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From Residualisation to Individualization? Social Tenants' Experiences in Post-Olympics East Village

Abstract

This paper provides an insight into social tenants' lived experiences in post-Olympics East Village, exploring how they are shaped by new forms of neoliberalism embedded into housing provision. Focusing on allocations policy reform and housing providers' management strategies in East Village, this paper identifies a shift from patterns of residualisation to individualization, as self-reliant tenants are sought above those most in housing need. The housing provider's financial responsabilisation and contractual strategies work to construct tenants with enhanced consumer identities, which shifts risks from landlord to tenants, at a time when housing providers themselves are facing increased financial risks. The paper considers to what extent social housing discourse is shifting from notions of need to concerns with affordability, and how this exacerbates inequalities between working-class fractions. It is argued that it is not sufficient to simply call for more social rented housing, as housing providers' practices must also be closely examined.

Key words: social housing; responsabilisation; individualization; neoliberalism; risk; East Village.

1. Introduction

This paper draws on a case study of post-Olympics mixed-tenure East Village in London, England, to examine how social tenants' experiences are shaped by new forms of neoliberal individualism embedded into housing policies, focusing on allocations policy reform and housing providers' responsabilisation management strategies. East Village was converted from the former London 2012 Olympic and Paralympic Games Athletes' Village, and is a flagship legacy housing and neighbourhood development offering 2,818 new homes, split 51:49 between market rented and 'affordable' housing. The latter includes 24% social rented housing delivered by Triathlon Homes (Triathlon), which has been much lauded and won awards for being socially inclusive (TH 2018). However, this paper argues that East Village social housing is not aimed at those in most housing need, but rather at financially self-reliant tenants who are able to construct reflexive identities, captured by the term 'the individualized tenant'. This paper considers whether the East Village case can therefore be understood as a shift in the social housing model from a pattern of residualisation to individualization, and indicate a broader shift in UK social housing provision from a discourse of need to one of market affordability (Hodkinson and Robbins 2013; Blessing 2016). As such, the paper emphasises the necessity of examining the practices of social housing providers, in addition to simply calling for more social housing.

This study revisits debates about how a neoliberal discourse of responsible individualism is applied to social tenants by registered providers of social housing (RPs) in mixed communities, captured by the term 'the responsabilised tenant' (Flint 2003, 2004; McIntyre and McKee 2012) (1). Whilst this study identifies continuities in community-oriented responsabilisation strategies, it explores how new forms of financial responsabilisation have been embedded into tenancy contracts and perpetuated via Triathlon's management practices in the context of a period of intensified financial risk for social housing providers following the post-2008

financial crisis and ensuing austerity policies (Tunstall 2015; Blessing 2016). Thus tenants experiences are examined in the context of this latest phase of the ‘risk society’ (Beck 1999, 2002), with attention to new ways that neoliberal governance is constructing the individual as a key site to bear *financial* responsibility and risk. The relationship of various scales of risk will be explored, considering how the risks taken by the financial sector leading to the 2007/8 global financial crisis led to national UK austerity measures, which then impacted on housing providers’ risks, and were, in turn, devolved to social tenants. This develops the work of authors who have emphasised the individualization and devolution of risk as a strategy of governance during this post-financial crisis/austerity period (Peck 2012; Tunstall 2015; Stonehouse, Threlkeld and Farmer 2015). This study also develops the work of authors who have demonstrated how social processes that individualize risk are interwoven with class processes (Savage 2000 with reference to the employment sector and Curran 2013 with reference to the financial sector/ crisis), as it is examined how the shifts in social housing provision work to construct class and exacerbate inequalities between working-class fractions.

Several authors have discussed how the Localism Act 2011 has impelled a restructuring of who social housing is aimed at, as its aim to devolve governance gave local authorities greater freedoms for setting their own social housing allocations policies, but with national guidance emphasising a prioritization of in-work and ex/armed forces households (Hodkinson and Robbins 2013; Bevan 2014; Fitzpatrick and Watts 2017). But this study is the first to interrogate how the new Localism Act policies have been directly managed and experienced *in practice* using primary qualitative research in a particular local context. Thompson, Lewis and Greenhalgh (2017) researched existing Newham residents to understand how the Localism Act impacted their perceptions of social housing, but found residents were still constructing social housing in terms of welfarism and need as they emphasised ill health and incapacity as eligibility criteria. However, East Village was one of the first large-scale developments to employ the Localism Act allocations freedoms and, given the high number of social housing properties being released over a short time period, was a suitable case study through which to investigate its impact.

This paper provides insight into East Village residents’ lived experiences of allocations policies and management practices. Watt and Bernstock (2017) have identified East Village as one of the first places implementing the new post-Localism Act allocations policies, with LB Newham and Triathlon prioritising in-work, disabled and former armed forces households, but this study examines how this is operationalised in practice and experienced by residents on the ground. Whilst the paper builds on several studies that discuss East Village, there is an extremely limited amount of literature based on primary research with its residents. Bernstock (2014) examined housing planning policies and the Olympic housing legacy in East Village, but prior to tenants moving in. More recently Watt and Bernstock (2017) drew on secondary analysis of official statistics and policy documents relevant to East Village to discuss the post-Olympic period, but with no qualitative data collected in East Village. Cohen (2017) does investigate East Village residents’ perspectives directly, but focuses on community relations and not housing policies. Similarly data from this study has been discussed previously (Humphry 2017) but with a different focus on the representation of East Village. So whilst this paper builds on elements of these studies, it brings new information on East Village social tenants’ experiences, and

connects it to national neoliberal housing policies and individualization theory, with relevance for wider debates on housing, mixed communities, regeneration and Post-Olympics developments.

2: Theory and Policy

2:1 Individualization theory: Neoliberalism, Responsibilisation, Risk and Class

Beck and Beck-Gernsheim (2001) and Giddens (1998), developed individualization theory from the late 1990s, arguing that post-industrial society is characterized by the production of reflexive selves, self-responsible for their own life trajectories as they negotiate their futures through the risky environments of neoliberal capitalism (2). Authors critiqued the theory, developing the understanding of risk (Curran 2015; Stonehouse et al. 2015) and integrating notions of class (Savage 2000; Curran 2015). As such, individualization theory brings together the concepts of neoliberalism, responsibilisation, risk and class, which together help explain shifts in social housing provision from a model of residualisation to one of individualization. These four concepts are discussed below.

Neoliberalism is discussed in this paper as an economic system that extends market relations, a political process of governance that reduces the state's welfare function, and a discourse of responsible individualism that provides ideological justification for these processes (Flint 2004; Stonehouse et al. 2015). In particular the study is situated in the context of the post-2008 financial crisis, which was met with a political programme of austerity measures. Neoliberal governance is investigated at various scales, from national allocations policies to localized housing management practices and individualized processes of governance. The study also examines how the discourse of responsible individualism is used in allocations documents, and deployed via the construction of reflexive, self-reliant identities in East Village.

