Report: Pop Understanding the Psychology of Poverty
	Report Generated:
	11/05/2020 08:59 AM GMT
	Webinar ID
	521-302-931
	Registered 44 - 32 attended
	Q&A
	Question Asked
1	Working with a small local authority provider we have a lot of direct contact with residents and try to work on these principles
2	As an organisation we need to think about the difference between our supported housing and general needs housing. I think we give good assistance to supported tenants but we don't have the same contact with some general needs tenants. We do use disclaimers and pass on leftover furniture and leave floor coverings wherever possible. We struggle with staff time etc to be able to source furniture ourselves. We do signpost to charitable organisations
3	Very interesting perspective. A lot to think about. It chimes with some of the experiences I have had in supporting people. Also helps explain why so many people are dissatisfied with their local authority
4	What about the many examples of the power imbalance between authorities and providers and tenants? If tenants had ALL the information they needed to exercise their rights and support from professionals to ensure they were empowered to be able to access their rights. Too many authorities seem to actively hide the information that would empower tenants to be able to exercise their entitlement.
5	And also difficulty in accessing legal advice and reluctance to be seen to be taking legal advice as this could trigger negative actions from authority.
6	Start from "there but the grace of God ..." This could be me that was asking to access my rights and entitlements.
7	Move from "doing things for tenants" to "working with tenants" to achieve things.
8	"Tenants as experts" is so true. Tenants know far more about the system, the properties and the effects than most of the professionals involved in operating the "system". Working with one tenant who has interacted with 46 "professionals" over last 12 months in trying to get a matter resolved!!

9	Poor does not equal uneducated, lack of knowledge or lack of potential. Poor is often a response to circumstances and can be temporary unless the system acts to perpetuate the conditions that resulted in the situation.
10	Need to remember that, as in the NHS, it is the public who "own" the organisation. It is a public organisation, owned by by the public, there to serve the public. Similarly, social housing is a public institution, owned by the public, and created to serve the public.
11	Regarding governance - I am often asked in Health related meetings, what my role is - I often reply (when I am there are a member of the public) - I am an owner!
12	Am aware of a council that "gifts" white goods to tenants at start of tenancy so the tenant is responsible for maintenance and repair
13	It can take a very small input of resource (not necessarily cash) to help a family unit out of poverty. Sometimes just showing you care can lift expectations, energy levels and motivation which assists a family to escape form the clutches of poverty.
14	Thanks Hannah - very stimulating and though provoking presentation
15	Will circulate to the 150 tenant associations I am aware of!
16	Thank you the webinar. Very interesting.
17	I think I already knew through my own experience of poverty but it helps to see it placed into theory
18	Perhaps a role for CloH campaign around carpets and curtains
19	Southdown HA too
20	I move into a new home after TA with concrete floors and it was the last straw
21	Customer journey mapping useful
22	Value for money discussions need to look at this
23	would be interested in tenants persepective on this
24	Thanks all
25	More of a comment than a question: increased commercialisation involves access to finance from different sources where there is a different focus from traditional lenders. That emphasises satisfying loan covenants, and when combined with regulatory focus on viability, can drown out social objectives (or shift governance focus)
26	The message appears to be that poverty results in reduced resilience to respond to crises, and the impact of such crises are potentially more fundamental. This resilience extends to reduced psychological capacity to respond. However, I suspect reduced resilience is also a result of actual physical resources, i.e. not enough money to pay a fine. I wonder to what extent phychological resilience can be mapped against other physical restrictions on resilience?

27	Another example of unnecessary complexity is the Housing Ombudsman's "democratic filter" - 8 week delay - other Ombudsman schemes do not have this
28	RQ2 - provides a framework for considering poverty which enables greater amounts of challenge to traditional views
29	Interesting statements about Global South approaches to Pop versus traditional approaches when combined with "lived realities". I understand there is quite a focus in South American anthropology around the validity of lived experiences of an individual, regardless of how this can be replicated by others and their experiences
30	Outliers by Malcolm Gladwell provides a useful "popular culture" framework which highlights how the environmental factors in which we grow up and live can be powerful factors that override individual autonomy. In terms of PoP, this would highlight how we collectively have responsibility to address this, which would also benefit the greater good for all
31	National institutional approaches are heavily politically influenced and controlled. Therefore, recent neo-liberal dominant ideologies have shaped and prescribed the powers and focus of national bodies. These political assumptions create perverse outcomes, and not based on research / evidence of "what works"
32	That was my comment re: Outliers
33	RPs have limited autonomy to occasion change. They have to play the game which is shaped by the national policy agenda, e.g. affordable housing grant programmes etc
34	The rules of RPs - their effectiveness is measured by such things as housing completions, which might perpetuate poverty. For instance, combine with allocations that test whether tenants can "afford" entry into these newer "affordable" properties
35	Rebecca - Would CIH be interested in doing anything with tenant charity TAROE Trust on tenants and governance work? Might be worthwhile exploring?
36	Need to evaluate successes over the longer term, and broader approaches to address poverty in the wider sense rather than narrow cause and effect
37	I would agree with all that was said in the presentation. I would however hope that none of this would be new to people working in this client group
38	In your research do you use a relative or absolute measures of poverty?
39	An interesting point about board membership. There has been an purge of customers/tenants on many boards.
40	happy to talk if you unmute!
41	still says muted
42	Will do!

