

Explaining Tenancy Sustainment Rates in British Social Rented Housing: The Roles of Management, Vulnerability and Choice

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Abstract

High rates of tenancy turnover in social rented housing have increasingly been identified as problematic both in the UK and elsewhere. High turnover has been variously associated with management failings, individual vulnerability or (absence of) tenant choice. Drawing on original research into ‘prematurely terminated’ tenancies in Glasgow, we investigate explanatory factors associated with tenancy sustainment rates. In doing so, we interrogate the (managerialist) rationale which positions such residential mobility as potentially ‘excessive’ and therefore ‘problematic’. The empirical findings demonstrate evidence for all three posited explanations for high tenancy turnover but also suggest that some tenants vacating their homes after only a short time may be making a positive choice. They also emphasise that, in seeking to reduce early tenancy termination, social landlords should recognise the importance of improving mainstream housing management services and the condition of the housing stock, as well as attempting to address individual vulnerability through targeted support.

1. Introduction

High rates of tenancy turnover in the social rented sector have increasingly been identified as problematic both in the UK (DETR, 2000; Scottish Executive, 2004) and elsewhere (Gale, 2003; Cooper and Morris, 2005;

Newman and Samoiloff, 2005). The policy concern reflects various perspectives. First, there are public service efficiency considerations, in the context where the management of social housing in the UK is becoming more deliberately focused on asset management strategies, in parallel with its European

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counterparts (Gruis *et al.*, 2004). Rapid tenancy turnover generates significant costs for landlords, as each additional property falling vacant incurs revenue costs in relation to repair, cleaning and reservicing the property as well as the costs in lost rent while it remains empty and the costs of reletting the property to another tenant. Secondly, social costs may be imposed on the individuals and households directly experiencing early tenancy breakdown, particularly to the extent that it is symptomatic of a broader failure to establish a stable, sustainable or secure lifestyle.

Thirdly, neighbourhoods that are subject to high rates of tenancy breakdown may experience social costs. Specifically, the scope for accumulating social capital in such localities is likely to be undermined by rapid turnover which means that residents may never come to know or even recognise their neighbours, far less build relationships characterised by mutual trust and respect. And residents who stay a very short time are unlikely to invest much effort in maintaining or improving the physical fabric of houses or neighbourhoods, exacerbating any processes of physical deterioration.

For all of these reasons, social landlords tend to see high tenancy turnover as problematic. Official guidance suggests that annual gross turnover equating to 10 per cent of tenancies in a given area should be considered as an upper threshold for 'normal' turnover rates (Bramley *et al.* 2000a).

A parallel interest in improving tenancy sustainment has arisen in relation to policy initiatives to tackle homelessness (Busch-Geertsema, 2002; Crane *et al.*, 2006; Crane and Warnes, 2007; Lindblom, 1991; Neuberger, 2003; Ploeg *et al.*, 2008). There is clear evidence that many of the vulnerabilities that disproportionately characterise homeless populations (mental health problems, addiction, poor health, unstable and institutionalised life histories) can make it very difficult

for homeless people, particularly ex-rough-sleepers, to make a successful transition into settled accommodation (DTLR, 2003; Hennessy and Grant, 2006; NAO, 2005). Despite this widespread recognition and the development of many initiatives designed to deliver support, the recent concern around tenancy sustainment has, in part, arisen from the recognition that significant numbers of people seeking state or charitable help with housing are 'repeat homeless' cases—people who have made a similar application in the recent past (Anderson and Christian, 2003; Gale, 2003; Randall and Brown, 2002). Like long-term unemployment, repeat homelessness is a concern partly because it implies an on-going condition of social exclusion. Specific concerns attach to those whose *previous* homeless status led to their being accommodated in social housing.¹ This is because of the implication that the provision of a secure tenancy failed to address fully the household's needs (suggesting that there might have been a social landlord failure to identify and meet additional support needs).

This paper focuses on tenancies terminated 'prematurely'. Although there is no official or consensus definition of this concept, it is related to the phenomenon of tenancies being given up in a 'disorderly' way—for example, through abandonment or eviction. We have operationalised 'prematurely terminated tenancies' as those given up within 12 months of their creation. In the Glasgow case, which is the focus of much of the empirical work in the paper, around 1 in 5 of permanent tenancies offered by the major social landlord are terminated within one year which, as the evidence presented in section 3 shows, is a relatively high rate within the sector. This is within the context of social rented tenancies generally being of 'open-ended' duration and the traditional assumption that those entering social rented housing are seeking 'permanent accommodation'.

Hence, where such tenancies are given up 'voluntarily' within months of their creation, this is positioned as being 'pathological' in some sense. It is therefore acknowledged that our operational definition of tenancy (non-)sustainment, is allied to the 'management' view of the issue, which is specific to a particular tenure and reflects assumptions about that tenure's 'proper role' and expectations about the relative stability of the accommodated population.

This is a view, however, that is open to challenge. It is salutary, for instance, to reflect on the contrast between this conception of household mobility and the long-established academic literature on residential mobility (Clark, 1982; Kendig, 1984; Dieleman, 2001). The starting-point for the great majority of such work is that mobility is an act of household or individual *agency*; that is, it is a positive act which enables households to improve utility or well-being by moving to a more preferred situation. House moves come at a price—in relation to the direct costs of the transaction, the potential loss of investment in fixtures and fittings and the psychological costs of breaking social capital established in the locality. These costs are seen to be sufficiently large that mobility may be constrained until household disequilibrium is substantial, at which point the trade-off between costs incurred and potential benefits tips in favour of a move and household inertia is overcome (Clark and Huang, 2003). With such a view of the mobility decision-making process, it can be seen that the more likely general problem is, in fact, that mobility is too *low*. This is argued to be the case particularly in relation to labour market efficiency, whereby inequalities in the prices across the private housing market and rigidities in the social rented sector reduce labour market moves in the UK and elsewhere to below a desirable level (Henley, 1998; Haffner and Hoekstra, 2006).

For those in social rented housing, traditionally this conception of the choice to move has perhaps been less readily applicable. Constrained supply has meant that initial access is controlled by a bureaucratic process designed to ration on the basis of need and, once housed, social renters may often have little choice but to tolerate situations that are sub-optimal in some way (Monk *et al.*, 2008). Their options for seeking an improvement within the sector are strictly limited by allocation and priority systems; and the trade-off in relation to rents and costs is undermined both by rent structures that do little to reflect quality differences and a Housing Benefit system that protects the great majority of tenants from any change in their rent (Kemp *et al.*, 2002). So, in the situation where supply has generally been constrained, with significant rationing and excess demand, it would be expected that tenants would not lightly give up even a less than satisfactory tenancy because of the high costs incurred in having to find temporary housing solutions while they rejoin a potentially lengthy queue and the lack of a guarantee that any subsequent allocation would be a significant improvement over their current tenancy.