The neoliberal discourse of responsible individualism has been identified in housing policy documents since the 1990s, at the time Anthony Giddens was working with New Labour. Housing problems were constructed and addressed as issues of tenants' behaviours. At the same time there was an increased marketization of social housing as government policies led to the provision of social housing through developers' S106 planning obligations, which integrated social housing into mixed-tenure developments. However, housing providers found the mixing of extremely unequal socio-economic households challenging, especially given a residualised social housing sector serving the most disadvantaged tenants. In response responsibilisation strategies were employed, aimed at instilling community and work-oriented behaviours in tenants perceived to have morally deficient and welfare-dependent personal cultures (Flint 2003; McKee and Cooper 2008; Manzi 2010). Legally enforceable duties, interventions and moral pressures were brought to bear, including conditional tenancy contracts and good neighbour agreements, disciplinary measures and punitive sanctions, and participation and reward systems aimed at building tenants' reflexive capacities (Flint 2004; McKee 2009; Manzi 2010; Fitzpatrick and Watts 2017). This has included attempts to reshape social tenants, perceived as 'flawed consumers', as 'skilled consumers', in line with the 'norms' of private homeowners (Flint 2004; McIntyre and McKee 2012). This was evidenced by the revitalized right to buy agenda (Jacobs and Manzi 2013, 37), and the shift from 'needs-based' to 'choice-based' lettings in which social tenants bid and compete for

social housing (Flint 2003). However, responsabilisation strategies were inherently contradictory as they were aimed at the most vulnerable and economically inactive households, who were least able to construct themselves as self-reliant consumers (Flint 2003). Some RPs attempted to address this by restricting allocations, such as using sensitive lettings policies to favour in-work households and limit the entry of disadvantaged households, conditional on previous tenancy records, criminal backgrounds, contributions to the community and perceived future conduct (Flint 2003). This was particularly the case with high-profile flagship developments (Manzi 2010), relevant to the East Village case. Government policies that introduced mandatory probationary and fixed-term social housing tenancies enabled further monitoring of tenants' behaviours, incomes and employment statuses, which could be reviewed on renewal (Hodkinson and Robbins 2013; Fitzpatrick and Watts 2017). The term 'individualized tenant' deepens and develops the understanding of the 'responsible tenant' (Flint 2004; McKee 2009) as it highlights new financial responsabilisation practices, analyses these practices in the context of wider neoliberalism, emphasises processes of risk, and draws in class.

Central to individualization theory is the notion that individuals navigate their life trajectories in the context of a global 'risk society', produced, for example, by ecological and financial crises (Beck 1999; 2002). Stonehouse et al. (2015) explicitly connected individualization theory to notions of housing risk and responsabilisation strategies. The authors refer to "the increased individualisation of risk within neoliberalism" (2015, 398) to describe how the Australian government constructs housing risk as a problem of individuals, at risk of homelessness or of needing subsidised housing. Such individuals are then subjected to individualized plans to build enough self-reliance to transition from public to private housing. This discursively dis-connects housing risk from both the global market and government policies, obscuring wider causes and responsibilities. As such, risk is conceptualized not simply as individuals negotiating the outcomes of risky neoliberal capitalism (in Beck's terms), but as a social construction by neoliberal discourse specifically to shift risks and responsibility to individuals. Academics such as Peck (2012) in the USA have argued that a key characteristic of post-crisis austerity neoliberalism ('austerity urbanism') is the devolution of risk, with risk shifted down from state to city to neighbourhood to households. This is explicitly manifested in UK policy through the Coalition government's localist policy agenda that sought to shift responsibility, risk and governance away from central government to local authorities. In the case of social housing this included shifting risks to social landlords and individual households (Tunstall 2015). This paper develops this work by examining the relationship between various scales of risk, demonstrating new ways that the current financial risks emerging from the post-financial crisis and austerity and localist national policies have been devolved to housing provider, who, via individualized governance mechanisms, have, in turn, devolved financial risks to individual tenants.

Authors argue that risks are not only socially constructed, but also unequally apportioned, along the axis of class (Curran 2015; Stonehouse et al. 2015). This counters Beck (1999) and Beck-Gernsheim's (2001) argument that the unequal distribution of global risk supersedes class inequalities. For example, Curran (2015) examines the political economy of risk during and following the 2008 financial crisis to demonstrate how risks are managed in ways that intensify class inequalities. As austerity welfare cuts were imposed to bail out the banks, the elite risk class (senior

financial employees) largely recovered from their initial losses, whilst those least advantaged and least responsible for the crisis (on lower incomes or requiring welfare) saw their real wages fall as the economy shrunk. Thus there is a mismatch between the class who perpetuates and gains from the risks, against the disadvantaged class, who are subject to the risks and disproportionately damaged by them. Individualization theory has also been critiqued for not accounting for how class structures shape individuals' access to individualized identities, as choices are made within structural parameters and in competition with classed others (Savage 2000). Savage (2000) argues that in a post-industrial economy class is constructed through the individual and processes of individualization, rather than collectively. He demonstrates how post-industrial workplace cultures shape the production of reflexive selves, as employees have to compete with each other to achieve targets and career advancement. This paper focuses on the social housing sector in East Village, but similarly to understand how individuals access social housing in competition with others, conditional on the construction of self-responsible identities. As such, this paper explores how national and local governance mechanisms drive inclusions and exclusions for particular class fractions, deemed deserving or not deserving of social tenancies, according to the fissures of having self-responsible or irresponsible identities (Hodkinson and Robbins 2013; Fitzpatrick and Watts 2017; Blessing 2016).

2:2 From Need to Affordability

Consumer-oriented responsabilisation discourses can be understood as aligned to structural changes in UK social housing governance towards a consumerist framework. From the 1980s and through the 2000s, there was an overall erosion of the social housing sector and the not-for-profit housing sector (largely RPs) expanded, with government reforms increasing their capacities to operate in the private market and increasing the private sector role in financing and managing social housing. RPs employed a discourse of market efficiency and utilized a range of market processes, such as audit, accountability and performance measurement mechanisms (Flint 2003, 2004; Manzi 2010; Blessing 2016). This was accompanied by a shift in social housing discourse from a concern with social needs to a concern with market affordability (Whitehead 1991). However this discourse was not translated into practice until 2010 onwards as Coalition government austerity policies and localist agenda devolved housing responsibility onto local authorities, social landlords and households, slashed housing subsidies and cut housing benefits (Tunstall 2015; Blessing 2016). Thus economic risks in the housing sector were shifted from government to housing providers, who Blessing argues were left facing, “unprecedented levels of commercial risk” (2016, 163), leading to the ‘affordable’ rent regime. This new form of social housing allowed rents of up to 80% of market rates, thus promising higher financial returns for housing providers than social rents. By 2015, 11,000 social rents had been converted into ‘affordable’ rents in London (Blessing 2016), and there is concern that the ‘affordable’ rents will replace and eliminate social rented housing altogether (Hodkinson and Robbins 2013). Blessing (2016) argues that as the poorest households struggle to afford ‘affordable’ rents, housing providers rely on higher-income in-work households, and that this marks a shift from the residualisation of social housing. Although the tenure-type organization in East Village occurred before the ‘affordable’ rent regime, this paper explores Blessing’s (2016) argument that a structural demographic shift away from residualisation is underway, but with reference here to social rented housing, and changes in allocations policies following the 2011 Localism Act.