43	Yes, it provides a realisation that as we try and make changes to benefit tenants, inadvertently we can be doing more harm than good in perpetuating stereotypes. More involvement from tenants across the business adds so much value
44	Do you think mental stress and ability to act is contributed to by the complexity of the state benefit system?
45	You mention furnishing properties properly- is there any evidence to show that tenants do not take as much care of the property if they have everything provided rather than saving to afford something- ownership means responsibility and taking care of things as they paid for it?
46	at the national level, we see a stigmatisation of the poor and people on benefits. We saw that with the free school meals debate, with the government arguing that it is individual parental responsibility to feed their children and giving extreme examples (parents in brotherls and crackdens) to justify not extending this assistance further
47	Yes please! (would like a copy of the thick skin bias paper)
48	Really, really interesting. Has made me stop and think hard about our client's experiences and the impacts of organisational behaviours. Will be recommending this to my team.
49	Thank you, this absolutely confirms my experience of working and supporting people in poverty and makes perfect sense to me.
50	This should be integrated into working in housing to educate and inform and raise awareness. To reduce the , sometimes, paternalistic view of housing associations on their tenants.
51	Yes, think pre payment meters for eclectic which always cost more!
52	can you give an example of how rural and urban environments impact on poverty expression?
53	I mentioned before that we have had a traditionally paternalistic approach to supporting tenants, like a 'we know best' approach. So i think HA's have a really relevant role to play in changing the way we support people. Empathy rather than chastise. Poverty genetrates poverty, think about the adult that has appeared in front of you and how they got there - did they grow up in poverty and how impacted by it were they? Aspirations, educational attainment, access to food even! Sorry, mostly comments. But really interesting.
54	Thank you! Really interesting stuff. Look forward to receiving follow up info. Thank you. Victoria
55	Can you assist - I am not able to view the chat box/questions, are they hidden?

56	I would also argue that decision making in the social housing sector excludes multiple perspectives especially those delivering and receiving the service
57	Brilliant webinar - more like these please - different ways of thinking.... I have to go now hopefully the recording will be circulated so I can watch the end. Thank you Hannah
58	RQ2, the presentation has opened my eyes more and will definitely cause me to think about my work in this light]
59	understanding decision making from this perspective is one thing, but will we get in to how best to support people to make positive decisions and changes?
60	RQ1.1. National Level Institutions influence our approaches by reinforcing 'norms' and 'right paths' which means people on the extremes are almost excluded from society
61	I think the way a lot of grant funding works doesn't help, because you have to quantify how much change you have made (value for money) and its too easy then to focus, as you said, on the person, rather than changing the environment, which is harder to measure/ quantify

Appendix 4. Rent and well-being survey

Welcome to the 'Your Housing Future' independent research survey.

£25 prize draw entry per completed survey (per person).

This independent survey is aimed at all tenants of social housing. It compliments the 'Influencing the Future' survey aimed at involved and activist tenants. You are welcome to complete both.

The survey outlines two scenarios where psychological insights have been used to redesign services for tenants. Some landlords have used these approaches already and other landlords are considering them.

As the topic is so new, the questions are open and ask what you think, so you may prefer to use a laptop/desktop PC for typing.

Each page gets saved when clicking the next/previous button, so you can move back and forth and change your answers. Once you have clicked, 'next' on the final page you will no longer be able to edit your answers.

Your identity will be kept secret and only known to me, the researcher and my supervision team. **Although your landlord may promote the survey, they will not know you have taken part unless you tell them.**

Any questions, please contact Hannah on [REDACTED]

Thank you for your time and contribution.

End of Block: introduction

Start of Block: Start of Survey and scenario one, rent arrears

Section one. Rent arrears letters.

Your landlord wants to increase rent collection from people who owe small amounts of rent. To do this, they use psychological insights into 'thinking shortcuts' to write two new early stage rent arrears letters.

Everyone owing £250 or less will receive either one of the new letters, or the old, unchanged version of the letter.

You will now be shown the letters and asked questions about each of them.

Letter one.

Reference number: 00000
Date: 00.00.00

Dear <insert name>



Your home is at risk if you do not pay off your arrears in full.

Your balance is **£- 198**. Please clear this in full.

We'd rather help you to pay your rent. Here are some of the things we can help with:

- Housing Benefit
- Council Tax
- Energy bills
- Struggling to pay
- Budgeting

There are lots of ways to make a payment to us. Please read the back of this letter for details.

Direct Debit is the easiest way to pay your rent as we can take payments directly from your bank or building society on a day that suits you. To set this up, or to make a payment over the phone please call 'Research Housing Association' on 01234 567 890

A Summary of Rights and Obligations has already been issued to you. Please contact us if you require another copy.

Yours sincerely

A. Person.

Rent Collection Officer

A1 Letter one includes a photo of the property along with the sentence 'your home is at risk if you do not pay your arrears in full'.

Do you think this letter could affect you or anyone you know's mental health and/or day-to-day quality of life?
Please provide as much detail as possible and explain the reasons for your answer.

A2

Do you think letter one could affect **the relationship** you have with your landlord?
Please provide as much detail as possible and explain the reasons for your answer

A3 Do you think letter one could affect your, or anyone you know's **decisions about paying rent and other bills**? Please provide as much detail as possible and explain the reasons for your answer

A4 The thinking short cut used in letter one is 'loss aversion' which says people fear loss about twice as much as they value gains (for example, losing £100 invokes a stronger emotional reaction than gaining £100). Does knowing this change any of your answers to the above questions?

Letter two.

Letter two.