Such analysis raises the intriguing idea, then, that at least a part of the apparent 'churn' in parts of the UK's social housing sector is a product of new social tenants quite rationally deciding that the balance of costs and potential benefits they face (in relation to an alternative housing situation) makes a move worthwhile. Indeed, it might be expected that some of the costs of moving on quickly are relatively low, to the extent that there has been little time for direct investment in the property or psychological investment in creating bonds of social capital. In principle, then, it is possible that even if rapid turnover is expensive for landlords, it represents a positive choice on the part of tenants to improve their circumstances. It is possible that

relatively rapid turnover is an indicator of dynamic, but actually well-functioning neighbourhoods (for a discussion of the possible roles of deprived neighbourhoods in relation to mobility, see Robson *et al.*, 2008). And indeed Sprigings and Allen (2005) argue that mobility is an important marker of social inclusion and it is the *lack* of residential mobility that constitutes social exclusion in deprived estates, in an increasingly mobile, 'beyond place' world. We return to such arguments in the conclusion.

Anxieties about tenancy non-sustainment are, though, also informed by an understanding of the 'welfare' role of social housing in providing support for disadvantaged groups. Many British social landlords have developed or commissioned 'tenancy support services' offering assistance to individuals identified as at particular risk. For example, by 2006, virtually every local authority in Scotland was operating some form of tenancy sustainment service, with most describing these activities as their most significant form of homelessness prevention (Pawson, Davidson *et al.*, 2007). In the UK and elsewhere in the developed world, while some schemes have been targeted on specific 'risky groups' such as former rough-sleepers (Dane, 1998; Dillane *et al.*, 2001; Jones *et al.*, 2002; Lomax and Netto, 2007; Ploeg *et al.*, 2008; Thompson *et al.*, 2004), most have been broader in scope (Torr, 2002; Pawson, Netto *et al.*, 2007). In the terms of the literature on residential mobility more broadly, what these policy approaches aim to do is to change the decision-making trade-off for households: so that they (are enabled to) make what is judged to be the 'right' decision for them (to stay), rather than the 'wrong' decision (to leave). This is informed by an understanding of such tenants as being at particular risk of lacking the ability to manage independent housing circumstances (section 2).

This paper draws on recent empirical research investigating the factors influencing

rates of tenancy sustainment. The study adds to current understanding by focusing on a whole cohort of tenants housed by Glasgow Housing Association (GHA) in 2003 and allows exploration of the relationship between tenancy breakdown, individual vulnerability and social landlord practices. This complements previous studies on tenancy sustainment which have tended to focus on the experience of groups judged to be 'at particular risk' (see section 2) and on the evaluation of tenancy sustainment initiatives that provide targeted support (for example, Dane, 1998; Slatter and Crearie, 2003; Fitzpatrick *et al.*, 2005; Crane *et al.*, 2006; Hennessy and Grant, 2006; Lomax and Netto, 2007).

The main aims of this paper are, therefore, to investigate and identify the factors influencing tenancy breakdown rates and to assess the evidence for claims that greater customer choice in the lettings process can have a beneficial impact here. Pinning down 'risk factors' is a matter of practical importance, since it can usefully inform landlord strategies to target tenancy support on those with the greatest susceptibility. The paper also reflects on some broader issues concerned with the (changing) role and future of social housing and how judgements can be made on appropriate (effective, efficient) levels of mobility and immobility in the sector.

The remainder of the paper is structured as follows. In section 2, we review the existing research evidence on the causes of tenancy breakdown and remedial actions on the part of social landlords. Drawing on this evidence, we then define three types of (inter-linked) explanation for high rates of premature tenancy termination. Section 3 then explores these hypotheses using qualitative and more quantitative evidence from the GHA study. Section 4 goes on to discuss some of the policy implications of the research findings, especially in terms of the role of applicant choice. Finally, in section 5,

we draw together the conclusions which emerge from the analysis and reflect on their wider implications.

2. Causes of Tenancy Turnover: Existing Evidence and Hypotheses

In seeking to explain growing and varying rates of early tenancy termination in social housing the existing research evidence points to three main hypotheses: market failure, individual vulnerability and managerial practices.

Market Failure

In that it is usually allocated through administrative mechanisms and that rents are administratively controlled, social housing in the UK is operated as a non-market enterprise. However, in the UK just as in many other developed countries, social housing exists as a minority tenure within a market economy and in this sense is far from immune to wider economic and housing market pressures (van der Heijden, 2002; Stephens *et al.*, 2003). Reflecting the contraction of local employment, depopulation and/or the plentiful supply of affordable private-sector housing, the existence of 'difficult to let' or 'low-demand' social housing has been documented in the UK since the 1970s (DoE, 1981). Similar issues have been experienced in other parts of Europe affected by post-industrial decline or political flux (Balchin, 1996; Tosics, 2004). In Germany, for example, the westward migration following reunification in 1989 undermined housing demand in the former East German republic (Bontje, 2005). In Scandinavia, population drift to the south has had similar impacts (Magnusson and Turner, 2002). In 2005/06, around 12 per cent of local authority housing in Scotland was classed by the relevant authorities as 'in low demand' (Pawson, 2007).

So, although it is recognised that social rented housing is not subject to open market

exchange, we consider the term 'market failure' to capture some key systemic conditions argued to be associated with higher rates of tenancy turnover in this sector. General 'oversupply' (affecting all homes in a particular locality or homes of a certain type) or more local oversupply (at the estate level) undermines the effective matching of supply with demand, making parts of the social rented stock relatively difficult to let. Social landlords are, of course, keen to maximise rental income by minimising rent loss due to empty homes and are therefore under pressure to relax standard eligibility conditions. Aspiring tenants willing to accept less popular properties can secure housing quickly, but of course the relative unpopularity of the property is also likely to reflect relatively poorer housing or neighbourhood conditions. This could result in higher rates of subsequent tenancy breakdown; the tenant has accessed a relatively undesirable property with relatively little effort; s/he is perhaps then less likely to invest effort or commitment in that home should any adverse conditions be encountered, or should s/he become aware of alternative housing opportunities.

This scenario is consistent with the research finding that, in some areas of generalised low demand, social landlords effectively compete (with each other and with private landlords) for tenants' custom (Bramley *et al.*, 2004). This line of argument also fits with the broader observation that tenancy turnover rates are a good indicator of the robustness of local housing markets. Hence, the turnover rates in the English council housing sector tended to rise during the second half of the 1990s alongside emerging problems of low demand in some parts of the country (Bramley *et al.*, 2000b).

Individual Vulnerability

A second set of explanations for varying tenancy breakdown rates focuses on tenant characteristics. Identified 'high-risk' qualities

include, for instance, a background in institutional accommodation such as local authority care, prison or the armed forces (Crane, 1999; WAG, 2004; Johnsen *et al.*, 2008). Similarly, because of a high incidence of needs, former rough-sleepers are another group at particularly high risk of tenancy non-sustainment (Randall and Brown, 2002; Dane, 1998; Harding and Willett, 2008).

Recently arrived refugees are another group argued to face particular challenges in sustaining tenancies (Carter and El-Hassan, 2003). This may result from limited English and imperfect knowledge of UK housing and benefits systems. Some may also have to cope with the aftermath of traumatic events in their past and may have suspicion or fear of officialdom and those in authority and racist harassment may also play a part (London Housing Unit, 2003).