Social housing has been residualised since the 1970s as it became a diminishing resource and was prioritized by a ‘welfarist’ allocations policy for those most in housing need. Whilst governments have continued to claim that social housing provides a ‘safety net’ for the most vulnerable members of society, their policies undermine this position (Fitzpatrick and Watts 2017). For example, benefit cuts constrain tenants’ capacities to pay full rents and payments are now made directly to tenants, rather than to landlords, which deters housing providers from accepting benefit-reliant tenants. This pressures a shift from a ‘welfarist’ to an ‘affordability’ model of social housing provision, which is now facilitated by the 2011 Localism Act that allows English local authorities greater freedoms in setting their own selective social housing allocations, with national guidelines urging that in-work households be prioritized (DCLG 2012). Whilst homeless people are still in a ‘reasonable preference’ category with a statutory right to housing, the Localism Act also enables local authorities to offer these households private rented sector (PRS) housing, with no right to refuse, and if the contract is for a 12-month minimum term local authorities can discharge their homeless duties (DCLG 2012; Bevan 2014). In other words there is no longer any obligation for local authorities to prioritize homeless households for *social* housing. This provides a powerful incentive for local authorities to place homeless people in PRS as a way to remove them from lengthy waiting lists and even the borough, discharge their homeless duties, avoid using up scarce social housing resources, and allocate to less financially risky tenants. This clearly raises serious questions about who and what social housing is now for (Manzi 2010; Fitzpatrick and Watts, 2017), with even the government claiming that, “(t)hrough the Localism Act 2011 we have introduced the most radical reform to social housing for a generation” (DCLG 2012, 4). Not all local authorities and housing providers will prioritise more financially self-reliant tenants. For example, Tower Hamlets, another Olympic host borough, is still committed to providing social housing for disadvantaged households (Bernstock 2018), and the new allocations freedoms will be operationalised differently in different places. Nevertheless, the post-Localism Act national guidelines emphasise prioritizing working and ex-armed forces households, tenants that can be regarded as self-responsible, indicating a pressure on local authorities to shift in this direction.

Cowan and McDermont (2008) have noted that the term ‘need’ itself has been manipulated by policy makers to mean different things, variously emphasising key workers needs, the need for home ownership, the need to build more and the needs of ‘indigenous’ households over those of migrant households. This includes not only the needs of individual households, but also those of wider society and the state. They highlight how the concept of need has been coupled with the concept of risk, as those most in need of social housing are regarded as the most risky tenants. On these terms housing need is met not only by housing allocations, but also by disciplinary risk-management responsabilisation practices, and in the most extreme cases excludes vulnerable households from social housing altogether. Thus ‘need’, originally used to mobilise inclusion into social housing, instead effects exclusion. This paper therefore considers how ‘need’ is constructed and mobilized in relation to the East Village case.

Overall the investigation into East Village social housing needs to be understood in terms of its exclusions as much as its inclusions, in the wider context of local demand for housing. Research indicates that some of the most vulnerable east London groups,

including homeless and single mother households, have been excluded by East Village allocations policy at a time of acute housing needs (Thompson et al. 2017; Watt and Bernstock 2017; Watt 2018). The six Olympic host boroughs had some of the longest social housing waiting list in the UK in 2012, with 103,944 households in total on their waiting lists in 2011. The most severe was LB Newham with 32,000 households on its waiting list, and also with the highest rate of households placed in temporary accommodation and in receipt of homelessness assistance of all the London boroughs, and high levels of overcrowding (Fisher 2012; Thompson et al. 2017; Watt 2013; Watt and Bernstock 2017). Housing shortages for disadvantaged groups are not relieved by the private sector as rent and purchase prices have risen 20-40% in the six host boroughs (2013-2015), with the ‘gentrification’ effect of Olympic regeneration pushing costs higher than in comparable non-Olympic boroughs (Watt and Bernstock 2017). In East Village itself both shared ownership and intermediate rented apartments require household incomes of more than double LB Newham’s median household incomes (GLA 2015; TH 2018; Zoopla 2018). The discursive context is that LB Newham and Robin Wales (the Mayor of Newham at the time of the research) wanted to attract wealthier residents, with Wales stating that Newham had too many low-income and homeless residents (LBN 2012; Troovus 2016), saying, “don’t come and show us that you’re poor and you’re not working and the most needy” (Robertson 2011, 1). Wales utilised a variety of policy tools to push some of Newham’s poorest residents out of the borough and into inadequate, insecure and unsafe accommodation, including prioritizing social housing allocations for those in employment and placing homeless households into the PRS sector (Watt and Bernstock 2017; Hardy and Gillespie 2016; Gillespie, Hardy and Watt 2018; Watt 2018). This, then, is the context for examining inclusions and exclusions of access to East Village.

3: Methodology and Location

East Village is in the LB Newham, and the first of six planned Olympic legacy neighbourhood developments. It is delivered by two private companies: 1,439 market rented homes that are owned by Qatari Diar Delancey (QDD), and delivered by their subsidiary company, Get Living London (GLL); and 1,379 ‘affordable’ homes owned and delivered by Triathlon Homes, a private company consisting of a consortium of three equal partners: a development and investment company, First Base, and two RPs, Southern Housing Group and East Thames Group (the latter now merged with L&Q). Whilst Triathlon received £110 million funding from the government’s Housing and Communities Agency, they still took out bank loans of £158 million to purchase the social housing units, and the driver for having three partners in the consortium was to spread the financial risk of providing social housing (Bernstock 2014, 115). The Triathlon units are split 49:51 into social rent tenancies (675 units) and intermediate rented and shared-ownership/equity housing (704 units). Triathlon is a private-public sector joint venture (Bernstock 2014), but its status is as a private limited liability partnership company (LLP) (Companies House 2018). Whilst Triathlon is not directly regulated by the government’s Regulator of Social Housing (RSH) as RPs are, it is required to appoint a managing agent that is subject to RSH regulation and that implements Triathlon’s policies (TH 2012; HCA 2018). East Village currently consists of 11 plots eight to 12 storeys high, each containing both Triathlon and GLL blocks of 1-4 bedroom apartments and townhouses (Bernstock 2014).

