University of Kent

Kent Academic Repository

Whitehouse, Lisa and Varnava, Tracey (2026) *Set up to fail? Responsibilisation, debt and home loss in the social rented sector.* Housing Studies . pp. 1-21. ISSN 0267-3037.

Downloaded from
https://kar.kent.ac.uk/112867/ The University of Kent's Academic Repository KAR

The version of record is available from
https://doi.org/10.1080/02673037.2025.2608625

This document version
Publisher pdf

DOI for this version

Licence for this version
CC BY (Attribution)

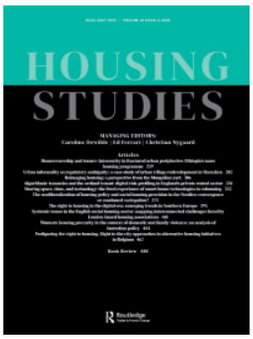
Additional information

Versions of research works

Versions of Record
If this version is the version of record, it is the same as the published version available on the publisher's web site. Cite as the published version.

Author Accepted Manuscripts
If this document is identified as the Author Accepted Manuscript it is the version after peer review but before type setting, copy editing or publisher branding. Cite as Surname, Initial. (Year) 'Title of article'. To be published in ***Title of Journal*** , Volume and issue numbers [peer-reviewed accepted version]. Available at: DOI or URL (Accessed: date).

Enquiries
If you have questions about this document contact ResearchSupport@kent.ac.uk. Please include the URL of the record in KAR. If you believe that your, or a third party's rights have been compromised through this document please see our Take Down policy (available from https://www.kent.ac.uk/guides/kar-the-kent-academic-repository#policies).



Housing Studies

ISSN: 0267-3037 (Print) 1466-1810 (Online) Journal homepage: www.tandfonline.com/journals/chos20

Set up to fail? Responsibilisation, debt and home loss in the social rented sector

Lisa Whitehouse & Tracey Varnava

To cite this article: Lisa Whitehouse & Tracey Varnava (23 Jan 2026): Set up to fail? Responsibilisation, debt and home loss in the social rented sector, Housing Studies, DOI: 10.1080/02673037.2025.2608625

To link to this article: https://doi.org/10.1080/02673037.2025.2608625

© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group

Published online: 23 Jan 2026.

Submit your article to this journal

Article views: 55

View related articles

View Crossmark data

Full Terms & Conditions of access and use can be found at
https://www.tandfonline.com/action/journalInformation?journalCode=chos20

HOUSING STUDIES
https://doi.org/10.1080/02673037.2025.2608625

Routledge
Taylor & Francis Group

OPEN ACCESS Check for updates

Set up to fail? Responsibilisation, debt and home loss in the social rented sector

Lisa Whitehouse[a] and Tracey Varnava[a,b]

[a]Southampton Law School, University of Southampton, Southampton, UK; [b]Kent Law School, University of Kent, Kent, UK

ABSTRACT

This article contributes to an understanding of the effects of the 'responsibilisation agenda' on social housing tenants in the UK, drawing on their testimonies to offer an evaluation of the impact of policies designed to discipline them into taking responsibility for maintaining their tenancy. While the focus of the investigation is on the UK, the themes explored herein will resonate with those in developed economies, including Australia, the US, and the Netherlands, that have experienced attempts by the state to transfer responsibility for managing social problems and risks to the individual. What our data reveal is that the responsibilisation agenda has proven, in practice, to be both incoherent and counterproductive. Rather than empowering social tenants to take responsibility for meeting their housing needs, it has reinforced the structural causes of rent arrears, creating a spiral of debt that is, for some, both inevitable and inescapable. These tenants, are, in effect, being set up to fail. The article concludes by arguing that our data serve both to evidence the consequences of the responsibilisation agenda for social housing tenants, and the value of putting the voices of those with lived experience of housing debt at the centre of policy reform.

ARTICLE HISTORY
Received 27 August 2024
Accepted 18 December 2025

KEYWORDS
Responsibilisation; social housing; eviction; rent arrears

Introduction

Responsibilisation, characterised by the transfer of responsibility to an individual or community for tasks that would otherwise be carried out by the state, has been evident in the policies of successive governments in the UK and US for decades (Liebenberg *et al.*, 2015; Manthorpe, 2015; Peeters, 2019). Such an approach emphasises individual agency and empowerment and is underpinned by the belief that the poor are too dependent on state 'handouts' and need to be encouraged into self-reliance, elevating themselves through education and (hard) work (Stonehouse *et al.*, 2015). Although most often associated with criminal justice and health (Cowan

CONTACT Lisa Whitehouse L.A.Whitehouse@soton.ac.uk Southampton Law School, University of Southampton, Southampton, SO17 1BJ, UK
© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group
This is an Open Access article distributed under the terms of the Creative Commons Attribution License (http://creativecommons.org/licenses/by/4.0/), which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited. The terms on which this article has been published allow the posting of the Accepted Manuscript in a repository by the author(s) or with their consent.

et al., 2001; Hutchison and Holdsworth, 2021; Wacquant, 2009), policies consistent with the responsibilisation agenda have become increasingly evident within the context of UK housing, particularly since the turn of the century (Hickman, 2021, Flint 2003, 2004, 2006). The means by which responsibility may be developed through governance mechanisms are varied and relatively nuanced. Nevertheless, the process of responsibilisation assumes a level of basic competence and an ability to behave responsibly that may not be present (for example, due to lack of educational attainment) and is therefore deeply problematic for the most disadvantaged in society.