Name
Address

Reference number: 00000
Date: 00.00.00

Dear <insert name>

The vast majority of Research Housing Association's tenants pay their rent on time.

Your balance is **£- 198**. Please clear this in full.

We'd rather help you to pay your rent. Here are some of the things we can help with:

- Housing Benefit
- Council Tax
- Energy bills
- Struggling to pay
- Budgeting

There are lots of ways to make a payment to us. Please read the back of this letter for details.

Direct Debit is the easiest way to pay your rent as we can take payments directly from your bank or building society on a day that suits you. To set this up, or to make a payment over the phone please call 'Research Housing Association' on 01234 567 890

A Summary of Rights and Obligations has already been issued to you. Please contact us if you require another copy.

Yours sincerely

A. Person.

Rent Collection Officer

A5 Letter two includes the statement 'the vast majority of tenants in your area pay their rent on time'.

Do you think this letter could affect you or anyone you know's mental health and/or day-to-day quality of life?
Please provide as much detail as possible and explain the reasons for your answer.

A6

Do you think letter two could affect **the relationship** you have with your landlord?
Please provide as much detail as possible and explain the reasons for your answer

A7 Do you think letter two could affect your, or anyone you know's **decisions about paying rent and other bills**? Please provide as much detail as possible and explain the reasons for your answer

A8

The 'thinking shortcut' used in letter two is 'social consistency'. This says people's actions are more strongly influenced by people who are like them and also physically close by to them, such as neighbours or work colleagues. Does knowing this change your answers to any of the questions about letter two?

Testing the letters to see if they work

To find out which of the new letters works best, the landlord does a test called a randomised controlled trial (RCT). This means all the tenants due to get the letter are randomly allocated one of the two 'thinking shortcut' letters or the old unchanged letter. They do not know tenants in the same situation as themselves will get a different letter. They have **not** been told they are part of a trial.

After a month the landlord looks to see if one of the new letters has resulted in a statistically significant increase in rent payments. Whichever letter works the best in the trial will be sent to all tenants who owe a small amount of rent in the future.

A9 Thinking about the **randomised controlled trial** only of the letters, please describe what you think maybe the benefits and drawbacks of this method?

A10

What other approaches, if any, could a social landlord take with tenants owing a small amount of rent?

End of Block: Start of Survey and scenario one, rent arrears

Start of Block: Scenario 2. Well-being intervention program

Section two. A well-being intervention program

You've just been allocated a home and are in the meeting to sign the tenancy for the property. Before you sign the tenancy agreement, the landlord tells you that you can also sign up to a wellbeing program where you can get help to work towards goals that you set, such as finding work, quitting smoking, that type of thing.

The program is run by the landlord and delivered by their employees in the first instance. The level of intervention you get depends on what you have asked for. So, if you wanted to quit smoking, you would be referred to an NHS service to help you do this. If you wanted help to find work, you would be referred to the landlord's own employment program.

The program intends to support you to meet your self-set wellbeing goal. So it is flexible and varies as to the type of and intensity of help you may get.

Although the program is optional, you can't sign for the tenancy agreement for the property until you have said 'yes or no' to the program. Whether you respond 'yes or no' will not affect the signing of the tenancy agreement.

B1 Thinking about the well-being scenario, do you think it could affect you or anyone you know's mental health and/or day-to-day quality of life?
Please provide as much detail as possible and explain the reasons for your answer.



B2 Could the scenario **affect the relationship** you have with your landlord? Please provide as much detail as possible and explain the reasons for your answer.



B3 The program is based on findings from psychology that timing matters when it comes to making lifestyle changes. The research suggests that big life events are a good time to make lifestyle changes. Do you think the timing of the program offer (at the point of tenancy sign up) affects your **free choice** to decide whether or not to take part in it? Please provide as much detail as possible and explain the reasons for your answer.



B4 In the scenario, signing up to the well-being program is optional. Would your opinions change if the program was **no longer optional** and was part of the tenancy agreement?

Please provide as much detail as possible and explain the reasons for your answer.

B5 The scenario is also influenced by the idea that it is acceptable for government and social organisations to offer interventions to people that are focused on improving their health and wellbeing.

What services, if any, would you like your landlord to provide that focus on your health and wellbeing? Please outline your reasons for why you think your landlord should or should not provide these services.

End of Block: Scenario 2. Well-being intervention program

Start of Block: Final general questions

Section three. This section presents two, very general questions that ask you to think more broadly about landlord services and how landlords should engage with tenants about changes.

D1 If you could give one 'golden' tip to landlords about how to improve their services, what would this be?

D2 What steps would you like to see your landlord take to ensure that tenants can understand and consent to, or protest the techniques used in these scenarios?

End of Block: Final general questions

Start of Block: About you

G1 Would you like to take part in an online group to discuss the results of this survey? You will receive a £10 voucher for your time for each discussion.

- Yes - the rent letters scenario (11)
- Yes - well-being program scenario (12)
- Yes - either or both the scenarios (13)
- Maybe- contact me with more information (14)
- No. (15)

*Skip To: Info If Would you like to take part in an online group to discuss the results of this survey?
You will re... = No.*

G2 Please select your availability for the online discussion groups.