The case study research began 10 months after the first residents moved into East Village, and was largely conducted between October 2014 and May 2016, although the researcher's relationships with residents continue to the time of writing, March 2019. The data includes 32 in-depth semi-structured interviews with residents, split 11:21 between GLL and Triathlon residents, a purposive sample selected to illustrate a variety of tenure and household types, ages, ethnicities and genders. This paper draws mostly on the eight interviews with Triathlon social tenants, reflecting the 24% proportion of social rented properties in East Village. Whilst the sample is small, the study was in-depth. The interviews were typically between two-six hours, with half of them conducted over two visits, and many embedded in long-term relationships of one to four years. The case study also included working with residents on several community projects, observations in participants' homes, walking-talking the wider location with residents many times, and numerous informal chats, follow-up visits and emails. This long-term engagement with the residents facilitated trust, depth and openness during the interviews. The data also draws on interviews with some intermediate tenants where coherences with social tenants' experiences are relevant, interviews with the Church of England Pioneer Minister for the Olympic Park who lived in East Village, and Triathlon's CEO.

The interviews were manually coded, using inductive open coding methods, in which key themes emerged that shaped this paper's focus, including: access to East Village; housing providers' management practices; financial responsabilisation; issues with repairs and disabled residents' experiences. The analysis of key local, regional and national documents was followed up in response to identifying access to social housing as a theme, aimed at exploring how far Triathlon's policies related to wider policies.

The results are organised into three sections. The first section focuses on social housing allocations policy documents, the second on how social tenants experience allocations and access to East Village, and the third examines their experiences of Triathlon's management strategies in East Village.

4: Results

4:1 Access to East Village: Documentary Analysis

Whilst Triathlon manage all East Village's 675 social rented units, the nominations rights are held by four agencies: LB Newham for households on the statutory waiting list (348 units, 51.5%); Triathlon for 'Home Seekers' applying outside of statutory waiting lists, including referrals for ex/service personnel (152 units, 22.5%); the Greater London Authority (GLA) for cross-London transfers (68 units, 10%); and the remainder by the City of London and East London Housing Partnership for east London boroughs (ELHP). Triathlon's allocations policies are independent, but devised with guidance from GLA and the Mayor of Newham, Robin Wales (GLA 2012; TH 2012; Bernstock 2014). Despite the apparent complexity of the various agencies holding nominations rights, there are strong coherences across the allocations policies of the key agencies. These also have strong coherences with national guidance on social housing allocations following the Localism Act, indicative of broader trends in changes to UK social housing provision (TH 2012, LBN 2016; GLA 2012; DCLG 2012).

A workfare discourse operates across allocations policies at all spatial scales as

Triathlon, LB Newham, GLA policies and national policy guidelines all prioritize people in employment (DCLG 2012; LBN 2012; TH 2012). For example, GLA made two-thirds of their East Village allocations to households in work or training (GLA 2014). In the national guidance this workfare discourse explicitly draws on the ideological trope of the ‘deserving poor’ as it states that it will assist councils,

to encourage work and mobility... to ensure that social homes go to people who need and deserve them the most, such as hard working families and members of the Armed Forces. (DCLG 2012, 4)

In these terms, as Hodkinson and Robbins (2013, 69) suggest ‘need’ is re-constructed to refer to the work-oriented and upwardly mobile who need a leg up, rather than to those most in housing need. This quotation demonstrates how a discourse of responsible individualism is deployed to justify a shift towards conditional access, dependent on self-responsible individualised behaviours. The reference to ‘the deserving poor’ is echoed throughout the document, re-embedding of the split between ‘deserving’ and ‘undeserving’ poor class fractions. It recommends that local authorities, “take behaviour - whether good or poor - into account” (DCLG 2012, 9), with social housing framed as a carrot to, “incentivize others to take up employment opportunities.” (ibid. 2012, 23), rather than a safety net or ambulance service for the most vulnerable households. Whilst Triathlon’s allocations document avoids normative language, the discourse of responsible individualism and conditionality is nevertheless embedded into its policies, as it makes allocations based on tenants’ behaviours. These are written into Triathlon’s tenancy contracts as all tenants must sign up to a Resident Charter (TH 2012), a document with two and a half pages of conditional “values and behaviours”, such as,

Treat my neighbours, visitors and landlord staff and contractors with courtesy and respect... Supervise my children when they use the communal courtyard (TH 2013, 2-3).

These concerns with community cohesion are connected to seeking work-oriented social tenants, as a concern with “creat(ing) sustainable communities” (TH 2012, 4) is one of Triathlon’s key policy aims, and was the basis for developing a minimum 50% target for letting their social tenancies to people in work (Bernstock 2014). The tying together of community-orientation and work-orientation echoes previous research (Flint 2004; Manzi 2010; Bernstock 2014), and is iterated across allocations documents at all scales (TH 2012; GLA 2012; LBN 2012; DCLG 2012). This discourse is articulated most bluntly by Robin Wales who said, “If you put everyone who is poor and not working together then you’ll be knocking it down in 40 years’ time and wondering why it happened” (Hollander 2012, 1). It is also present in Triathlon’s sensitive lettings policy and their statement that on reviewing lettings they will consider, “(t)he balance between residents in work or able to meet their rental liability other than by way of state benefits and other residents” (TH 2012, 10). Thus the neoliberal discourse of responsible individualism is embedded into governance policies. This statement also suggests that seeking work-oriented social tenants is connected to concerns with affordability.

Triathlon’s allocations policies not only prioritize more advantaged households, but also state specific exclusions. This includes Home Seekers with insufficient means to

cover rent and service charges, perpetrators of harassment and antisocial behaviour and vulnerable applicants where appropriate support/care package has not been organised (TH 2012, 14). People with arrears, notices against tenancies, or previously evicted are also not recommended (TH 2012). Together these exclusions re-iterate concerns throughout with affordability, community cohesion and individual behaviours, which drive exclusions of some of the most vulnerable households. Overall the documents shaping East Village allocations policies re-embed the neoliberal discourse of responsible individualism in new ways, including emphasising economic responsibility and reinforcing the divide between ‘deserving’ and ‘undeserving’ class fractions who are respectively recommended for inclusion and exclusion. The next section explores how social housing tenants’ experienced these allocations policies and access to East Village.

4:2 Access to East Village on the Ground

Local authority nominations controlled over 50 percent of East Village social tenancies and they had a statutory duty to disadvantaged households in ‘reasonable preference categories’, such as people who are homeless, living in overcrowded or insanitary conditions, or need to move on medical or welfare grounds. However, whilst such households were evident in East Village, including unwaged households, there were various ways that more advantaged households, especially working households, were prioritized.