More broadly, young people with no previous experience of looking after themselves are less likely to possess the 'independent living skills' needed to manage a tenancy (such as budgeting and cooking) (Fitzpatrick, 2000; Third *et al.*, 2001). And, to the extent that the age profile of social-sector tenants is shifting towards younger people (Hills, 2007), it might be expected that turnover rates would rise in any case as younger people have a greater propensity to move generally and would be expected, for instance, to experience more frequent household changes (dissolutions, formation of new partnerships, new additions) than older households (Burrows, 1999).

Poverty is another distinct 'individual vulnerability' risk factor. With mainstream tenancies in social rented housing generally let unfurnished, there is an assumption that new tenants will be capable of acquiring the basic equipment, furniture and fittings required to make a dwelling liveable. Whilst some limited financial assistance for the purchase of such items is available under the UK welfare benefits system, this is not necessarily easily

accessed (Third *et al.*, 2001; Pawson, Jones *et al.*, 2006).

Clearly, any of these factors individually creates risks that a tenancy will not be sustained. However, previous research tends to suggest that often these factors combine together in various ways for the most vulnerable people to create a very fragile situation.

Social Landlords' Managerial Practices

The third type of explanation of premature tenancy termination rates points to landlords themselves, particularly to the extent that they provide houses and neighbourhoods that are difficult (perhaps for anyone) to live in. This covers a range of issues more and less directly under landlords' control, from ensuring that houses are let in habitable condition, to operating effective housing management practices—for example, day-to-day repairs services, upkeep of common areas and surrounding neighbourhoods, and tackling any anti-social behaviour affecting the locality. The argument here would be that tenancy sustainment rates are, at least to an extent, an index of tenant satisfaction with homes, neighbourhoods and landlord services (Robinson and Hawtin, 2001).

Explanations of early tenancy termination relating to landlord practices also encompass the ways that landlords deal with tenants and potential tenants, and especially how lettings are managed. Traditional approaches to this aspect of housing management are fundamentally producer-led and afford house-seekers very little say in the process (Brown *et al.*, 2000; Pawson, 2002; Pawson, Jones *et al.*, 2006). Arguably, such methods are liable to result in sub-optimal outcomes in terms of the match between house-seeker needs and preferences, on the one hand, and housing opportunities, on the other (Audit Commission, 2006). Also, having played little active part in the process, a new tenant is unlikely to feel much ownership of the outcome.

3. Analysing and Explaining Tenancy Sustainment Rates

Methodology and Structure

This section of the paper draws on research focusing on Glasgow Housing Association (GHA) and draws on statistical analysis of GHA lettings and qualitative material derived from interviews with 50 former GHA tenants who gave up tenancies within 18 months of their creation. In this section, we first present an initial descriptive analysis of the data. This leads on to a logistic regression aimed at statistically explaining measured tenancy sustainment rates and isolating the most significant determining factors. Finally, we review evidence from the former-tenant interviews.

The Glasgow Case Study

Glasgow Housing Association is the social landlord vehicle established by Glasgow City Council to take ownership of the council's remaining 80 000 dwellings as from April 2003 (Gibb, 2003). Tasked with rehabilitating and refurbishing a large body of seriously run-down and much unpopular housing, GHA clearly faces major challenges. These are compounded by the city's recent post-industrial history which has seen significant urban depopulation and consequential reduction of housing demand in some neighbourhoods so that there are many parts of the stock suffering from low demand. All of these factors mark out Glasgow and GHA as being somewhat unusual, although far from unique within Britain where many cities in the North of England and South Wales share some of these characteristics. And, in Glasgow as elsewhere, there is a long-term decline in the popularity of social rented housing in favour of owner-occupation (Stephens *et al.*, 2005). Where GHA is unique is in its organisational structure which involves a split between strategic and investment functions at the centre and operational housing management

devolved to 62 tenant-controlled 'local housing organisations' (Gibb, 2003; Pawson *et al.*, 2009). For the purposes of this research, however, this administrative configuration is not a significant factor.

Statistically Explaining Tenancy Breakdown Rates

The statistical analysis focuses on the 8237 permanent tenancies granted by GHA from 1 April 2003 to 31 December 2003. The association provided a dataset of these lettings enhanced to include termination dates for any tenancies terminated by 2005, together with recorded termination reasons where applicable. Crucially, by subtracting tenancy dates from termination dates, we were therefore able to identify lets terminated within 12 months of their creation.

In interpreting the main findings of the statistical analysis, it is useful to bear in mind the overall distribution of lettings across household types and access queues as shown in Table 1. Note, in particular, that waiting-list lets outnumbered homeless lets² by two to one, whilst lets to younger single adults were relatively few in number. Young single people (25 years old and younger) accounted for around one in seven lets across all access queues, whilst making up one in four waiting-list lets and one in ten homeless lets.

A fifth of GHA's 2003 'permanent lettings' were terminated within one year. A yardstick against which this can be judged is provided by a survey of English councils undertaken as part of another recent study and reported in section 4. Of 35 councils making returns in that research, just five reported 'early terminations' in respect of 2003/04 tenancies at levels exceeding the 20 per cent found for GHA (Pawson, Jones *et al.*, 2006, Annex 4). All of these were districts subject—in varying degrees—to low demand for social housing. Across all 35 councils, the average reported 'early termination' rate for tenancies created in 2003/04 was 13 per cent (see Table 2),

Table 1. GHA lettings 2003: breakdown by household type and rehousing group

| <i>Household type</i> | <i>Homeless</i> | <i>Waiting-list</i> | <i>Transfer</i> | <i>Other^a</i> | <i>All</i> |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> |
| Older household ^b | 4 | 6 | 23 | 63 | 12 |
| Single adult, 16–17 years | 0 | 2 | 0 | 0 | 1 |
| Single adult, 18–25 years | 10 | 23 | 3 | 0 | 13 |
| Single adult, 26–59 years | 28 | 39 | 26 | 5 | 32 |
| Younger childless couple | 3 | 4 | 1 | 0 | 3 |
| Other childless household | 5 | 7 | 11 | 1 | 8 |
| Single-parent family | 32 | 13 | 19 | 0 | 19 |
| Two or more adults + children | 10 | 4 | 14 | 1 | 8 |
| Not known | 7 | 3 | 3 | 30 | 5 |
| Column total | 100 | 100 | 100 | 100 | 100 |
| Lettings (number) | 1 878 | 3 755 | 2 384 | 220 | 8 237 |
| Lettings (row percentage) | 23 | 46 | 29 | 3 | 100 |

^a Most of the 'other' (unclassified) lettings involved moves to sheltered housing.

^b 'Older households' are classed as those with heads of household aged over 60.

Source: GHA lettings database.

Table 2. English local authorities reporting 'early tenancy termination' rates for lettings in 2003/04: average regional rates

| <i>Broad region</i> | <i>Average 'early tenancy termination' rate^a</i> | <i>Number of LAs in sample</i> |
|---------------------|---|--------------------------------|
| South | 11 | 22 |
| Midlands | 13 | 6 |
| North | 19 | 7 |
| All | 13 | 35 |

^a Percentage of tenancies created in 2003/04 and given up within 12 months.