- Weekday mornings (1)
 - Weekday afternoons (2)
 - Saturday morning (3)
 - None of the above (4)
-

Info The following questions ask you for some personal information and will be kept confidential. This information is used to:

- inform promotion of the survey. For example, if a lot of responses are coming from one landlord, other landlords and tenant groups will be asked to promote the survey.
 - to see if there's any initial, obvious patterns in responses.
 - plan the discussion groups and to ensure there is a mixed balance of participants.
 - to contact you if you would like to take part in the discussion groups.
 - to send you your voucher if you take part in a discussion group.
 - to contact you to ask for clarification or further information about a response.
 - **Your email address will be used to contact you if you have won the prize draw.**
-

E1 What is your name? (type N/A if you don't wish to answer)

E2 What is your mobile phone number? (type N/A if you don't wish to answer)

E3 What is your email address? (type N/A if you don't wish to answer)

E4 What is your age?

- 17-24 (1)
 - 25-34 (2)
 - 35-44 (3)
 - 45-54 (4)
 - 55-64 (5)
 - 65+ (6)
 - Prefer not to say (7)
-

E5 Please describe your ethnicity (type N/A if you don't wish to answer)

E6 What is your sex?

- Female (4)
 - Male (5)
 - Prefer not to say (7)
-

E7 What is the name of your landlord? (type N/A if you don't wish to answer)

E8 Roughly how long have had a social housing tenancy?

- Less than 1 year (1)
 - 1-3 years (2)
 - 4-7 years (3)
 - Over 7 years (4)
 - Prefer not to say (5)
-

E9 Do you take part in tenant involvement activities such as scrutiny panels, board meetings, consultations?

- Yes (1)
 - No (2)
 - Don't know (3)
 - Prefer not to say (4)
-

PROJECT INFORMATION SHEET (consent form follows).

For: Nudging social tenants: effects, ethics and evaluation of behavioural insights in housing. Researcher: Hannah Absalom, Human Geography student at the University of Birmingham

It will examine the effects of this policy agenda on tenants and explore techniques of BPP evaluation and how these may be added to with alternative techniques and forms of evidence. It is also concerned with exploring the ethics of behavioural interventions. About the project The project is a comparative study of Behavioural Public Policy (BPP) interventions on social housing tenants in the UK and the Netherlands with a focus on how it is shaped by specific geographical contexts. BPP uses findings from the Behavioural Sciences that focus on making changes in contexts to trigger particular thought processes or errors in thinking to influence behaviour. **Others involved in the project:** Dr Jessica Pykett, Lead Supervisor Dr James Gregory, Second Supervisor. Prof Andrew Lymer, Third Supervisor. Voicescape – Behavioural Change consultancy

The research will be carried out by: - Reviewing key policy documents and literature in the UK and the Netherlands - Observing and participating in BPP projects in the UK and Netherlands - Conducting semi-structured interviews with housing practitioners, representatives of national housing organisations and with tenants. - Carrying out an online Delphi survey (using scenarios obtained from

the semi-structured interviews with housing practitioner participants) followed by focus groups with social housing tenants. A Delphi survey treats all participants as experts, in this case, experts in being a social housing tenant, and seeks to identify where there is agreement and disagreement amongst the participants when discussing the results of a survey. **Data storage:** Data will be stored digitally on university servers and will be disposed of after 10 years. The transcribed and pseudo-anonymised data will also be made available via Researchfish, and this may be made publicly available through the gateway to research. This is in line with the research funders requirements. The research funder is the Economic Social Research Council (ESRC) and their open access policy can be found here www.ukri.org/funding/information-for-award-holders/open-access/open-access-policy

Confidentiality and anonymity In order to preserve your confidentiality pseudonyms (which are made up names) will be used when transcribing interviews and observations. They will be used for people and organisations. Any people or places that are referred to will also be given pseudonyms. As the lead researcher, I will keep a key for the pseudonyms that will be password protected and only known to myself and my primary supervisor. You acknowledge that even though pseudonyms are being used, it may still be possible to identify you and/or the case study organisation from the research and data. By agreeing to the research you are accepting this risk. **You have the right to withdraw consent up to 2 weeks after data collection, to ensure that the researcher is able to complete the PhD study within the time limitations.** Project supervisors may see raw data that could identify you. Supervisors are fully aware of confidentiality requirements and will not share or discuss this data outside of the project. All data will be anonymised which means you cannot withdraw consent once it has been collected. If illegal or unethical activity is uncovered as part of this research, it is my responsibility as a researcher to report this via the appropriate channels. Your name may be seen by other participants in the online focus group. All focus group participants are asked not to contact each other outside of the focus group (unless already known to each other). Do not show the group chat to others as it is confidential. **What are the benefits of taking part?** You are helping to contribute to a more thoughtful approach to the use or not of behavioural science in public policy making. It is intended that the quality and the ethical standard of future work in this area be improved based on this research. Please contact Hannah Absalom to find out about the final results or for a general update as to the research progress.

Will I receive payment? Discussion group Tenant participants will be offered shopping vouchers for taking part. This will be £10 for the completion of one online focus group, and an additional £10 if invited to a second round discussion group. If you do not complete a discussion group, you will not receive a voucher. **For more information** The research has been reviewed and approved by the University of Birmingham Ethics board. Hannah Absalom (nee Bailey), University of Birmingham, School of Life and Environmental Sciences, Birmingham, B15 2TT email: [REDACTED]

You can also contact Hannah's supervisor, Jessica Pykett at the above address and via email, J [REDACTED]

What if I have concerns about this research? If you are worried about this research, or if you are concerned about how it is being conducted, please contact Hannah's supervisor, Jessica Pykett.

Consent form

I have been given the opportunity to ask questions about the project.

I agree to take part in the project. Taking part in an online focus group chat, with the conversation downloaded and transcribed by the researcher.