Triathlon data indicates that 58% of East Village social tenants are in paid work (Watt and Bernstock 2017), exceeding the 50% target by 8%, and 15% higher than the 43% average for social housing tenants (MHCLG 2018). The Church of England Pioneer Minister for the Olympic Park, who lived in East Village, said its social tenants were relatively wealthy compared to the wider area, typically with at least one household member in work. A Triathlon chief executive (CEO) stated that the majority of working tenants were, “doing more than 30 hours a week, that’s probably slightly higher than I’m used to in other local authority housing.” Social tenants were well-aware of the in-work allocations criteria. For example Holly said,

I wasn't working (and) they did say that... they give priority to people who work. So doesn't matter if I'd been on the housing list for 10 years, if someone's been on the housing list for five years and they are working they get priority (3).

This indicates that in practice the ‘deserving’ self-responsible working poor were prioritized.

This does not mean that the social tenants who accessed East Village did not have housing needs, as many had moved from overcrowded or otherwise unsuitable accommodation. There was an above-average number of disabled households,

because there's a lot of good wheelchair-accessible accommodation and Newham policy, and the policy of most London boroughs, they signed up to the government's policies, which gave preference to ex-service people, so I think we have got people who come through that route. (Triathlon CEO).

The inclusion of disabled households nuances the argument that there is a shift in housing provider's concerns from need to affordability, as these groups are not necessarily in work. In fact Triathlon's allocations policy explicitly states that disabled people are exempted from the in-work requirement. However, this group are in what could be regarded as a 'deserving' category, and at least not self-responsible (not to blame) for their disadvantages. This is indicated by how they are grouped together in the CEO's narrative with ex-armed forces households, together constituting a 'deserving' class fraction. The CEO's narrative also indicates this policy approach is not limited to East Village, but extends to 'most London boroughs'.

Transfers were emphasised in Triathlon's allocations policy, and when coupled with other criteria, such as overcrowding, could also enable access for more disadvantaged households. For example, Holly's family transferred from severely overcrowded accommodation in which her three children (a 14-year old daughter and two sons, nine and 18) had shared a bedroom. Furthermore, the larger apartment enabled Holly to become legal guardian for her niece's son, who otherwise would have been adopted. Holly's waiting time on the transfer list was accelerated due to Triathlon prioritizing overcrowded households,

When you bid you can see what position you are and I always used to be 300 or 400 or 100. But I bidded for a few places here and I was always like 15 or 30 on the list. (Holly).

The extreme difference in Holly's waiting list position for the East Village properties, compared to previously, indicates that in East Village the prioritization of overcrowded households may rank those who already had a secure home above homeless households. Holly's case thus exemplifies the radical shifts in priorities that can be enabled by the new allocations policies as the ranking of 'needs' are re-aligned.

Whilst Holly's case fits Triathlon's policy emphasis on, "(h)igh priority transfer cases" (TH 2012, 7), there was evidence of tenants transferring who were not in any of the priority categories of under-occupation, overcrowding, needing to move for work or regeneration decants. For example, Carrie transferred with her son from a secure two-bedroom flat in LB Hackney via referral from her RP (one of the Triathlon consortium), simply on the basis that she disliked her block,

People weren't really respecting where they lived, human poo in the block, people would be sick on the carpet, the glass was smashed on the entry door ... I called up to complain... They said to me, because I had no grounds to move, because I had two bedrooms already, my only chance of moving was (to) transfer... But they did explain it would be years because I had no priority. But about a year later, I got a letter from East Thames Homes saying that I'd been referred, because I was working and that they were offering the chance for people to relocate to the Olympic Park... Basically because I was a good tenant and I always paid my rent on time, I didn't have any ASBOs, you know there was no reason why I wouldn't get referred... They really kind of sold it to me as you'd be moving into a nice new block. You're moving there on our recommendation. Initially I didn't jump at the chance because

Newham's always been one of the most deprived boroughs... They said to me that I could come and see what I thought, and if I didn't like it then I could just refuse it.

This indicates that Carrie was actively sought out and had to be *persuaded* to move to East Village. It also illustrates how Triathlon's nominations can privilege those on transfer lists over statutory 'reasonable preference' groups, such as homeless households. As the national guidelines state, "Housing authorities may decide to operate a separate allocation system for transferring tenants who are not in the reasonable preference categories ... (that) rewards transferring tenants with a good tenancy record" (DCLG 2012, 7). Moreover, Carrie was asked to recommend other people, "They even said to me, if you know anyone else in your block that meets the same sort of criteria as you do". This suggests that Triathlon were holding properties as they cast around for in-work households with good tenancy records. As the Triathlon CEO said,

In fact there are a fair number of tenants in Newham who transferred to the village their home, they just gave up their home and took up a new home in the village. Very nice for them.

Where households had previously been homeless, such as Jayne, they were subject to rigorous checks,

The selection procedure was very lengthy and thorough. The amount of references and everything else that were needed was phenomenal... I did the financial proof that I could deal with stuff. I think folk had to have character references... They were insisting on meeting, you had to be physically present at the viewing... a Triathlon representative showed me round, I was being asked various question, so okay, you're not somebody who's going to absolutely trash the place... we were going through ID papers, benefit papers, it was really, really extensive.

Similarly Holly, who was not working and claimed benefits, was subjected to a rigorous interview and credit checks, "to see if I could afford to live here. And they were asking me questions about if I smoke, do I drive a car? Things like that. I don't know why". This indicates that access was conditional on assessments of self-responsible personal behaviours and financial viability.

Another social tenant who was homeless when he moved in, concealed this for fear it would hinder his application. Pete was referred for social housing as an ex-armed forces personnel. After leaving the army, he built a career as an accountant, and was living in a one-bedroom private rented accommodation and working when he applied for a larger apartment in East Village, for himself and his sons. Whilst waiting to move, Pete suffered a nervous breakdown and lost his job. Deemed to have voluntarily left work, the only benefits he received were to pay for part of his rent. Unable to make payments, he became homeless,

When I came up here ... I was living on fresh air and water. It was a nightmare... I was having to make up about 35 or 40 pounds a week on the

rent... (then) I was literally out on the streets... I moved in here with nothing... If I hadn't been offered this place I probably would have ended up on the street and drove myself to death.

The contrast between this narrative, describing why Pete needed the flat, and the following narrative, describing why he got the flat, highlights the divide between previous and present allocations policies,

Triathlon were looking for all sorts of people to fill these places. The joint services find places for ex-servicemen, so... I came up for the interview but it was basically to say are you working full-time. Luckily I had an interview whilst I was, so I could say, yes I'm working ... I think they only gave this to me because they assumed I was still working at the point when I moved in... so I just kept my mouth shut. I think you have to earn more than about £26,000 or something like that.

So Pete felt obliged to hide his homeless status that he would previously have emphasised in order to access social housing. His narrative again indicates Triathlon's concern with tenants' financial viability, which was re-iterated in other social tenants' narratives. For example, Basma said, "They were more interested in getting people who are working, so they can get good rent. And they would rather rent to somebody who is not totally on benefits". The suggestion that Triathlon was motivated by financial concerns is further explored in the next section examining residents' experiences in East Village.