This assessment of responsibilisation chimes with longstanding theoretical critiques of this neo-liberal concept, but the value of our work lies in its ability to add empirical weight and precision to existing analyses. It does so by offering real life examples of the dissonances and incoherence of the responsibilisation agenda in practice, illustrating the practical ways in which the push to instil financial responsibility within the context of housing has resulted in perverse effects on people's lives. In so doing, it poses a direct challenge to the dominant responsibilisation narrative that explains housing debt by reference to individual factors alone. Rather, our evidence demonstrates the impact that structural factors, such as 'public policies, economic systems, and social hierarchies' (Ross, 2024, p. 163), have on the ability of tenants in the 'social rented sector'[1] (SRS) to meet their financial obligations. The focus given in this article to the role played by structural factors, including welfare conditionality, the Covid-19 pandemic, and the 'cost of living' crisis in engendering rent arrears is not intended to suggest that housing debt and how people respond to it can be explained by reference to external constraints alone. Our findings demonstrate that internal or individual factors, such as relationship breakdown and ill health, may also lead to housing precarity.

It is important, however, to avoid crude assumptions regarding the relationship between internal and external factors. Fitzpatrick (2005), for example, in her evaluation of the causes of homelessness, is critical of what she calls the 'new orthodoxy' which asserts that the large number of people with health issues among those in debt can be explained by their vulnerability to structural factors, thereby avoiding the need for individual explanations of housing debt. Like Fitzpatrick, this article rejects the 'strict agency/structure dichotomy' (2005, p. 5) and opts instead for an approach founded in 'critical realism' which accepts that individual and structural factors can impact on an individual in complex and inter-related ways, and that each can affect the other (2005, p. 9) - a finding that the dominant narrative conveniently tends to ignore.

Drawing on unique survey and interview data, we offer an evaluation (current as of November 2025) of the practical impact of policies designed to discipline social housing tenants into taking responsibility for maintaining their tenancy, most notably through the regular payment of rent. Building on earlier empirical work in the UK (see, for example, Cowan *et al.*, 2001; Flint, 2004; Hickman, 2021; Wright, 2016), what our data reveal is that, while the rhetoric of responsibilisation may be infused with the language of empowerment, agency and self-governance (Flint, 2003; Peeters, 2019), the responsibilisation agenda has proven, in practice, to be both incoherent and counterproductive. Significantly, our findings reveal that the responsibilisation agenda has not always been successful in encouraging households to take

responsibility for maintaining their own tenancy and also bolstered a context in which they are set up to fail. Income deficits (made worse by the cost of living crisis), a welfare system that engenders debt through delayed payments, the need for digital competency, and the decimation of legal aid funded advice and debt advice are just some of the structural, as opposed to individual, causes of a spiral of debt that is, for some, inevitable and inescapable. Whatever aims, objectives or motives underly the responsibilisation agenda, locating it within the context of housing in an effort to correct errant behaviour has resulted, for some, in unavoidable housing debt and the consequent threat of home loss.

While the focus of the investigation is on the UK, the themes explored in this article will resonate with the experience of households in developed economies that have endured the impact of neoliberal-leaning policies, the withering of the welfare state, and numerous housing crises, including Australia (Howard, 2006), the US (Handler, 2006), and the Netherlands (van Oorschot, 2000; Vols, 2019). The article also contributes to literature on the 'residualisation' of social housing (Norris & Murray, 2004), a process that has reduced the sector to little more than a 'safety net for poor or low-income households' (Angel & Mundt, 2024, p. 1189).

We begin the article by exploring the genesis of the concept of responsibilisation and its employment as a disciplinary tool in the context of housing. We then present an account of the methodology we employed in gathering the testimony of those with lived experience of housing debt and the responsibilisation agenda. Drawing on this evidence, in the next section we examine the structural constraints that too often compound the difficult circumstances experienced by low-income and marginalised households, focusing specifically on aspects of the Universal Credit (UC) system that increase the likelihood of claimants falling into rent arrears. We then go on to explore how other structural constraints, including the lack of accessible sources of help and support, and the personal circumstances of social housing tenants prevent them from meeting the demand to conform to the notion of a 'responsible citizen'. The article concludes by exploring proposals for reform while highlighting the importance of placing the voice of those impacted by the responsibilisation agenda at the centre of policy change.