I understand that my taking part is voluntary; I can withdraw from the study at any time before i have given my data and I do not have to give any reasons for why I no longer want to take part. I cannot give retrospective withdrawal to stop the use of collected data.

I understand that if I participate in a focus group, I will be given £10 in shopping vouchers for each discussion group I complete. I understand if I don't take part, or if I drop out during the discussion group, I will not receive the £10 voucher.

I understand that my name can be seen by other group participants. I agree not to ever share other participants contact details, or to contact participants outside of the research.

I understand that my words may be quoted in publications, reports, web pages, and other research outputs and that I acknowledge that even though a made-up name will be used for me, it might still be possible to tell who I am from the published research and associated outputs. I understand and accept this risk.

I agree for the data I provide to be archived at the University of Birmingham's secure servers for up to 10 years. After which date it will be destroyed. The transcribed and anonymised data will also be made available via Researchfish, and this may be made publicly available through the gateway to research. This is in line with the research funders requirements. The research funder is the Economic Social Research Council (ESRC) and their open access policy can be found here www.ukri.org/funding/information-for-award-holders/open-access/open-access-policy

I understand that the researcher's supervisors will have access to non-anonymised data that could identify me. They will not be able to share this information.

I understand that other genuine researchers may use my words in publications, reports, web pages, and other research outputs. Again though you will be given a fake name, you acknowledge it may still be possible to identify you from this.

Q66 Please select an option:

- I have read the participation information and consent to the above (1)
- i do not consent to taking part in this research (2)

End of Block: About you

Welcome to the 'Influencing the Future' independent research survey.

£25 prize draw entry per completed survey (per person).

This independent survey is aimed at tenants who are involved in shaping landlord services, or who may campaign for better services, by taking part in a tenants and residents group or similar organised group. It complements the 'Your Housing Future' survey that is intended for all social housing tenants. You're welcome to complete both.

This survey focusses on a technique called behavioural segmentation and how it is used to make predictions about how tenants may act. The survey presents you with information or scenarios and asks your opinion on these. The technique of behavioural segmentation is very new in social housing and this is the first research of its kind with tenants.

As the topic is so new, the questions are open and ask what you think, so you may prefer to use a laptop/desktop PC for typing.

Each page gets saved when clicking the next/previous button, so you can move back and forth and change your answers. Once you have clicked, 'next' on the final page you will no longer be able to edit your answers.

Your identity will be kept secret and only known to me, the researcher and my supervision team. **Although your landlord may help promote the survey, they will not know you have taken part unless you tell them.**

Any questions, please contact Hannah on [REDACTED]
Thank you for your time and contribution.

End of Block: Default Question Block

Start of Block: Block 1

Information. What is 'behavioural segmentation' and why/how would your landlord use it?

Behavioural segmentation's main aim is to **predict** tenant need for and use of services. The idea is prediction allows the organisation to save money, and tenants to receive better services. It also allows for different services to be targeted at different groups of tenants and for new services to be developed based on the impact life events may have on tenants.

How is a behavioural segmentation carried out?

Information is collected from current tenants about who they are, their lifestyles and behaviours and how they interact with services. This information is used to split up or segment the entire tenant population into different sub-groups. Each sub-group is based on collections of behaviours and these are used to predict how *likely* tenants in that group are to act when interacting with a service, or how they may be impacted by different life events.

Here is an example segment. Real segment descriptions are much longer and more detailed.

Example segmentation: Segment one. Tenants who fall into this segment are more likely to be in work and to have children. They have lower rates of anxiety and stress than the national average. They are significantly less likely to have problems meeting day-to-day living needs such as affording to eat healthily. They are significantly more confident with technology and the internet and prefer to make contact online rather than by telephone. The main risk to the tenancy is job loss followed by unexpected health problems.

The following sections will outline different ways behavioural segmentation can be used and asks you questions about these.

End of Block: Block 1

Start of Block: Life events

Section one. Behavioural segmentation and predicting key life events

Behavioural segmentation can be used to predict key life events and the possible impact of these life events on different 'segments' of tenants. Here are some examples:

- to predict when a child in the household will turn 16. The household is sent information on changes to child benefit and asked if they need a benefit checkup.

- to predict when older tenants are more likely to have accidents in the home. Tenants are sent or called with information about adjustments in the home and moving to extra care accommodation.
- to predict when certain times of year might be expensive, for example the summer holidays and Christmas. Tenants are offered the ability to adjust their rental payments via an online portal, so they pay more some weeks and much less or even no rent on 'expensive' weeks.

The next two questions ask for your detailed thoughts and comments.

C1 What drawbacks and/or benefits **can you see for tenants** in using behavioural segmentation to predict key life events and offer different services based on these predictions?

Please provide as much detail as possible and explain the reasons for your answer.

C2 Do you trust **your landlord** to use behavioural segmentation to predict key life events and offer different services based on these predictions? Please provide as much detail as possible and explain the reasons for your answer.

End of Block: Life events

Start of Block: Allocation

Section two. Behavioural segmentation and the use of predictive software at tenancy sign-up/allocation.

This section focuses on behavioural segmentation and predicting the behaviours of housing applicants using advanced computer software bought from an external company.

It is extremely difficult to undertake behavioural segmentation with applicants. This means that behavioural information on current tenants is used instead.

What then happens is the landlord uses the advanced computer software to analyse the current tenant data. This is used when considering an applicant for a property to predict the likelihood that the applicant may have difficulties in managing and keeping their tenancy.