Source: Data derived from Pawson, Jones *et al.* (2006)—original data supplied by local authorities.

confirming GHA's 2003/04 early termination rate to be unusually high. Whilst this analysis is relatively unsophisticated, the regional variation in average tenancy breakdown rates as shown in Table 2 is consistent with the hypothesised correlation with housing market conditions—i.e. high rates in the North can be interpreted as being symptomatic of relative market weakness in this part of the country.

Early tenancy terminations were relatively low among lettings to transfer applicants,

with only 8 per cent being terminated within their first 12 months (see Figure 1). Non-sustainment rates were almost identical for lets to homeless households and waiting-list applicants; in both instances, around a quarter of tenancies were terminated within a year and over a third by 18 months (see Figure 1). Comparable research in Victoria, Australia (Newman and Samoiloff, 2005), similarly found identical rates of tenancy breakdown for 'recurring homelessness' (high-need access queue) and 'wait turn' (moderate need)

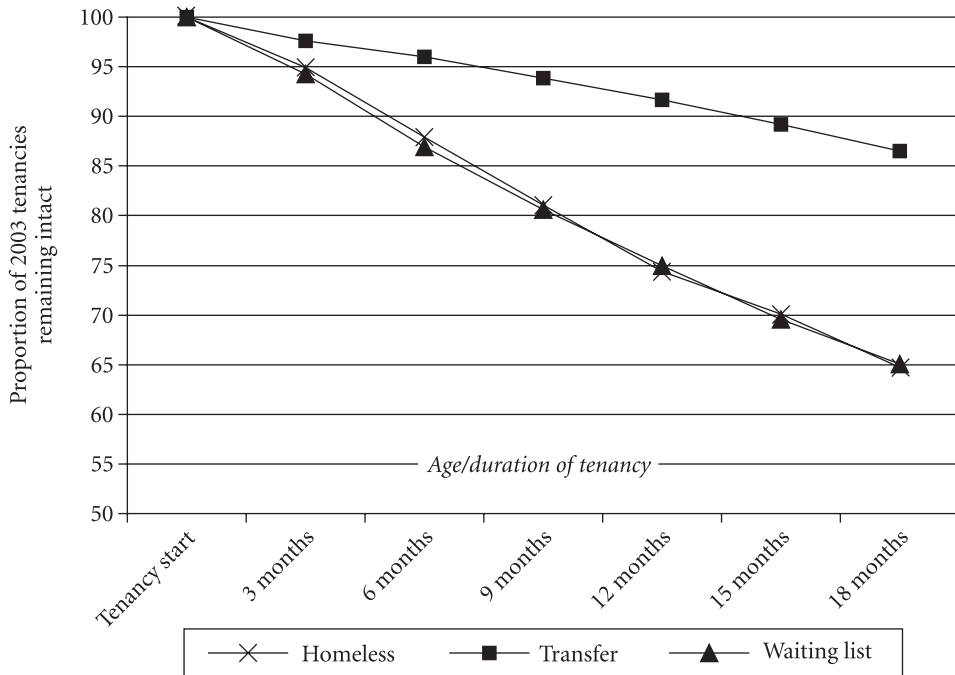


Figure 1. Tenancies let by Glasgow Housing Association, 2003: ‘decay rate’ by access queue

households. It is also striking from Figure 1 that the rate of decay is steady through time in Glasgow—there is no indication of significant immediate and early exit from the tenure (for example, involving people who never, in fact, move into their new home), or that the termination rate reaches any early plateau.

Because the ex-waiting-list and ex-homeless groups have very similar ‘tenancy decay’ profiles and because the former outnumber the latter by two to one, there are twice as many ‘early termination’ cases among former waiting-list applicants as among former homeless households. Therefore, while GHA is keen to minimise rapid tenancy turnover through stepping up support interventions, it would be a mistake for these to be focused mainly on ex-homeless households.

Table 3 confirms that the vast majority of early terminations result from people leaving GHA (rather than moving within the association’s stock). Only 11 per cent of early

terminations of 2003 tenancies were due to the outgoing tenant getting a transfer or being decanted, whilst another 4 per cent arose due to deaths. Among those involving people departing the sector, only a very small proportion (2 per cent of all early terminations) resulted from actual eviction. Indications of tenants making an active choice of a preferable housing option are seen in the near one in three who transferred, went to a private lodging, to a private or housing association tenancy or bought a property—and it might be speculated that such reasons also motivate the 5 per cent that never occupied the house at all. Strikingly, a quarter of ‘early tenancy terminations’ were ‘abandonments’ (see Table 3) and one hypothesis here might be that weak arrears management allowed the build-up of unpaid rent, thereby creating a perceived incentive for indebted tenants to ‘disappear’ as a means of dodging repayment. Leaving

Table 3. Tenancies let in 2003 and terminated within 12 months: breakdown by termination reason

| <i>Termination reason</i> | <i>Homeless</i> | <i>Waiting-list</i> | <i>Transfer</i> | <i>Other</i> | <i>Grand total</i> |
|---------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> | <i>Column percentage</i> |
| Abandoned (left without notice) | 30 | 25 | 11 | 3 | 25 |
| Move from Glasgow | 8 | 16 | 5 | 3 | 12 |
| Transfer | 9 | 10 | 17 | 16 | 10 |
| To private lodgings | 8 | 10 | 4 | 0 | 8 |
| Never occupied/let cancelled | 4 | 4 | 11 | 6 | 5 |
| Keys returned—no reason | 4 | 5 | 3 | 0 | 4 |
| Deceased | 2 | 2 | 12 | 29 | 4 |
| Disliked area | 5 | 3 | 2 | 0 | 3 |
| To private tenancy | 3 | 2 | 4 | 0 | 3 |
| Eviction | 2 | 3 | 1 | 0 | 2 |
| Into institution | 4 | 2 | 2 | 0 | 2 |
| To HA tenancy | 2 | 2 | 6 | 0 | 2 |
| Decant/clearance | 0 | 0 | 3 | 10 | 1 |
| Housebuyer | 1 | 0 | 1 | 0 | 1 |
| Other/not known | 19 | 16 | 18 | 32 | 17 |
| Total | 100 | 100 | 100 | 100 | 100 |
| Total number | 478 | 928 | 192 | 31 | 1629 |

Source: GHA lettings database.

in a disorderly way leaves the tenant at risk of accumulating arrears in any case, as the landlord will continue to expect rent payments until the property abandonment is officially noticed.

Table 3 reveals some contrast between the distributions for waiting-list and homeless cohorts. For instance, just over a third (34 per cent) of former homeless households who terminated early either abandoned their home without notice or never occupied it in the first place, compared with under 30 per cent of waiting-list applicants. Newman and Samoiloff's (2005) analysis of data for Victoria found sharper contrasts, so for example, whereas 33 per cent of terminations involving the 'recurring homelessness' group were evictions or abandonments, this was true for only 8 per cent of terminated 'wait turn' tenancies. Conversely, 33 per cent of

terminated 'wait turn' tenancies resulted from moves to private tenancies, whilst this was true of only 20 per cent of recurrent homeless terminations. This suggests that early exits were more problematic for the higher-need group.