4:3 Experiences of East Village

The research indicated that Triathlon deployed responsabilisation practices. Some, consistent with previous research (Flint 2004), were tied into constructing work orientations, with employment advice sessions offered to non-working social housing residents. Holly was introduced to an employment advisor as early as her application interview, "because I was not working". Other Triathlon management practices were more clearly focused on financial responsabilisation, not noted in previous research. For example, Triathlon had a voluntary savings scheme, which two non-working social tenants subscribed to. They paid £5 every week to Triathlon, "just in case something happens" (Holly). The scheme was proposed to Jayne specifically so that her rent payments, paid in arrears through the benefits system, would become advance payments. This can be understood as Triathlon bringing the social rent system in line with PRS practices, as well as mitigating Triathlon's financial risk.

Triathlon had various strategies that shifted the responsibility for repairs onto tenants, which can also be understood as mitigating their financial risks. The tenancy information for both social and intermediate renters states that Triathlon, "will arrange and cover the cost of most repairs within your home" (TH 2013, 14), but as well as a qualifying clause stating tenants will be charged in the case of misuse, there is a long list of built-in items that tenants *are* responsible for repairing, including door handles, cupboard doors, catches, handles and hinges, toilet seats, tap washers and minor plaster cracks (ibid. 2013, 15). Both social and intermediate tenants felt that Triathlon was trying to pass responsibility for repairs onto tenants. Carrie says,

Like the Warranty team, they kind of try to fob you off... There were two

little holes in the kitchen floor specifically for the doorstops to be put in, but they never were. Therefore my door handle kept banging off the walls, causing a bit of a dent... So I called them but they said to me that because I'd been in the property for a year and I'd not noticed, that now I had to buy them... I said to them, I didn't automatically walk into my flat and think, oh there's holes in the floor... (but) one day it dawned on me, do you know what, there should be doorstops there, and that's what the holes are there for... They said because I've lived here a year and I'd not noticed, that they wouldn't do anything because it's not a defect any more, it's down to me.

Basma, another social tenant, reported exactly the same fault to Triathlon within the warranty period, so Triathlon was well aware of the issue, indicating a deliberate and disingenuous strategy to shift costs to tenants. Triathlon's first response to repairs was to send out a warranty team to check liability. Holly reported a blocked shower and sink, saying,

He wasn't a plumber. He came dressed in a suit, asking me what have I been doing to unblock the sink. I thought he was a bit patronising at first, but actually he was quite nice, taking the U-bend off and showing me how to keep it clean. So he was from warranties to find out whose responsibility was.

Whilst this was helpful for Holly, the point is that Triathlon's initial response was to evaluate tenants' responsibility.

Similar strategies were echoed by a system of gifting goods to social and intermediate tenants, which left them responsible for repairs. Carrie, for example, had a malfunctioning washer-dryer machine that a Hotpoint engineer said was caused by the plug socket in the wall. As the engineer's second visit was two days after the one-year warranty had run out, Triathlon told Carrie, "it was gifted to you, it's your responsibility now". Triathlon even prevaricated on repairing the plug socket that had caused the problem, questioning the Hotpoint report. Carrie says, "So they were trying to find ways of not having to fix anything... (and) charge you for things". The gifting of *built-in* goods anyway is a questionable practice, given that it would be difficult to remove the items. As Theresa, an intermediate tenant subject to the same agreement, says, "what would I want with a bloody built in kitchen?... I couldn't take it with me, then they'd say I'd dismantled the kitchen. And then they'd take my deposit to put a new kitchen in".

That Triathlon was concerned with affordability was also evidenced in their strategy regarding disabled adaptations. Tenancy guidance states that Triathlon will not fund major adaptations, and whilst minor adaptations under £1000 will be considered, there are caveats, "take(ing) into account... whether the work can be accommodated through our limited annual budget for these types of works." (TH 2013, 19). Despite East Village being a flagship Olympic *and Paralympic* neighbourhood, with wheelchair-adapted apartments claimed to exceed industry disabled inclusion standards (TH 2018), there were some surprisingly basic problems (author 2017). For example, the kitchen cupboards were situated too high to be accessed from wheelchairs, and Triathlon refused to pay for new ones, "they said there is no grant for this" (Filya). Some disabled tenants had adaptations paid by external disability grants, but these were subject to Triathlon assessing suitability and considering, "the

costs of maintaining them and removing them if the tenant leaves” (TH 2013, 19). This impacted Filya, who was unable to get through two communal entry doors on her motorized scooter to access her apartment, causing her daily distress and frustration, “I’m waiting in the corridor every day for someone to come... They said sorry you can't put on a different door because it cost too much”. Filya and several advocates approached Triathlon many times to request the door be converted, but Triathlon would neither pay for the necessary adaptation nor approve an outside charity to fund it. Filya was told that she had made her choice when she viewed her apartment, and if she was unhappy she was free to move out of East Village. Triathlon deployed the same narrative of reflexive choice in response to another disabled tenant’s complaints, entirely disregarding the tenants’ lack of financial resources or the wider context of scarce social housing.

Generally the social tenants compared Triathlon unfavourably with previous social landlords in terms of their response to complaints. Basma, previously a council tenant, says,

You kind of feel the council has a duty to you... For private landlord it's a bit different, they are not very responsible or considerate... There is no system like we had with the council, after a repair they used to give us a survey letter to report about the service... to know from its tenants that tenants are happy with the repair... Whereas these private landlords have no tenants’ feedback system.

Basma highlighted that Triathlon do not provide tracking, accountability or compensation systems, saying “I feel they are not going to do much about the private tenancies”. Jayne’s view was that Triathlon had a corporate management style appropriate to private, not social, tenants,

Triathlon had no understanding of the different needs and circumstances of social housing tenants. Staff in the finance department appeared to have no understanding of the benefits system, and were often rude in conversations. There was no sense that I was being treated as an individual at all, just a number. The over-riding impression was that Triathlon purely saw their tenants as pounds on a balance sheet. All tenants were treated like private tenants.... People with disabilities, and those on a low income, need different support to able-bodied tenants on a high income... there has been no understanding of the way that the council pays housing benefit in arrears. This has caused problems for myself and others.

The overriding sense from these narratives is that Triathlon is concerned to manage its own financial spending and risks, and construct social tenants in line with the ‘norms’ of the consumer identities of the higher-income tenants (Flint 2004). The Triathlon CEO’s own narrative echoes this and, despite the fact that Triathlons’ risks were relatively low given the substantial government funding, anxiety is still expressed about their own financial position within the wider neoliberal economic context,

You have to think about (East Village) changing over the next 20 years, and that will all be subject to market forces. And you know things are not happening as quickly as I think everybody expected ... and you know we’re in

a global market and the Village is part of that, caught up in that sort of framework, in the global financial sort of thinking.