The next set of questions focus on this scenario.

C3 What **drawbacks and/or benefits** can you see in using behavioural segmentation using advanced software on current tenant data to predict the likelihood that the applicant may have difficulties in managing and keeping their tenancy?

Please consider your answer from the following perspectives:

- the landlord
- the current tenants
- the applicants.

C4 What are your thoughts on the following policies a landlord *could* implement when an applicant is considered likely to have difficulties in managing and keeping their tenancy?

A. The applicant is subject to extra checks and may not be offered the tenancy at all.

B. The applicant may be required to complete a 'tenancy ready' course for 2 hours a week over six weeks. They must complete the course before being offered a tenancy.

C. The applicant meets face-to-face with a tenancy coach and both parties discuss concerns about managing and keeping the tenancy. The conversation is used to agree a plan of action with actions for both the landlord and the tenant. The tenancy coach and applicant work on the plan from before the applicant moves in and for the first three months of the tenancy, or longer if needed.

D. The landlord takes no additional action. Information is given about help and support at sign up, and the tenant is left to manage it. If the tenancy succeeds it succeeds, if it fails it fails.

C5 What other approaches, if any, could a social landlord take to help tenants who may struggle to manage and keep a tenancy?

End of Block: Allocation

Start of Block: general services

Section three. General questions about landlord services This section presents two, very general questions that ask you to think more broadly about landlord services and how landlords should engage with tenants about changes.

D1 If you could give one 'golden' tip to landlords about how to improve their services, what would this be?

D2 What steps would you like to see your landlord take to ensure that tenants can understand and consent to, or protest the techniques used in these scenarios?

End of Block: general services

Start of Block: About you

G1

Section four. Online discussion group and 'about you'.

Would you like to take part in an online group to discuss the results of this survey?
You will receive a £10 voucher for your time.

- Yes (1)
- Maybe, please contact me to discuss (2)
- No (3)

Skip To: QID18 If Section four. Online discussion group and 'about you'. Would you like to take part in an online g... = No

G2 Please select your availability for an online discussion group

- weekday mornings (1)
- weekday afternoons (2)
- Saturday morning (3)
- none of the above (4)
-

The following questions ask you for some personal information, which will be kept confidential. This information is used to:

- inform promotion of the survey. For example, if a lot of responses are coming from one landlord, other landlords and tenant groups will be asked to promote the survey.
 - to see if there's any initial, obvious patterns in responses.
 - plan the discussion groups and to ensure there is a mixed balance of participants.
 - to contact you if you would like to take part in the discussion groups.
 - to send you your voucher if you take part in a discussion group.
 - to contact you to ask for clarification or further information about a response.
 - **your email will be used to contact you if you have won the prize draw.**
-

E1 What is your name? (type N/A if you don't wish to answer)

E2 What is your mobile phone number? (type N/A if you don't wish to answer)

E3 What is your email address? (type N/A if you don't wish to answer)

E5 What is your age?

17-24 (1)

25-34 (2)

35-44 (3)

45-54 (4)

55-64 (5)

65+ (6)

Prefer not to say (7)

E6 Please describe your ethnicity (type N/A if you don't wish to answer)

E7 What is your sex?

- Female (4)
 - Male (5)
 - Prefer not to say (7)
-

E8 What is the name of your landlord? (type N/A if you don't wish to answer)

E9 Roughly how long have you had a social housing tenancy?

- Less than 1 year (1)
 - 1-3 years (2)
 - 4-7 years (3)
 - Over 7 years (4)
 - Prefer not to say (5)
-

E10 Do you take part in tenant involvement activities such as scrutiny panels, board meetings, consultations?

- Yes (1)
 - No (2)
 - Don't know (3)
 - Prefer not to say (4)
-

PROJECT INFORMATION SHEET (consent form follows).

For: Nudging social tenants: effects, ethics and evaluation of behavioural insights in housing. Researcher: Hannah Absalom, Human Geography student at the University of Birmingham

It will examine the effects of this policy agenda on tenants and explore techniques of BPP evaluation and how these may be added to with alternative techniques and forms of evidence. It is also concerned with exploring the ethics of behavioural interventions. About the project The project is a comparative study of Behavioural Public Policy (BPP) interventions on social housing tenants in the UK and the Netherlands with a focus on how it is shaped by specific geographical contexts. BPP uses findings from the Behavioural Sciences that focus on making changes in contexts to trigger particular thought processes or errors in thinking to influence behaviour. Others involved in the project: Dr Jessica Pykett, Lead Supervisor Dr James Gregory, Second Supervisor. Prof Andrew Lymer, Third Supervisor. Voicescape – Behavioural Change consultancy

The research will be carried out by:-
Reviewing key policy documents and literature in the UK and the Netherlands-
Observing and participating in BPP projects in the UK and Netherlands-
Conducting semi-structured interviews with housing practitioners, representatives of national housing organisations and with tenants.-
Carrying out an online Delphi survey (using scenarios obtained from the semi-structured interviews with housing practitioner participants) followed by focus groups with social housing tenants. A Delphi survey treats all participants as experts, in this case, experts in being a social housing tenant, and seeks to identify where there is agreement and disagreement amongst the participants when discussing the results of a survey. Data storage: Data will be stored digitally on university servers and will be disposed of after 10 years. The transcribed and pseudo-anonymised data will also be made available via Researchfish, and this may be made publicly available through the gateway to research. This is in line with the research funders requirements. The research funder is the Economic Social Research Council (ESRC) and their open access policy can be found here www.ukri.org/funding/information-for-award-holders/open-access/open-access-policy