Initial analysis of the GHA lettings data suggests that there are other significant factors implicated in early tenancy termination. While 20 per cent of all tenancies terminated within 12 months, this occurred in 34 per cent of tenancies in homes scheduled for regeneration. Young single households were apparently at greater risk of leaving a tenancy within a year (34 per cent and 32 per cent of young single adults aged 18–25 and 16–17 respectively). Some housing market areas also appeared to have rates above the city norm. To explore such relationships in greater depth, multivariate analysis of the lettings

dataset provided by GHA was undertaken. As in the preceding analysis, 'early termination' is defined as tenancies recorded as having ended within 12 months, creating the bivariate dependent variable 'early termination' or 'sustained tenancy' which is then modelled by logistic regression. The independent variables were inevitably limited to those available within the GHA dataset, but are able to capture at least some elements of the three types of causal mechanism described earlier. Age of household and household type are expected to influence propensity to leave a tenancy early to the extent that younger single people tend to be more mobile in any case. The access queue by which the household came to their tenancy is also included, as the evidence suggests that tenants who have transferred within GHA stock have a lower propensity to leave a tenancy early, while waiting-list and homeless households are more similar.

The quality of the dwelling and neighbourhood are also expected to be significant in influencing propensity for early termination, in that tenancies in 'worse' houses and neighbourhoods are expected to be more likely to be prematurely vacated. The two indicators of this are, first, 'stock type', reflecting GHA's assessment of the longer-term future of the stock, in a context where a large demolition programme is planned (GHA, 2006). There are four main categories. 'Core stock' is that which has the most secure future and it is certainly judged that this stock is worth investing in to achieve the Scottish Housing Quality Standard (the target standard which all social housing in Scotland has to attain by 2012) (Communities Scotland, 2007). At the other extreme, some stock has been designated for 'certain demolition' and will receive no further investment. The remainder has been divided into 'future review', where a decision is pending and the possibility of future investment is uncertain, and 'regeneration' where it has been decided that future

investment (involving wider regeneration activity) is probably worthwhile. In general, as would be expected, the least popular housing and neighbourhoods are overrepresented in the 'certain demolition' and 'future review' categories. A variable denoting the management area in which the let was located was also available. This was expected to be significant given the marked difference in the popularity and reputation of different areas across the city. House type, as the second indicator of 'property quality', would be expected to be significant in the light of the well-established preference for houses rather than flats.

Various different specifications of logistic regression were explored and, although the proportion of variance explained by the independent variables available was in all cases rather limited, we can have confidence in the model to the extent that the coefficients were quite robust across different models and are generally in line with expectations. Table 4 presents the final model and makes clear the comparison value for variables (all variables were treated as categorical). A negative coefficient suggests that the factor reduces the likelihood of early tenancy termination compared with the reference category and a positive coefficient that it increases it, and greater absolute magnitude suggests that the impact is bigger in absolute terms. Exp (B) provides the estimated odds ratio.

This final model includes all the variables described earlier, with the exception of the housing market area variable, which was found not to add significant explanatory power. This is probably because, as essentially administrative areas of considerable size (the whole of Glasgow is broken down into just nine HMAs), the areas typically encompass a broad range of neighbourhood conditions and popularity.

Table 4 suggests that the other factors all add independent explanatory power. The largest independent effect on propensity to

Table 4. Logistic regression analysis of propensity for early tenancy termination

| <i>Variable</i> | <i>B</i> | <i>S.E.</i> | <i>Exp (B)</i> |
|---|----------|-------------|----------------|
| <i>Household type (cf all 2+ person all adults)</i> | | | |
| Single person | -0.019 | 0.101 | 0.981 |
| Household with children | -0.239* | 0.112 | 0.787 |
| <i>Stock type (cf core stock)</i> | | | |
| Demolition | 1.091** | 0.122 | 2.976 |
| Future review | 0.434** | 0.081 | 1.543 |
| Regeneration | 0.758** | 0.078 | 2.134 |
| <i>Access queue (cf homeless)</i> | | | |
| Transfer | -1.009** | 0.097 | 0.365 |
| Waiting-list | -0.162* | 0.070 | 0.850 |
| Other | -0.317 | 0.233 | 0.728 |
| <i>House type (cf houses)</i> | | | |
| Old person's flats | 0.736** | 0.188 | 2.087 |
| Pre-1939 tenement | 0.480** | 0.157 | 1.616 |
| Post-1945 tenement, deck access | 0.586** | 0.145 | 1.797 |
| Multi storey flat | 0.512** | 0.148 | 1.669 |
| <i>Tenant age (cf < 21)</i> | | | |
| 22-28 | 0.035 | 0.091 | 1.036 |
| 29-40 | -0.332** | 0.089 | 0.718 |
| 41-60 | -0.769** | 0.104 | 0.463 |
| 60+ | -0.557** | 0.167 | 0.573 |
| Not known | 0.193 | 0.162 | 1.213 |
| Constant | -1.588 | 0.185** | 0.204 |
| -2Log likelihood | | 7474.75 | |
| Nagelkerke R^2 | | 0.132 | |

** Significance < 1 per cent; * significance < 5 per cent.

terminate a tenancy early is found to be the quality of housing offered; the odds ratio of leaving early is nearly three times greater for someone allocated a tenancy in stock scheduled for demolition and over two times greater in 'regeneration' stock. Similarly, the odds ratio of leaving all types of flat early is around 1.7 times greater than leaving a house. An 'old person's flat' tenancy is more than twice as likely to terminate early as a house tenancy. These 'old person's flats' are often the now extremely unpopular 'bedsit' style that were built for elderly people some decades ago and are now more likely to be offered to

young single-person households as elderly people are extremely unlikely to accept an offer of such accommodation.

In relation to tenant characteristics, the likelihood that tenancies terminate within a year becomes progressively less in the age bands above 30, reducing by over 50 per cent for households aged 40-60 as compared with the younger households. Perhaps unexpectedly, the propensity to leave a tenancy early is not significantly greater for single people as compared with other all-adult households, but the presence of children significantly reduces (by 0.79 times) the

propensity to leave early, perhaps suggesting that households with children are more likely to try to establish and maintain a home given otherwise similar circumstances, perhaps because the perceived negative consequences of leaving a tenancy early, particularly in 'disorderly' circumstances, are greater where children are involved, are in local schools and so on.

Finally, the model finds that tenancies taken up from the transfer list are considerably less likely to be terminated early (0.37 times) than those accessed by those nominated as homeless households. Unlike the two-way analysis, it also suggests that there is a fairly modest reduction (0.85, although statistically significant at the 5 per cent level) in the likelihood that a tenancy accessed from the waiting-list will be terminated early relative to one accessed as a homeless household, holding other factors constant. This is clearly consistent with much previous research suggesting that homeless households are more likely to have characteristics that compound their vulnerability in sustaining a tenancy. It suggests that the lack of a difference between homeless and waiting-list tenancies found in the two-way analysis was somewhat misleading because of the extent to which homeless households disproportionately have other characteristics that are associated with a lower probability of early tenancy termination. (They are particularly more likely to have children than waiting-list applicants, for instance, are not quite so young and are more likely to be allocated houses in the core stock.) Controlling for these other characteristics, then, the model suggests that households allocated housing as homeless are somewhat more likely to experience an early tenancy termination.