Responsibilisation

The neoliberal construct of 'responsibilisation', defined as the transference of responsibility for managing social problems and risks from the state to the individual, has its origins in the governmentality literature and in particular the writings of Rose (see Rose, 1990; Rose & Miller, 1992; Rose, 2000). He argues that policy makers seek to influence human behaviour through the implementation of targeted policies and procedures accompanied by the language of 'empowerment', 'active citizenship' and 'self-governance'. The responsibilisation agenda can therefore be framed as '… the process by which individuals are made to recognise that social risks, such as unemployment, illness, and poverty, are their own responsibility and a matter of "self-care"'(Peeters, 2019, p. 55). However, the responsibilisation agenda also has other purposes, such as reducing the financial burden on the state, and obscuring structural inequalities (Qian, 2020).

It is perhaps worth noting at this stage that neoliberalism is not being promoted here as a coherent political philosophy but rather a set of sometimes disjointed policies organised around a central premise that promotes free market forces as the means by which individual agency and autonomy can be increased (Ireland, 2024; Wrenn, 2016). Central to this imagining of the market has been the use of what Shamir describes as the 'governmental technique' (Shamir, 2008, p. 8) of responsibilisation. Our claim therefore is that responsibilisation is not inherently neoliberal nor does it feature as a specific policy. Rather, it has infused and informed numerous policy initiatives, including public health policies in the Netherlands (Peeters, 2019; Peeters & Schuilenburg 2017) and welfare reform in the US (Wacquant, 2009, 2012) and Australia (Bessant, 2000). It is therefore part of the methodology or 'process' (Clarke 2005, p. 451) by which neoliberal leaning governments have sought to transfer responsibility from the state to the individual. This has given rise to what this work refers to as the 'responsibilisation agenda' (Liebenberg *et al.* 2015; Manthorpe, 2015; Peeters, 2019).

This reordering of the relationship between the state and its citizens necessarily begs the question of what the relative responsibilities of each *should* be. Debate regarding the appropriate relationship between the state and its citizens, particularly as regards the establishment and maintenance of the welfare state, is extensive (see, for example, Marshall, 1950; Dwyer, 1998) and it is not the aim of this article to engage in this debate in any detail. It is necessary, however, to note the transformation in the state's role from the guarantor of a universal entitlement to social rights (Briggs, 1961; Mounk, 2017), to a 'tutelary role' (Fletcher & Flint, 2018), which demands that citizens earn civil entitlements by conforming to expected standards of behaviour. There are, to use the well-worn phrase promoted by, among others, Giddens (1998), Mead (1992), and Selbourne (1994), 'no rights without responsibilities' in the post-industrial conception of citizenship. This reconceptualisation of citizenship, however, has been criticised on several grounds including its failure to recognise 'the continuing significance of structural factors in enabling or constraining the ability of individuals to become active agents' (Dwyer, 2004, p. 135).

Measures designed to encourage individuals to conform in return for access to civil entitlements, such as welfare provision, have impacted most obviously on marginalised groups within the citizenry. These groups have become the subject of paternalistic state intervention designed to incentivise or coerce them into behaving 'responsibly', premised on the assumption that most welfare recipients are work-shy and feckless and therefore undeserving of state support (Clarke & Newman, 2012, p. 310). Those with the financial resources necessary to provide for themselves do not require such interventions, leading to what Wacquant describes as the 'building of a centaur state, liberal at the top and paternalistic at the bottom' (Wacquant, 2012, p. 244).

The responsibilisation agenda in housing

In the context of housing in the UK, the responsibilisation agenda is most evident in the push towards a 'property owning democracy'. The deregulation of the mortgage market (Kleinman *et al.*, 1988; Cowan, 2011), the introduction of the 'right to

buy' (Murie, 2016),[2] and consequent 'residualisation' of the SRS (Malpass & Murie, 1999; Clarke & Monk, 2011), have combined to produce a culture that idealises home ownership. The pervading narrative is that responsible citizens can and should meet their housing needs through home ownership, implying that those who are unable to do so are at fault for failing to provide adequate housing for themselves. As Kemshall argues, 'disadvantage and exclusion are re-framed as matters of choice and not of structural processes' (Kemshall, 2002, p. 43). To examine the impact of these measures within the UK housing context, this article draws on data supplied by tenants in the SRS with experience of rent arrears, for it is in the context of social housing, with its 'spatial and social concentrations of vulnerability' (Flint, 2006, p. 172), that the effects of the responsibilisation agenda have been most keenly felt. We begin in the next section with an explanation of how these data were gathered.