Confidentiality and anonymity. In order to preserve your confidentiality pseudonyms (which are made up names) will be used when transcribing interviews and observations. They will be used for people and organisations. Any people or places that are referred to will also be given pseudonyms As the lead researcher, I will keep a key for the pseudonyms that will be password protected and only known to myself and my primary supervisor. You acknowledge that even though pseudonyms are being used, it may still be possible to identify you and/or the case study organisation from the research and data. By agreeing to the research you are accepting this risk. You have the right to withdraw consent up to 2 weeks after data collection, to ensure that the researcher is able to complete the PhD study within the time limitations. Project supervisors may see raw data that could identify you. Supervisors are fully aware of confidentiality requirements and will not share or discuss this data outside of the project. All data will be anonymised which means you cannot withdraw consent once it has been collected. If illegal or unethical activity is uncovered as part of this research, it is my responsibility as a researcher to report this via the appropriate channels. Your name may be seen by other participants in the online focus group. All focus group participants are asked not to contact each other outside of the focus group (unless already known to each other). Do not show the group chat

to others as it is confidential. What are the benefits of taking part? You are helping to contribute to a more thoughtful approach to the use or not of behavioural science in public policy making. It is intended that the quality and the ethical standard of future work in this area be improved based on this research. Please contact Hannah Absalom to find out about the final results or for a general update as to the research progress.

Will I receive payment? Discussion group Tenant participants will be offered shopping vouchers for taking part. This will be £10 for the completion of one online focus group, and an additional £10 if invited to a second-round discussion group. If you do not complete a discussion group, you will not receive a voucher. For more information. The research has been reviewed and approved by the University of Birmingham Ethics board. Hannah Absalom (nee Bailey), University of Birmingham, School of Life and Environmental Sciences, Birmingham, B15 2TT
email: [REDACTED]

You can also contact Hannah's supervisor, Jessica Pykett at the above address and via email, [REDACTED]

What if I have concerns about this research? If you are worried about this research, or if you are concerned about how it is being conducted, please contact Hannah's supervisor, Jessica Pykett.

consent **Consent form**

I have been given the opportunity to ask questions about the project.

I agree to take part in the project. Taking part in an online focus group chat, with the conversation downloaded and transcribed by the researcher.

I understand that my taking part is voluntary; I can withdraw from the study at any time before i have given my data and I do not have to give any reasons for why I no longer want to take part. I cannot give retrospective withdrawal to stop the use of collected data.

I understand that if I participate in a focus group, I will be given £10 in shopping vouchers for each discussion group I complete. I understand if I don't take part, or if I drop out during the discussion group, I will not receive the £10 voucher.

I understand that my name can be seen by other group participants. I agree not to ever share other participants contact details, or to contact participants outside of the research.

I understand that my words may be quoted in publications, reports, web pages, and other research outputs and that I acknowledge that even though a made-up name will be used for me, it might still be possible to tell who I am from the published research and associated outputs. I understand and accept this risk.

I agree for the data I provide to be archived at the University of Birmingham's secure servers for up to 10 years. After which date it will be destroyed. The transcribed and

anonymised data will also be made available via Researchfish, and this may be made publicly available through the gateway to research. This is in line with the research funders requirements. The research funder is the Economic Social Research Council (ESRC) and their open access policy can be found here www.ukri.org/funding/information-for-award-holders/open-access/open-access-policy

I understand that the researcher's supervisors will have access to non-anonymised data that could identify me. They will not be able to share this information.

I understand that other genuine researchers may use my words in publications, reports, web pages, and other research outputs. Again though you will be given a fake name, you acknowledge it may still be possible to identify you from this.

Please selection an option:

- I have read the participation information and consent to the above (1)
- I do not consent to taking part in this research (2)

End of Block: About you

Appendix 6. Well-being interview questions – based on the future plan case

This and the following page lists the interview questions. Further questions may be asked based on what you say or to prompt more information. You can always refuse to answer. Thinking aloud is great, and it's completely fine to be unsure. The aim is to find out what you think and to try to identify areas of agreement and disagreement in replies from tenants. Questions? Email me at [REDACTED] Thank you. Hannah.

Item B1. Tenants were split between seeing the well-being programme as either stigmatising and interfering or supportive and helpful.

What do you think of these different views? Do you have a different perspective or lean more towards one view or the other?

Can you explain why you have these views?

How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.

Item B2. Some tenant respondents were happy with the programme but unhappy with the timing of asking people to join at tenancy sign-up. Alternative suggestions included,

- a. Providing information only on the programme at sign-up
- b. Asking once settled into the property
- c. Giving the option of yes/no/ask me later

Do you think the timing of asking to join the programme is a problem? What do you think of the approaches to resolving it?

How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.

Item B3. When the well-being programme shifted from being an 'opt-in by choice' additional service to being part of the tenancy agreement, one view from tenants was that this was unethical as it interfered with freedom of choice. Another view from tenants said it was a fair reflection of expectations of taking responsibility for yourself, your community and your side of the relationship with the landlord.

What do you think of these different views? Do you have a different perspective or lean more towards one view or the other?

Can you explain why you have these views?

How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.

Item B4. When it was explained that such programmes are seen by some as a response to state rollback of services, one view from tenants was that it is not the

landlords responsibility to take on political problems and they should focus on core services. Another view said the focus should be on improving the environment of neighbourhoods and homes so they were more healthy and pleasant places to live.