5. Discussion

Bringing an analysis of allocations and management strategies together highlights how a neoliberal individualist discourse is deployed through both mechanisms to construct self-reliant social tenants. This is evident in the language and practices of the allocations documents, as social housing is constructed as a reward conditional on behaviours, rather than as a social good to be redistributed to redress a structurally unequal society. Equally this discourse is evident in the language and practices of Triathlon, as tenants are constructed as self-responsible for property and as reflexive agents able to choose to leave East Village at will. This disregards limitations on tenants' access to choice, the structural reality of scarce social housing, and wider agents' roles in addressing housing needs. This indicates new ways that neoliberal discourse ascribes housing problems to individuals (Stonehouse et al. 2015) and echoes Beck and Giddens' version of individualization theory that emphasises reflexive choice as disconnected from the structures and strictures shaping class positions.

Some of Triathlon's practices echo previous research on RPs community and work-oriented responsabilisation strategies (Flint 2003, 2004; McIntyre and McKee 2012; Jacobs and Manzi 2013), but this case provides new evidence indicating a focus on financial responsabilisation, together with a prioritization of financially viable tenants. Triathlon sought social renters with incomes outside of benefits and subjected applicants to rigorous financial checks. They then deployed management practices of financial responsabilisation, as responsibility for goods and repairs was shifted onto tenants, supported by a warranty team, and with Triathlon utilising disingenuous practices aimed at evading liability. Social tenants were thus enhanced as consumers in line with their middle-class neighbours, echoing practices found in existing research (Flint 2003, 2004; McIntyre and McKee 2012), but engendered via new forms. For example, the same tenancy conditions were applied to social and intermediate renters, and Triathlon's savings scheme aimed to bring housing benefits paid in arrears in line with market practices of paying rent in advance. Thus Triathlon's strategies seem designed both to access 'skilled consumers' on entry to East Village via their allocations policies, and convert social tenants from 'flawed' to 'skilled consumers' in situ. Tenants were themselves aware that they were expected to construct self-reliant consumer-oriented identities and biographies to meet Triathlon's allocations priorities. Thus the individualized tenant was constructed externally, via responsabilisation strategies, and internally, via self-constructed individualized biographies (Giddens 1998; Savage 2000). Overall this indicates a shift in social housing provision from a welfarist concern with the needs of the most vulnerable households, to a market concern with affordability. This was demonstrated in Carrie's narrative when she describes having no acute housing needs, but a good work and tenancy record, and in Pete's narrative when he described having to conceal, rather than emphasise, his homeless status.

Whilst Triathlon did address the needs of some vulnerable households, as evidenced by the higher proportion of disabled tenants, there were limits to how far they were prepared to accept responsibility for households with welfarist needs, exemplified by

restricted funding for disabled adaptations. As Cowan and McDermont (2008) suggest, need was equated with risk management. At the national level the term 'need' was explicitly manipulated to manage risk as the post-Localism Act policy guidelines promoted prioritizing the 'needs' of working and socially mobile households (DCLG 2012, 4). In East Village unwaged 'risky' tenants on benefits, such as Holly and Jayne, were encouraged to participate in the savings scheme, and in the case of too much need/risk, applicants faced exclusion altogether, as indicated in Triathlon's allocations policies stating exclusions for anyone with insufficient means to cover rent and service charges, or vulnerable applicants without sufficient support packages (TH 2012, 14).

All the above practices of prioritizing and constructing financially viable tenants suggest that Triathlon were concerned with market affordability at a time of increased financial risk (Tunstall 2015; Blessing 2016). The contemporary manifestation of the 'risk society' (Beck 1999, 2002) is evident in the extremely risky financialisation practices deployed in relation to sub-prime mortgages, which triggered the 2008 global financial crisis (Curran 2015). In response to this crisis the UK imposed austerity policies, including social housing and benefits cuts, which intensified financial risks for housing providers (Blessing 2016). This was coupled with a localist policy agenda that devolved responsibilities to local authorities, local housing providers and individual households (Tunstall 2015). As such, responsibility for the financial crisis was shifted away from both the financial actors who caused the crisis, and the national government who enabled it via deregulation. Triathlon's CEO's narrative affirms their own, and more widely housing associations', anxiety about financial risks and paying creditors. It is in this context that Triathlon deployed contractual and management governance practices that shifted risks to tenants, who had to take on responsibility for repairs in their homes. Thus not only are housing problems ascribed to individuals, but so are housing risks, in new financial forms of devolved governance (Peck 2012), and new manifestations of what Stonehouse et al. refer to as, "the increased individualisation of risk within neoliberalism" (2015, 398).

However, rather than individuals' negotiation of global risk dis-embedding them from traditional social attachments, such as class and family, as posited by the original framing of individualization theory (Giddens 1998), the demand in East Village for self-reliant individualized identities works to both construct class (Savage 2000) and exacerbate class inequalities (Curran 2015). As financially viable tenants are prioritized, and the most disadvantaged households face exclusion from East Village, this works to construct, divide, and exacerbate inequalities between, class fractions. Capacities to be reflexive and self-responsible shape allocations, and therefore class inequality was exacerbated along the fault line of individualization. As these divides are shaped by a concern with risk, the increased class-fraction inequality can be regarded as driven by risk. This reinforces authors' arguments that processes of individualization must be understood as interwoven with class processes (Savage 2000; Curran 2015). It also reminds us not to simply study those who are included in social housing in isolation, but to tie this into understandings of who is excluded. In this case research demonstrates that some of the most vulnerable households on the LB Newham's waiting list are not only excluded from East Village, but relegated to temporary accommodation and dangerous overcrowded rooms, increasingly out of borough and separated from support networks, with severe health and mental health impacts (Hardy and Gillespie 2016, Thompson et al. 2017; Watt and Bernstock 2017;

Watt 2018; Gillespie et al. 2018). As such, East Village housing provision can be understood as part of wider moves to exclude, push out and renege on state responsibility for the unemployed and homeless, those deemed ‘undeserving’ and workshy, or, in Robin Wales terms, simply too poor.