Methodology

The testamentary evidence provided in this article derives from research conducted between October 2022 and March 2024, funded by abrdn Financial Fairness Trust. A detailed account of the methodology employed can be found elsewhere (Whitehouse & Varnava, 2024) so a summary is provided here. The research adopted a mixed methods approach, using survey instruments, interviews and court observations to gather data, and employed a range of techniques to reach those in housing debt.

An online survey, distributed on a national scale, was designed to collect data on topics including the reasons for housing debt and for using, or not, advice and representation services. A shorter, hard copy version of the survey (referred to as the short survey) was printed and distributed to venues such as libraries, courts, and advice agencies to encourage responses from those unable to use or access a digital device. In total we received 139 responses to the surveys (104 complete responses to the online survey and 35 responses to the short survey). Of those responding to the surveys who answered the question regarding their housing tenure (n133), a majority (84.2%, n112) were tenants, with mortgage borrowers making up the remainder (15.8%). Of the 100 tenants who answered the question 'who is or was your landlord when you missed your rent payments?', 87 reported that they were social housing tenants.

Semi-structured interviews were conducted between April and November 2023 with occupiers with experience of housing debt (n20) and those who work with them, including local authority housing officers (n11), and debt and legal advisers (n22). Of the twenty interviews conducted with occupiers, sixteen involved social housing tenants. We also spent three days observing possession proceedings in courts in the Midlands, South-West and South-East of England, and shadowing duty advisers (specialists in housing law who provide free advice to people whose landlord or lender has applied for possession of their home). A total of 14 cases were observed, including six mortgage arrears cases, three private rented sector cases, and five social rented sector cases.

Given the numbers participating in the project, we do not claim that our findings are representative of the experience of the 4.1 million households in the SRS in the

UK (Ministry of Housing, Communities & Local Government, 2025, p. 7). However, the data do indicate that it is within the SRS that the effects of the responsibilisation agenda are most evident. This is due to the combination of structural and individual factors that apply unequally to subgroups within this housing sector, not least because of their lack of financial resilience. The most recent findings from the English Housing Survey, for example, show that 50% of social renters were in the lowest income quintile and 25% in the second lowest in 2024–2025 (Ministry of Housing, Communities & Local Government, 2025, p. 4). It is not surprising then, that Government statistics for the same period indicate that 65% of social renters were in receipt of housing support (compared to 24% of private renters) (Ministry of Housing, Communities & Local Government, 2025a). However, as we go on to describe in further detail in what follows, such support is subject to welfare conditionality, which can significantly reduce benefit income. Such factors as these suggest that SRS households will be vulnerable to adverse structural factors such as the cost of living crisis and the disciplinary effects of the welfare system. In our research, of the 86 social tenants who answered a multi-response question on reasons for their rent arrears, for example, 35 (41%) selected 'too many other financial commitments'.

Additionally, some of these tenants will experience adverse individual factors such as relationship breakdown and ill health (Bond *et al.*, 2018; Holding, *et al.*, 2020). Phillips *et al.,* for example, claim that 'a larger percentage of social housing tenants have poorer physical and mental health outcomes compared to private renters and homeowners' (Phillips *et al.,* 2024, p. 2). We found that 26% of social tenants (22 of 86 responses) reported mental health issues as a reason for their rent arrears. This finding is supported by figures that suggest around three in five households (61%) in the SRS had one or more household members with a long-term illness or disability in 2024-25 (Ministry of Housing, Communities & Local Government, 2025, p. 16).

It is in respect of these social tenants, where structural and individual factors compound the effects of responsibilisation, that our findings relate and add insight, with the individual testimonies shared with us contributing important accounts of the experience of housing debt. These data are relied upon in what follows to offer an understanding of the lived experience of SRS tenants who have been subject to the responsibilisation agenda.

Universal credit: responsibilising welfare claimants

Central to the data supplied by respondents was evidence of the adverse impact of the UC system on their financial resilience. Described as a 'prime example' of the responsibilisation agenda (Hickman *et al.* 2017, p. 1109), UC is a means-tested welfare benefit designed to provide support with living and housing costs and payable to those who are out of work, unable to work, or on a low income. Eligibility requirements include that the applicant must live in the UK, be aged between 18 and 65, and have £16,000 or less in savings. Introduced in April 2013, UC replaces six existing 'Working Age' benefits, including Housing Benefit (HB). Government literature makes explicit the role of the UC system in furthering the

responsibilisation agenda, with repeated reference to the responsibilities of claimants. These are made manifest by the 'claimant commitment', which sets out both the responsibilities the claimant must accept as a condition of receiving UC, and the consequences of not meeting them (Department for Work and Pensions, 2024c). Aims underlying the introduction of the UC system have been described as '(a) simplifying the welfare system, (b) improving financial work incentives, (c) increasing conditionality and sanctions, (d) making the welfare system "like work", and (e) promoting the UK's flexible labour market' (Hardie, 2024, p. 2). The assumption underpinning these aims is that those in receipt of benefits are capable of work but need to be nudged, incentivised, or pushed in order to obtain employment.