What do you think of these different views? Do you have a different perspective or lean more towards one view or the other?

Can you explain why you have these views?

How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.

Item D1. Even though tenants of social housing are a hugely broad and varied population, there are higher concentrations of people with lower mental well-being than the general population. Do you think landlords need to consider this when designing services for all tenants?

Can you explain why you have these views?

Item D2. Some tenants said they would like landlords to know them and their circumstances

better, others that they wanted to be left alone by their landlord.

What do you think of these different views? Do you have a different perspective or lean more towards one view or the other?

Can you explain why you have these views?

How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.

Item D3. When asked for a 'golden tip' to give to landlords, some respondents suggested:

- a. Collaborating with and engaging with tenants as experts
- b. Getting to the root causes of problems rather than treating symptoms
- c. Understanding the complexity of tenants' personal circumstances

What do you think of these tips from tenants to landlords? Which one would you say landlords need to prioritise?

Item D4. When asked what can landlords do to ensure tenants can either influence or protest the ways landlords may design services to tenants, one point of view was that landlords should work to values of openness, honesty, transparency and collaborate with tenants when changing services. Others felt that landlords needed to be subject to more external regulation and

scrutiny.

What do you think of these different views? Do you have a different perspective or lean more towards one view or the other?

**Can you explain why you have these views?
How strongly do you think your view is right? 1 - very uncertain 5 - completely certain.**

End of interview questions.

Appendix 7. Emic codes of tenancy sustainment and the social purpose/bottom-line and how they shift

Emic themes from data	Chapter five	Chapter six	Chapter seven
<p>Tenancy sustainment The activity and understanding needed by the tenant, landlord or both to ensure that a social housing tenancy is long lasting</p>	<p>Practitioner codes</p> <ul style="list-style-type: none"> . income collection . understanding rent payment behaviours . helping tenants change payment schedules 	<p>n/a</p>	<p>Tenant codes</p> <ul style="list-style-type: none"> . tenant experiences of the home (master code) . a home in good material condition . emotional complexity of transition from precarity to stability . stigmatisation as a negative influence
<p>Social purpose/bottom-line tension How social value is understood as a desire to produce social value but not at the expense of organisation financial concerns</p>	<p>Practitioner codes</p> <ul style="list-style-type: none"> . well-being through rent payment behaviours . balance of rights and responsibilities . market inclusion through behavioural activation . alignment of organisation priorities with government agendas . concern for tenants' emotional welfare/impact from landlord services social purpose and bottom-line tension push out science approaches social purpose as another source of being successful . feeling of drift away from a social purpose 	<p>Practitioner codes</p> <p>technology mediated behavioural activation of tenants</p> <ul style="list-style-type: none"> . service transformation through behavioural technologies <p>Undermined by</p> <ul style="list-style-type: none"> . lack of transactional data points 	
	<p>Experts codes</p> <ul style="list-style-type: none"> . Social purpose is poorly defined . Sector professionalisation tops social purpose 	<p>Technologists codes</p> <ul style="list-style-type: none"> . social purpose as utopian . future focussed claims made of technologies . bringing tenants into alignment with home-owners . trust is central 	
	<p>Tenants codes</p> <ul style="list-style-type: none"> . social purpose is poorly defined tenants care about value for money tenants value staff expertise . sector professionalisation tops social purpose 	<p>Tenant codes</p> <ul style="list-style-type: none"> . entangled with trust and communication 	

Reflections	<p>Highly diverse operating contexts and waves of NPM reforms underpin the range of interpretations. Paradoxical alignment of social purpose and bottom-line creates a space for meaning to be made particularly flexible with social purpose lacking in a distinct clarity.</p> <p>Relevant for RQ1 re national and organisation cultural influences</p>		<p>Is scope to reorientate the sector with a clarity of social purpose grounded in tenants' experiences and reformulating accountancy around this.</p> <p>This is relevant to RQ2, 3 and 4. Also RQ1 to identify the present processes that shut down the possibility of this emergence</p>

This appendix tries to capture some of the complexity of the shifting nature of the codes that make up the master themes of tenancy sustainment and the social purpose/bottom-line tension. For each chapter, different groups of participants contributed their meanings, and the meanings would shift across the cases. Taking the first tenancy sustainment theme as an example, it is clear that landlords understand this differently from tenants. Identifying that these codes were different interpretations of tenancy sustainment helped to understand the influence of marketisation in landlord thinking. This difference in understanding encouraged me to examine what landlord service might look like from a tenants view of what contributed to tenancy sustainment, and so formed the basis for chapter seven.

Appendix 8. The Selected transcripts and an example of a concordance extract link to table 10 in chapter three

Selected transcript (reason for transcript selection - either directly working with technologies or were strong advocates of the benefits of technologies in social housing work)	Code in sketch engine
2EN01 (Head of insights)	0
20EN02 (insights analyst)	1
20EN04 (head of insights)	2
20EN05 (insight analyst)	3
20EN06 (technology consultant)	4
20EN13 (hybrid consultant, now tech)	5
20EN18 (Head of customer services)	6
21NL01 (technology consultant)	7
20EN21 (technology consultant)	8

Example of 'truth' in concordance, mentioned 15 times across 6/8 transcripts. Extract from 20EN04	"unstructured and open-sourced. Within the data lake we are creating golden records, so there's a single version of the truth where you have multiple things held in different systems you create this one version, so you normalise that data you can."
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