The model also implies that, while these various factors each contribute independently to the propensity for an early tenancy termination, they also act multiplicatively,

increasing very markedly the likelihood of a tenancy being terminated early for a tenant exhibiting several risk characteristics (for example, where a young, previously homeless, household is housed in stock designated for demolition).

Understanding Ex-tenant Perceptions and Experiences

To gain deeper insights into the reasons that tenancies are given up prematurely, 50 former GHA who had left their homes within 18 months were traced and interviewed. Forty ex-tenants were interviewed face-to-face, three by telephone and seven through a focus group convened with the help of a voluntary agency. The semi-structured interviews elicited the ex-tenants' pathways into, experience within and process of leaving the tenancy.³

Ex-tenants' testimony shows the complex ways in which the factors identified earlier (market failure, individual vulnerability and landlord practice) interweave to create a situation in which tenants prefer to leave their recently allocated house rather than stay. As the accounts will show, it was often impossible to ascribe the decision to leave the tenancy to one reason alone. The commonest reason mentioned in their accounts, though, was a perceived need to escape anti-social behaviour, which arguably has linkages to all these factors. Other causal factors implicated in early tenancy termination included: being allocated a home in an unwanted area, the inability to secure adequate furniture and equipment, social isolation, dissatisfaction with property condition and debt problems (including rent arrears). We illustrate these significant factors from accounts within the interviews.

First, a number of respondents expressed concerns about the allocations process, with some feeling that their preferences were disregarded by staff or that they had not been given enough information about the house

or the area. Some had accepted an offer 'in desperation' or (especially in the case of homeless applicants) felt coerced into doing so

Whatever they offered me they'd say 'or go back to the homeless units'. So it's actually emotional blackmail that they use to make you take a tenancy (Avril, 40s single parent, left because of arrears/mental health problems).⁴

She [housing officer] made out it was all a lovely house and it was quiet and the place was alright and it was suitable for us, but it wasn't (Nicola, 21, single parent of baby, left because isolated from family/experienced harassment).

Secondly, since new tenants typically had limited incomes and no savings, many relied on loans or grants or the charity of family and friends when setting up their home. While a small proportion of GHA tenancies were let furnished, individuals for whom such a tenancy might be appropriate did not always appear to have been informed about the existence of the service, much less about eligibility and costs.

Although limited financial help with furniture and decoration is available in the UK welfare benefits system, few ex-tenants had successfully obtained such assistance, although there is evidence that the involvement of advocates such as social workers or voluntary agency staff improved a tenant's prospects of success. In many cases, though, the inability to secure adequate furniture was a significant factor in deciding to leave

Three months I was in it, I slept on a mattress on the floor because they [the social fund] couldn't help me (Simon, 20s, gay/single, ex-homeless, also left because of ASB and concerns about neighbours/drugs).

Thirdly, many of the interviewees had characteristics that would be expected to make them relatively vulnerable to difficulties in sustaining a tenancy, including a history of homelessness, prison, being in care, drugs and

alcohol misuse and mental health problems. However, few ex-tenants attributed their loss of tenancy directly to inadequate support services, although a number acknowledged that they *had* lacked support. These included people with mental health and substance addiction problems who had never been put in touch with specialist agencies, who had 'lost touch' with such agencies or who, by their own admission, did not pursue support opportunities that were available to them. Homeless households nominated to GHA by Glasgow City Council were subject to a procedure whereby homelessness casework staff assessed on-going support needs and, where these were considered to exist, made appropriate referrals. However, perhaps reflecting an assumption that early tenancy termination is an issue specific to households that had been homeless, support needs assessment procedures for waiting-list applicants were not systematically implemented. Even very basic information about the house, such as how its heating system worked, seemed not to have been given to most tenants

No, they never explained anything just went and signed my missive form and give me the keys and that was it (Alan, 29, ex-homeless, lost accommodation when went to prison).

And he [homelessness officer] gave like the housing benefit form, however, as I says, I never filled in the form, passed round, never reading (Charlie, 32, evicted for arrears).

Fourthly, many respondents complained about the poor condition of properties when they became available for letting, possibly due to vandalism by former tenants or squatters, but also no doubt because of long-term underinvestment in the social rented housing stock in Glasgow. In other instances, flats had decorative defects which could pose a major financial challenge to tenants' sometimes very limited finances. These factors could lead to a decision to leave a tenancy

early if a tenant accepted a property believing (wrongly) that such issues would be resolved shortly thereafter. Other properties had re-emerging or worsening problems such as dampness and/or condensation.⁵

It was hard at first because it weren't that nice inside and there was dampness and that ... that was actually how we ended up giving the house up eventually, because it was just affecting the wain's [child's] health (Graham, 29, left because of property condition).

In some cases, a range of these factors combined to such a degree that people either never occupied the property, or only did so in a partial way

I sort of semi moved into it, I didn't fully move into it. I only had a few furnishings in place ... Basically I didn't like the, I didn't like the surroundings, the environment ... As well as the neighbours weren't too right as well (Stan, 39, never properly moved in, had property for 4 months).

Aye, got broken into and people wrote everything all over the walls and everything, so I'm just taking the keys back to the housing association, there you go, bolt it up, bolt it up, I don't want it, and I'm moving back to my brother's (Trevor, 23, decorated but never moved in).

Around half of the ex-tenants had accrued rent arrears at the end of their short tenancy; although very few were consequently evicted, it could constitute a barrier to their accessing social housing in future. Arrears are part of a wider problem of managing on a low income and, for some, such problems are also exacerbated by an institutionalised background (in which money management skills have not been fostered) or by other personal vulnerabilities

I've stayed in [area] for 10 years. And the GHA took over, for some reason they started sending me the rent cheque. ... Instead of it going direct [to the landlord] and I was on the

drink at the time, so ... (Willy, 20s, single, drugs/prison/homelessness, left due to gangs/harassment).

As indicated earlier, though, anti-social behaviour (ASB) emerged as a very important factor undermining the sustainability of tenancies, reportedly contributing to tenancy termination for at least half of the ex-tenants interviewed. In some cases, people felt threatened or frightened and they moved because they feared things would get worse. Some had experienced problems at a very early stage, deterring them from ever properly taking up the tenancy. Others reported being victims of sustained and long-standing neighbour disputes or harassment

I just decided to leave ... there was people running about the close [the shared stairwell] with guns and knives, there was just bad ones in the close, and somebody running about with a gun just on the one night. So I'm not staying in a close like that myself, there's no chance (Karen, 20, single, also problems with the property condition, never moved in).

For the first three months it was okay, but then I started getting problems off the local youths ... windows getting smashed and things like that ... things getting poked through my letterbox and things, so it wasn't really too good (Andrew, 22, left due to harassment).

I got involved with a bit of trouble with the locals. There was no support behind me, to back me up, basically I just had to move out. It was either that or take on the whole street (Willy, 20s, single, drugs/prison/homelessness, left due to gangs/harassment).

So it ended up and so, somebody had taken a picture of my pair of kids and then posted them through my door, with a wee circle round their heads with a dot saying 'bang, bang' underneath (Victor, 29, left due to harassment/property condition).