In the housing context, before the introduction of UC, housing costs in the SRS were paid directly to landlords, resulting in criticisms that the disassociation of tenants from responsibility for paying rent made housing appear as a 'free good' and disincentivised tenants from working or seeking out more appropriate housing (for example, Wilson, 2019). Consistent with the aim of making welfare 'like work', payments are now made monthly (rather than weekly or fortnightly) and the housing element is paid directly to the tenant (rather than the landlord). The link between these changes and the responsibilisation agenda is made clear in government guidance relating to claiming UC, which states, 'If you claim Universal Credit, it is your responsibility to budget correctly and make sure you pay your rent and other housing costs direct to your landlord or mortgage/lender in full' (Department for Work and Pensions, 2024c).

Direct payment of the housing element to the tenant

The intention underlying the shift in the payment of the housing element of UC to the claimant was to 'create aspirational tenants keen to better themselves; tenants would become more effective money managers; and it would incentivise and smooth the transition into paid work' (Wilson, 2019, p. 570). Instead, evidence suggests that it has proven to be 'a highly controversial and even emotionally charged reform that had profound consequences for the financial well-being of many low-income social housing tenants' (Hickman *et al.,* 2017, p. 1124). It appears that changes have been felt more keenly by tenants in the SRS for the reason that they are more likely to fall into arrears, and, unlike tenants in the private rented sector (PRS), had never previously been expected to pay their own rent (Hardie, 2024; Hickman *et al.,* 2017; Wilson, 2019). These findings also give credence to the view that SRS tenants are a target of disciplinary measures that flow from their perceived failure to meet their financial responsibilities (Whitehouse & Varnava, 2024), lending weight to Flint's contention that the SRS bears 'a disproportionate burden for managing the risks arising from a number of social problems, and subsequently the roles and responsibilities of social housing providers and their tenants to address these problems are increasing' (Flint, 2006, p. 180). As this tenant in the SRS reported, the effect of the change to direct payments on them was profound:

> I had to go on Universal Credit, and I didn't know that the money that I was getting had to go to or I had to pay it on the rent coz I've always been on benefits, and they've always paid it for me. It was about two years when they finally got in touch

> with me…it was a letter they sent out to me saying that I owed them just over £4000 of debt for rent. So I was like, woah, I was like nah, that can't be right. (Occupier #36 – SRS tenant)

While there is the potential to mitigate the impact of these changes on those least able to manage their own finances through Alternative Payment Arrangements (APAs), which can include the reinstatement of 'managed payments' to a landlord (Department for Work and Pensions, 2024a), such measures tend to come too late to prevent the accumulation of housing debt. As one respondent noted:

> You can arrange Universal Credit to go straight to the landlord but by that time it's too late. (Adviser Large Group Discussion #35)

The wait for the first payment and advance payments

One problematic aspect of the UC system reported by a number of our respondents was the wait for the first UC payment, which is usually five weeks for new applicants. Asked about the reasons for rent arrears, one local authority case worker noted that:

> [Claimants] have gone from being on Housing Benefit, which is paid weekly, to then being on Universal Credit. The first payment is already a month behind. They're not used to it, they mess up, that first payment doesn't get made for one reason or another, and then they're a month or two behind by the time they get something sorted. And then they'll kind of stay roughly around that level. (Local Authority Case Worker #3)

Those unable to cope financially during this time can apply for an 'advance payment' equivalent to their first estimated payment. This is then repaid over the next 24 months as a deduction from their monthly UC payment. Our evidence suggests that measures such as this to encourage citizens to take on more responsibility for aspects of their lives, including managing their own finances, has not been matched by the provision of support necessary to facilitate that move. This was made apparent by a Senior Council Officer in interview when they suggested that some claimant's did not understand the implications of an advance payment:

> I think there does need to be more understanding of the system by people claiming it. They do need to understand that if, for example, they ask for an advance payment, it's a loan. It's not extra. (Senior Council Officer #16)

Significantly, one local authority housing officer suggested that advance payments can be a source of inescapable debt for those in receipt of them:

> On Universal Credit, if you get even slightly behind you're never coming back. You're done, that's it. Until you get a job, that is it, you are in debt now. There is no way back, even £100 or £200, so it's like… It's a really easy slippery slope. (Local Authority Engagement Officer #2)

The wait for the first payment coupled with advance payments appears to have a significant effect on the likelihood of a claimant falling into rent arrears and consequently facing the threat of home loss. As this SRS tenant noted, their arrears

were due 'purely because of the delay between my housing benefit getting started and stopped' (SRS Tenant #24). The significance of the delay is highlighted by Hardie who identifies the numerous ways in which UC impacts on housing insecurity including the gap in income left by the wait for the first payment and advance payments that 'leave claimants with the choice of hardship now or hardship later' (Hardie, 2024, pp. 4–5). Similarly, Brickell and Nowicki have argued that deductions arising from advance payments, 'often create a complex layer of welfare-generated debt that can leave people in thousands of pounds of arrears, and consequently vastly reduced Universal Credit payments' (Brickell & Nowicki, 2023, p. 35). Despite these findings and calls for the reform of the five-week waiting period including from Disability Rights UK (2020), no changes have been made to the current system.