In summary, it is useful to draw together the ways that this paper’s empirical findings relate to the various theoretical strands that it draws on. Firstly, the study indicates processes of individualization (Giddens 1991; Beck 1999), as individuals are forced to make reflexive individualized choices and construct self-responsible individualized biographies and selves to navigate the allocations system and maintain tenancies in East Village social housing. The social tenants are also subjected to a contemporary version of ‘the risk society’ (Beck 1999). Blessing (2016) argues that neoliberal reforms of social rental housing have situated housing providers with unprecedented levels of financial risk, and both Peck (2012), in the USA, and Tunstall (2015), in the UK, highlight how welfare cuts are managed via a devolution of risk from state to city to neighbourhood to households in the context of neoliberal ‘austerity urbanism’ (Peck). This study adds substance to these theories by demonstrating how social housing provision, shaped by austerity and localist policy agendas, manages and devolves risk down to the individual scale. Financial risks in particular are shifted down through the receding scales of global financial crisis, to national austerity measures, to housing providers, and finally to individualized tenants. This adds new data to support Stonehouse et al.’s (2015) argument (in Australia) that housing risk is constructed as the problem of individuals, and to develop Flint’s (2004) notion of ‘the responsible tenant’, as new processes of financial responsabilisation and individualizing processes are deployed to manage Triathlon’s risks. Additionally, as Savage (2000) and Curran (2015) argue, individualization processes are intertwined with class processes. Whilst Savage focuses on how workplace organizational processes impel workers to construct themselves as reflexive agents to access promotion in competition with classed others, this study demonstrates how housing organisational processes impel those in housing need to construct themselves as self-responsible tenants to access social housing in competition with classed others. Curran focuses on how class divides are exacerbated by the processes of devolving risk to more disadvantaged social groups. Whilst he demonstrates how the financial damages incurred by an elite risk class are shifted, via austerity policies, onto the most disadvantaged and least responsible class, this study focuses on how those devolved risks manifest at the individual scale, as the financial risks resulting from the financial crisis and resulting austerity measures are devolved to Triathlon and then to the individualized tenants. This places a financial burden on the lower income social tenants who do access social housing, as well as excluding the most disadvantaged and financially insecure class fraction who are deemed too needy/risky (Cowan and McDermont 2008; TH 2012). Overall, then, this study has developed, nuanced, added substance and brought together a range of relevant theories to explain current changes to social housing allocations, management and demography, as demonstrated in East Village.

6. Conclusion

Research has already highlighted that the 2011 Localism Act, by enabling local authorities’ new freedoms to set social housing allocations, could drive a demographic shift away from residualisation to favouring more advantaged households (Hodkinson and Robbins 2013; Bevan 2014; Fitzpatrick and Watts 2017;

Thompson et al. 2017), but this study explores how these changes have been implemented in practice. Overall the findings indicate that there are strong drivers constructing social housing as a reward for more self-reliant and financially responsible households, rather than providing a safety net, or even an ‘ambulance service’, for those most in housing need (Fitzpatrick and Watts 2017). This supports arguments that social housing is undergoing a marked shift regarding who and what it is for (Hodkinson and Robbins 2013; Fitzpatrick and Watts 2017), moving away from a residual model and towards an individualized model, driven by a shift in focus by housing providers from ‘need’ (providing for the most disadvantaged households) to ‘affordability’ (a concern with mitigating financial risks) (Blessing 2016). Whilst Blessing (2016) emphasised this shift in terms of the ‘affordable’ rent regime, this paper indicates the need to think about this shift with reference to the social rented sector. The theory of individualization helps explain these changes by situating these local practices within wider contexts of neoliberal economics, governance and discourse, focusing on how risk is managed, constructed and experienced at various inter-related spatial scales, and how all of these processes work to construct and exacerbate inequalities between working-class fractions.

East Village was developed under the Olympics spotlight and there are reasons to be cautious about generalizing from what could be regarded as a special case, that from the outset was wrought with concerns about the social mix on such a high-profile development (Bernstock 2014). One case exemplifying how a devolved housing strategy is enacted at the local level cannot clarify the direction that social housing strategies and demographics will take more broadly. LB Newham, under the helm of Robin Wales, produced a particularly harsh right-Labour politics aimed at remodeling social housing for wealthier residents and excluding the most vulnerable. This contrasts, for example, with Tower Hamlets. Even in Newham there are winds of change as Rokshana Fiaz was elected as the new left-Labour Newham Mayor in 2018, bringing with her pledges to address Newham’s housing crisis (Fiaz 2018). Undoubtedly the new allocations freedoms for local authorities and housing providers will have uneven spatial impact. If social housing residualisation diminishes in some locales, it may well increase in others, with differential impacts according to whether housing is provided by RPs or local authorities. Equally housing providers’ management and contractual strategies will be diverse.

Nevertheless, this depth case study provides an insight into social tenants’ lived experiences in post-Olympics East Village and provide theoretical tools for further research. That Triathlon’s independent’ allocations policies align with those at wider spatial scales indicates the findings are likely to extend beyond this one case study. As the Triathlon CEO stated, “most London boroughs, they signed up to the government’s policies”. Two of the Triathlon’s partners are large housing associations managing properties elsewhere, so East Village management practices could be transposed to other sites.

Given the increasing financial risks for all housing providers (Jacobs and Manzi 2013; Blessing 2016), which are likely to be greater than those faced by the government-subsidised Triathlon, Triathlon’s corporate mindset and focus on constructing financially viable social tenants is unlikely to be a one-off. Housing providers continue to face challenges of community cohesion on mixed-tenure estates, so strategies privileging the entry of more advantaged social tenants may increasingly be

regarded as an effective solution. As research has shown, this strategy has already been utilised by RPs on a small-scale (Flint 2003; Manzi 2010), and the new Localism Act allocations freedoms give the green light for its widespread expansion by both RPs and local authorities. As cities in liberal 'post-welfare' regimes such as US and Australia are making similar policy shifts from needs to affordability for state-subsidised rental housing on mixed-tenure developments, including strategies of tenant responsabilisation (Flint 2003; Manzi 2010; Stonehouse et al. 2015; Blessing 2016), the findings from East Village have wide potential resonance. Indeed East Village's flagship status may position it as a model for future mixed-tenure developments in London, other UK cities and beyond.

Therefore this study raises the question, rather than supplying the answer, as to how far there is a wider shift from residualisation to individualisation in the social housing sector. Part of the problem of localist policies is that they play out in different ways in different locations, and thus wider social and political sea-changes can be difficult to identify and can be obscured. Thus further research is needed to examine how allocations practices and management strategies play out in different local contexts, including the perspectives of policy makers and front-line gatekeepers as well as residents. Crucially, this study flags up that the model of social rent provision is itself now implicated in the failure to provide for those in most housing need. Struggles for secure affordable housing have largely pivoted on a binary argument calling for more genuinely-affordable social rented housing, as opposed to their replacement by 'affordable' rents that are up to 80% of market rates and out of reach for many low-income households (Flynn 2016; Blessing 2016). But it is not sufficient to simply call for more social rented housing, because if the inequities enabled by social housing allocations policies are not addressed, this housing will not go to those most in need.

Notes

(1) RPs are 'affordable' housing providers, including providing social housing. Mostly non-profit housing associations, they are regulated by the Regulator of Social Housing (HCA, 2018). At the time of Flint's (2003, 2004) research RPs were called registered social landlords (RSLs), but for clarity will be referred to throughout as RPs.

(2) For coherence, the broad term 'neoliberalism' has been used throughout, as this includes Beck and Giddens' own term 'late capitalism' and its associated features of individualization and risk, and aims to communicate a sense of both continuity and change over time with reference to economic, political and discursive neoliberal processes, as discussed in this paper.

(3) Unless stated otherwise, all interview quotes are from social tenants.

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