Anti-social behaviour, in its many manifestations, is a problem in many disadvantaged communities (Page, 2000; Flint, 2002, 2006) and it was not always the case that the newly

housed tenants were unambiguously the injured party. It is striking though that much of the reported anti-social behaviour seems strongly bound up with issues of territoriality that bind 'locals' to often quite small areas and lead to resentment of 'incomers' that has been established in other work (Kintrea *et al.*, 2008). Causes are deep rooted and complex and hard for public agencies to resolve, although GHA, like most social landlords, has policies in place that are aimed at supporting victims of such behaviour. However, our work found that interviewees had a poor understanding of the policies in place and, further, that some victims had been too frightened to approach the police or GHA or felt the response to any logged complaint was ineffectual. This left them feeling vulnerable to continued harassment

They wanted to prosecute, but I had said, no, I was too frightened, because I don't know anybody in that area, I only know the neighbours up the close (Anna, 50s, suffered long term ASB).

They were ... just asking me to stay a bit longer but, they weren't even offering any kind of support for me to stay. It was just a case of just stay another couple of weeks it was, it was going to bed at night and wasn't feeling safe, it was just the bottom flat ... it was horrible (Shona and Jim, 20s, baby and child, left because of ASB, condition of property).

There was very little sense in ex-tenants' accounts that their GHA tenancy termination represented a carefully considered decision to move to a preferred location. Instead, what shines through their stories is a sense of a struggle to find a way of establishing a tenancy, and a home, that fulfilled even the most basic needs for comfort and security. In the terminology of the residential mobility literature, such moves while not exactly 'forced' moves, are certainly described by the ex-tenants as the consequence of 'push' factors away from the current situation, rather

than 'pull' factors towards something better. The evidence from the qualitative interviews, although not statistically representative, suggested that single parents, families and older people were more likely to access the private sector (either rented or owner-occupation) after ending their tenancy, while younger single people went back to their parental home where this was an option for them. For those who had accessed their tenancy as homeless, a move back to hostel accommodation was more likely and in at least some cases people had also successfully tapped into additional support services (such as to tackle addictions) that may help to break the homelessness cycle and make the maintenance of a longer term tenancy more viable in the future.

4. Policy Implications

It must be acknowledged that social landlords such as GHA operate in a very challenging context, given the social rented sector's role as a welfare safety-net for the most vulnerable households in an economically polarised society. It would, nevertheless, appear that a proportion of early tenancy terminations may result from landlord failings that are possible to address, at least to some degree. It appears that new or improved procedures specific to new tenants could be effective—for example, a more systematic assessment of support needs and greater importance accorded to new tenant 'settling in visits'. Reduced rates of tenancy breakdown could also be expected to flow from wider reforms of housing management, especially through more effective action to tackle anti-social behaviour and a more proactive approach to rent arrears management. The planned, systematic improvement of the housing condition in the city's social stock also has the potential to encourage some tenants to stay in their accommodation for longer (GHA, 2006).

As already indicated, one of the central policy innovations in relation to reducing the high turnover in some parts of the social rented sector has been to introduce choice-based lettings schemes, with the expectation that these would increase the extent to which tenants feel a commitment to their house and area, and to making the tenancy work (Kullberg, 1997, 2002; Marsh *et al.*, 2004). Related research (Pawson, Jones *et al.*, 2006), however, suggests that this is by no means a simple, guaranteed solution.

This research compared the proportion of tenancies breaking down within 12 months for 16 social landlords that had introduced CBL schemes and a sample of 35 social landlords who had not introduced such schemes. Table 5 summarises the results. It shows that CBL schemes typically produce a decline in the tenancy breakdown rate when first introduced. In the only two CBL schemes where the breakdown rate actually increased (Brent and Tower Hamlets) the rate of non-sustainment was very low by national standards (reflecting a severe shortage of social rented housing in these London boroughs). Comparing the changes with trends in non-CBL landlords allows any broader national factors to be controlled for (for instance, conditions of generally worsening affordability in the private housing market). And, as Table 5 confirms, rates of tenancy early termination also fell for the non-CBL landlords over the comparable period. However, that rate of decline was somewhat less (under 3 per cent per annum). Correcting the improvements apparently achieved by CBL schemes by this factor suggests that CBL schemes may independently reduce the proportion of tenancies being terminated within the year by around 10–20 per cent.

It seems then that CBL typically delivered a modest premium in terms of reduced tenancy turnover— particularly in areas where this rate was previously high. That such gains are typically quite limited could be evidence

that such systems are not, in practice, as radically distinct from previous approaches as sometimes imagined. It has been argued elsewhere that while

at first sight, CBL schemes appear to represent a major reconfiguration of the way social housing is allocated ... they [in fact] exhibit considerable continuity with the recent past (Cowan and Marsh, 2005, p. 44; and see also Stephens *et al.*, 2003).

This alludes to the fact that, in the UK context, CBL has been required to operate within an unchanged legal context where social landlords' freedom of action is highly constrained (for example, by the obligation to accord housing preference largely according to 'assessed need').

It is also apparent from Table 5 that CBL is not a 'magic bullet' capable of eliminating high rates of early tenancy termination in all circumstances. In some areas, recorded turnover remained very high even following CBL introduction. Similarly, the impact of the new system seems to have varied considerably from place to place, perhaps reflecting different interpretations of 'CBL' adopted by different landlords and the fact that CBL cannot fundamentally rebalance low- and high-demand segments of the housing system (Brown and Yates, 2005).

5. Conclusions

Let us return here to the three explanations of tenancy breakdown rates as hypothesised in section 2. In broad terms, at least, the significance of housing market conditions is indicated by the differential in breakdown rates recorded for different regions of England: the greater extent of low-demand social housing in the North being reflected by the higher tenancy breakdown rate found here. The greater propensity for tenancies to be ended early outwith GHA's core stock (i.e. in lower-demand housing) further emphasises

Table 5. Trend in percentage of tenancies let in year and subsequently terminated within 12 months: comparison between CBL and non-CBL authorities