Sanctions and deductions

The aim of the responsibilisation agenda to transition claimants from 'welfare to work' has led to conditionality in the award of benefits, whereby claimants must actively demonstrate their eligibility for welfare payments according to criteria determined by policy makers. Criteria include attending meetings with work coaches and evidencing an active search for employment. Failure to follow such rules will lead to sanctions, deductions, or denial of benefits (Department for Work and Pensions, 2024a). The use of such punitive measures is an integral part of what Cowan refers to as the 'responsibility thesis', in which individuals are disciplined until they begin to behave 'correctly' (Cowan 2011).

This brings to the fore the substantial research on welfare conditionality in the context of housing. Fletcher and Flint, for example, point to evidence from Australia, the US, and the UK, which demonstrates that sanctions impact disproportionately on disadvantaged groups, including the homeless, problem drug users, and prison leavers (Fletcher & Flint, 2018, p. 775). Their own findings, deriving from longitudinal research including interviews with welfare recipients, suggest that 'far from motivating and re-engaging marginalised individuals, sanctions enhance and entrench their alienation' (Fletcher & Flint, 2018, p. 785).

Perhaps the best illustration of the disciplinary effects of the responsibilisation agenda in the UK is the Removal of the Spare Room Subsidy, otherwise known as the 'bedroom tax'. This reduces the housing element of UC awards if social tenants reside in properties considered larger than they need, with cuts of up to 25% if the tenant has two or more spare bedrooms. In May 2025, 13% (83,000) of Working Age HB recipients had a reduction to their weekly award amount due to the Removal of Spare Room Subsidy scheme (Department for Work and Pensions, 2025b). The impact this can have, not only on the individual claimant, who is likely to have no agency to change their housing situation (at least not without the intervention of the landlord), but on social housing allocation, was made clear by this local authority housing officer:

> There were hard-to-let properties in the city, nobody wanted them, but we had people that could fill it. So, yeah, you put a single person in a two-bed flat, high-rise flat, and then you brought this policy in where you've got a spare bedroom, you have to

> start paying. You're crippling people already, they don't have the money. (Local Authority Housing Officer #18)

In addition, a benefits cap operates which cuts the recipient's UC (or HB) if they are in receipt of benefits that exceed the cap. As of November 2025, the cap for a couple (with or without children) living outside London is £423 per week and for couples living in a London Borough it is £487 (Department for Work and Pensions, 2025a). There is also a cap on the amount of additional funding that can be claimed for children, with a third or subsequent child born from 6 April 2017 no longer qualifying for these additional amounts. Our research found that the benefit caps were identified as putting people at risk of having a negative budget, with one duty adviser reporting that they were having a particular impact on single parent households:

> [Benefit caps are] really making things worse. Sort of month-by-month almost you can see it getting worse. (Duty Adviser #32)

Those in receipt of HB or the housing element of UC who are struggling to pay their full rent as a result of, among other things, the benefit cap or bedroom tax, can apply for a Discretionary Housing Payment (DHP) (Department for Work and Pensions, 2022). This is administered by local councils and is awarded on a case by case basis with the average DHP award in 2024–2025 amounting to £722 (Department for Work and Pensions, 2025d). However, the funding allocated to councils for DHP has reduced from £140 million for the financial year ending March 2022 to £100 million for the financial year ending 2026 (Department for Work and Pensions, 2024d).

The challenge of navigating the UC system

It became evident from our research that the challenge of navigating the UC system can be beyond the capabilities of some people. One duty adviser we spoke to commented on how the UC system makes budget management difficult for occupiers, especially those who are facing other challenges:

> Most of my clients, if they haven't got mental health problems, or sometimes, learning difficulties, they may not have a high level of education. We're talking about quite complex changing financial circumstances each month, and it's a lot to expect people to deal with. (Duty Adviser #27)

This assessment was supported by a senior council officer in one of the case study areas who expressed the view that UC was 'actually making it harder to budget for the most vulnerable people.' Asked to identify the cause of people falling behind with their rent, he simply said, 'the Universal Credit regime' (Senior Council Officer #16).

Interviewees reported that many social housing tenants struggled with online methods of managing their benefits and communicating with housing providers:

> Levels of digital literacy amongst our tenant group tends to be fairly low, if you look at the results of surveys. (Senior Council Officer #16)

> I think there are around 20% of tenants who aren't digitally active and that's quite a significant amount … And they're not all old people … The majority are but they're not all. (Local Authority Engagement Officer #13)

Our findings show that the responsibilisation agenda impacts on social housing providers as well as social tenants, leading to a tension between a tenant's need for support and the expectation that they should take responsibility for their own needs. Similar tensions are identified by Flint (2004) who offers an insight into the practical application of the responsibilisation agenda in Scotland based on semi-structured interviews with housing practitioners and social housing officers in 2002. He argues that the 'discourse of empowerment' pervading social housing means that, 'the changing role of tenants and housing officers in this realignment of governance is complex and at times contradictory' (Flint, 2004, p. 169). As Liebenberg *et al.* argue, 'this tension extends to front line staff themselves who are positioned between the demands for efficiency and the needs of their clients' (Liebenberg *et al.*, 2015, p. 1008). We found evidence of local authority housing officers trying to navigate this tension and help their tenants, despite the challenges:

> I'm a person that doesn't shut off my mobile, I show my number, so at least they can call back and I say, 'Look, save me as the rent lady if you have to' and just take it from there. (Local Authority Housing Officer #18)

England (2023), based on research with frontline workers in the Welsh homelessness system, has argued that responsibilisation, with its focus on individual empowerment, can be 'used by workers as a strategy to enable meaningful care in the context of the intense constraints of their role' (England, 2023, p. 148). However, our research suggests that resource constraints in the SRS have intensified, particularly since the Covid-19 pandemic, thereby limiting the ability of staff to maintain a caring, person-centred approach in rent arrears cases:

> I think this sort of commercial model, which [Housing Associations] had to adopt in order to continue existing, is probably very detrimental to their relationship with their tenants. I think you rarely see the old-school style, like housing officers that pop around for a cup of tea or whatever. (Legal Aid Adviser, #33)

> The demand, the expectation for you to go through your cases quickly versus the quality, it's just stupid. (Local Authority Housing Officer #18)

While the changes made to UC, particularly the direct payment of the housing element of UC, were targeted directly at prompting behavioural change, a more nuanced and subtle feature of the responsibilisation agenda is the stigmatisation of welfare claimants. The next section looks in more detail at the impact this has had on social housing tenants.

Shame and stigma

The introduction of UC in 2013 was widely condemned for its portrayal of 'state dependence as a marker of shame' (Brickell & Nowicki, 2023). The stigmatisation of welfare recipients is consistent with neoliberal rhetoric, promulgated particularly by Conservative governments over many decades in the UK, that characterises those

in receipt of benefits as dependent, lazy, deficient or free loaders. However, government figures suggest a different picture, showing that 33% of UC claimants in September 2025 were in employment (Department for Work and Pensions, 2025c). Brickell and Nowicki also found that 'four in ten people on Universal Credit…are in work' (2023, p. 11). Wright has argued that by promoting a view of welfare recipients as passive recipients in need of 'activation', policy makers are able to divert 'attention from the complexities of the purposes of social security systems and the lived experience of being at the receiving end of them' (Wright, 2016, pp. 236–237).

We found that efforts to shame welfare claimants into becoming 'responsible citizens' are, in practice, counterproductive, with some of our respondents deterred from seeking the advice and support they needed to resolve their rent arrears:

> It's a shame thing anyway if you're in debt. You know, from a personal experience, I've been there. (SRS Tenant Group Interview #12)

> A lot of people find it embarrassing to go to the Welfare Rights Bureau and things like that. It's the pride that stops them, a lot of the time. (SRS Tenant Group Interview #12)

These findings are supported by other research, including the Money and Mental Health Policy Institute (Murray & Bond, 2023), which has found that the stigma associated with being in debt can deter some people from accessing advice. Similarly, Turley and White found that, 'feelings of shame and embarrassment could have a very disabling effect and often discouraged respondents from discussing their problem' (Turley & White, 2007, p. 5).

The contradictory and counterproductive nature of attempts to shame welfare recipients for their failure to act responsibly is given increased significance by our finding that the UC system tends to enhance rather than diminish debt and dependency. To stigmatise individuals for their reliance on state welfare when that need arises because of the way that system is operationalised seems particularly perverse. The perversity of this situation, however, does not end there for we also found evidence that the need for state support among our respondents often arose as a result of factors beyond their control and regardless of any attempt on their part to act responsibly.