| Local authority area | Landlord type | Lettings cohort: year in which dwellings let | | | | | | Change in CBL Year 1 | |
|---|---------------|--|---------|---------|-------------------|------------------|---------------------|----------------------|--|
| | | 1999/2000 | 2000/01 | 2001/02 | 2002/03 | 2003/04 | Absolute percentage | Relative percentage | |
| LAs/HAs with CBL schemes operational pre-2003/04 | | | | | | | | | |
| Herefordshire (Marches HA) | HA | | | | 1.7 | 0.8 | -0.9 | -53 | |
| Sheffield ^a | LA | | | | 11.4 ^a | 8.5 ^a | -2.9 ^a | -25 ^a | |
| Bolton | LA | 12.5 | 12.0 | 13.2 | 10.7 | 8.4 | -2.5 | -23 | |
| Derby | LA | 25.2 | 22.5 | 21.1 | 19.1 | 14.7 | -4.4 | -23 | |
| Leeds | LA | | 0.0 | 23.2 | 19.6 | 15.6 | -4.0 | -20 | |
| Blackburn (Twin Valley Homes) | HA | 34.1 | 32.3 | 31.7 | 27.7 | 26.4 | -4.0 | -15 | |
| Sandwell | LA | 19.7 | 18.0 | 16.6 | 14.7 | 14.0 | -1.9 | -13 | |
| New Forest | LA | 18.1 | 12.4 | 13.9 | 12.5 | 11.9 | -1.4 | -11 | |
| Newcastle-upon-Tyne | LA | | 41.0 | 37.9 | 37.5 | 33.4 | -4.1 | -11 | |
| Edinburgh | LA | | | 29.8 | 24.3 | 23.5 | -0.9 | -4 | |
| Eastbourne | LA | 4.9 | 5.0 | 5.0 | 4.9 | 4.9 | -0.1 | -2 | |
| Nottingham (NCHA) | HA | | | 21.4 | 20.0 | 19.8 | -0.2 | -1 | |
| Dacorum | LA | 9.4 | 11.0 | 9.9 | 8.2 | 8.3 | 0.0 | 0 | |
| Tower Hamlets | LA | 3.2 | 3.1 | 2.8 | 3.1 | 2.7 | 0.3 | 9 | |
| Brent | LA | 8.9 | 5.8 | 2.1 | 2.6 | 3.6 | 0.9 | 35 | |
| Thirty-five non-CBL local authorities – Median ^b | | 13.6 | 13.7 | 13.0 | 11.6 | 12.1 | -0.4 | -2.8 | |

^a Figures for Sheffield relate to lets in 2003/04 and 2004/05 and show the proportion of these terminated within six months.

^b Full details shown in Pawson, Jones *et al.* (2006).

Note: shaded cells show the first year of the CBL regime.

Source: Local authorities.

the significance of tenancy turnover as an indicator of property/neighbourhood (un)desirability.

Since the GHA lettings records provided only limited information on tenant characteristics, the ‘individual vulnerability’ explanation has proved more difficult to test on the basis of the available data. Moreover, the ‘age under 21’ group which might have been expected to constitute that with the highest propensity for early tenancy termination turned out to have a rate slightly below that of the age 22–28 group. At the same time, administrative classification as ‘homeless’ appears to add to risk of early tenancy termination—although only to a fairly modest extent. That households entering social housing as waiting-list applicants are almost as likely to leave their tenancy within the year emphasises the error of seeing tenancy non-sustainment as synonymous with repeat homelessness. The qualitative interviews emphasise the vulnerability of tenants who left tenancies early and provide compelling accounts of the ways in which individual difficulties directly reduce ability to cope with adverse circumstances. This supports the widespread arguments in the literature (reviewed briefly in section 2) that vulnerable tenants may need intensive and personalised support to sustain a tenancy successfully.

With the propensity for early tenancy termination in GHA stock being so much greater for non-core than for core stock, it appears that property upgrade investment is likely to generate tenancy sustainment gains. Similarly, the implication that unruly estates and ‘producer-led’ lettings practices contribute to the problem also evokes hope that housing management reforms can also help to contain early tenancy termination. The evidence generally supports the officially voiced hypothesis that choice-based lettings schemes can contribute to this, although perhaps to a more modest degree than is sometimes believed. The qualitative data suggest

that anti-social behaviour encountered by many newly housed households was a highly relevant issue. Where social landlords experience what they consider to be high or problematic rates of turnover, they surely have a responsibility to examine the extent to which the quality of their housing provision and management practice contribute to the ‘push’ factors that help to explain tenants’ decisions to leave at an early stage of their tenancy. Yet, paradoxically, success in stemming early exits from the sector may also come to be seen as problematic to the extent that it would reduce available supply for homeless households and others in great housing need.

Such concerns return us to the broader issues raised in section 1 and whether this study of an admittedly somewhat distinctive part of the contemporary UK social rented sector can shed any broader light on the development of social rented housing, looking to the future. The term ‘tenancy breakdown’ reflects assumptions about the sector’s ‘proper’ role and the aspirations of those who move into it. For some social tenants, a move within 12 months may represent success in bettering their situation rather than failure in being unable to sustain their previous position. Thus, for instance, Rugg and Rhodes (2008) present recent Survey of English Housing evidence showing that 30 per cent of those who moved from social rented housing to private renting gave as their main reason the desire for a ‘better neighbourhood’; 14 per cent a ‘better home’ and 8 per cent a ‘better school’. They also note that the tenants in the private rented sector now record consistently higher satisfaction with landlords than those in the social rented sector. Whether most of those currently entering social housing see this as their long-term destination, as was supposedly true of their parents’ generation, remains a question to be researched more fully. It may be that social rented housing is becoming a tenure of transition for some younger households; a temporary rung on

their housing ladder that will eventually see them settled more permanently in the private sector—either in the dominant owner-occupied sector, or the improved private rented sector (including in the buy-to-let part of the sector that has done much to increase quality and variety in British private renting (Rugg and Rhodes, 2008).

Certainly, some commentators see the long-term residualisation of the sector as meaning that we are now in a new historical phase where social rented housing will play a systematically different role in the UK from that of the past (Murie, 2006). The increased focus on the welfare and safety-net role of the social rented sector may inevitably mean an increased instability, reflecting broader instabilities in people's life circumstances when they have recourse to this part of the state's safety-net. Others, though, point to the extent to which the future of social housing is still a matter of policy choice and, as suggested by the evidence in this paper, a better-quality offer (in terms of house and neighbourhood, physical infrastructure and management practice) has the potential to increase the extent to which social renting remains a positive long-term choice for households (Maclennan and O'Sullivan, 2008; Stephens, 2008).

Social rented housing in Britain traditionally had relatively low rates of mobility, interpreted as being constrained to a level below that for effective meeting of household aspirations and inefficient in labour market and managerial terms (for example, as reflected in the difficulty of persuading 'under-occupying' households to move). The changing demographic profile of tenants—hollowing-out so that social rented housing contains disproportionate numbers of young and old households—may make a return to relatively low mobility unlikely, at least in some places, and this may be positive for some of the households and communities involved. There remains much more work to be done

to understand the most effective and efficient balance between mobility and immobility in the sector and, even more, in the policy and practice measures that would enable such a balance to be obtained.

Notes

1. The term 'homelessness' as used here and throughout the paper refers mainly to people officially designated as such under the Housing (Homeless Persons) Act 1977 and subsequent legislation affecting both Scotland and England and Wales. This legislation requires that local authorities secure rehousing for people seeking help with housing and who: are judged to be without accommodation or likely to lose accommodation within 28 days; are assessed as being in these circumstances through no fault of their own; and, are 'in priority need'—their household contains a child, pregnant woman or 'vulnerable' person.
2. That is, lettings involving persons judged to be entitled to housing on grounds of homelessness (see note 1).
3. For further methodological detail, see Pawson, Donohoe *et al.* (2006).
4. All names are pseudonyms.
5. GHA's plan to introduce a new Letting Standard in 2006/07 was intended to encompass a minimum standard of decoration in key rooms. It was hoped that the new regime would help to address the kind of property condition issues which clearly contributed to the decisions of some ex-tenant interviewees to leave their homes. In the longer term, the upgrading of all GHA stock to the Scottish Housing Quality Standard should also help to address such issues.

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