Individual and structural causes of debt

The dominant narrative portraying welfare as a choice rather than a necessity, fails to appreciate the reasons why many claimants find themselves in need of state support. It has been evident for many years, for example, that those in debt tend to experience a clustering of problems (Balmer *et al.,* 2006; Moorhead & Robinson, 2006), that problem debt is rarely due to one isolated cause (Pleasence *et al.*, 2007; Turley & White, 2007), and that such causes tend to be beyond the control of the individual. In relation to our respondents, and consistent with the critical realist approach, the reasons for their debt were both individual and structural including employment issues, welfare conditionality, mental and physical health issues, relationship breakdown and bereavement. As Brackertz argues, 'frequently individual, environmental and structural issues conspire to place low income, marginalised or

vulnerable individuals, families and groups in precarious financial situations' (Brackertz, 2014, p. 394). Importantly, these contributors to debt were often beyond the control of our respondents, presenting as 'unwanted and unbidden intrusions into life plans' (Wright, 2016, p. 243), rather than arising out of a failure to act 'responsibly' As Wright found from the interviews she conducted with 16 benefit recipients, this has implications regarding the need for state assistance for, like our respondents, 'many described a chain of events that led to no other alternative but to rely on the state for financial support in order to meet their own and their family's most basic needs' (2016, p. 243).

As regards the 'unwanted and unbidden intrusions' into the life plans of our respondents, the Covid-19 pandemic and cost of living crisis proved to be recurrent themes in the responses we received to questions about the causes of debt. While the financially vulnerable were to some extent protected during the pandemic, for example, through Government support schemes such as furlough (HM Treasury, 2023) and the Bounce Back Loan Scheme (Insolvency Service, 2022), there was evidence from our research to suggest that efforts to support those on the lowest incomes were insufficient:

> Husband was on furlough which meant a low income for a long time. So lower income but same amount going out. (Survey respondent #60 – SRS tenant)

> By just staying close to home I couldn't shop around for cheaper produce so spent double what I usually would spend. (Survey respondent #106 – SRS tenant)

Cost of living crisis

Prior to the Covid-19 pandemic, a combination of circumstances, including labour market conditions (McCarthy, 2014), job insecurity (de Santos, 2015), and a reduction in social welfare provision (Nettleton and Burrows, 2001), had contributed to what Forrest describes as a 'landscape of precariousness'(Forrest, 1999). Within this landscape it takes only one or two 'affordability shocks' to impact significantly on an occupier's ability to meet their housing payments. It is not surprising therefore that the full impact of the cost of living crisis on household finances is now becoming clear. The Joseph Rowntree Foundation, for example, reported that in October 2023 around 2.8 million households were in arrears with their household bills or behind on scheduled lending repayments, 4.2 million households were going without essentials and 3.4 million did not have enough money for food (2024, p. 101).

In our research, evidence of the affordability shocks imposed by the cost of living crisis was clear in the responses of both SRS tenants and those providing advice:

> I've already spent £60 and it has all gone, and I've got another three weeks before I get my next pension. It's just horrendous. (Social Tenant Group Interview #12)

> There's a complete mismatch between how much rent is and what their income is, whether it's welfare benefits or wages. (Duty Adviser #32)

However, it is important to note also that while the cost of living crisis has undoubtedly caused more people to fall into housing debt, the struggle of low-income

households to pay their bills long predates the current crisis, as this respondent pointed out when asked to identify the cause of rent arrears:

> Cost of living. I know obviously we've hit a crisis now, but it's been going on for years. Years and years and years. (Housing Officer, #34)

While a number of our respondents reported a correlation between the pandemic, the cost of living crisis, and their housing debt, it also became apparent that their financial difficulties were compounded by another structural constraint, namely, a lack of suitable and accessible support.

Abandoning the poor: responsibility without support

Encouraging or forcing individuals to become responsible when they have little if any experience of managing their affairs and no means of accessing the support needed to develop the necessary competency is tantamount to setting people up to fail (see also Wacquant, 2009). This is, however, the context in which our respondents were expected to operate, with reports of little if any support for learning how to navigate the complex terrain of the benefit claims system and lack of access to both debt and legal advice.

Lack of advice provision

Research has shown that people in debt may be unwilling or unable to access advice and support (see, for example, Pleasence *et al.*, 2007; Orton, 2008). This can be due to a lack of awareness of the availability of advice, or how to access it (Turley & White, 2007), a lack of economic and physical resources (Newman *et al.*, 2021), aggressive practices by landlords (Smith, 2024), and poor practice on the part of advice providers (Financial Conduct Authority, 2022). Our research found that 34 of 81 respondents did not access advice and 11 of 81 reported being unable to access advice to assist in addressing their financial difficulties. The reasons given for not accessing advice, or at least not in a timely manner, were varied but highlighted similar structural barriers found by other researchers. In free text responses to questions in the survey about access to advice, SRS tenants described being unable to find sources of help, or the type of help that was suited to their problem:

> There is no support that directly gives advice on what to do and if there is one I haven't come across it yet. (Survey respondent #43 – SRS tenant)

> I tried to get help but was unsuccessful three times. (Survey respondent #56 – SRS tenant)

Our research also found that a lack of face-to-face advice has caused difficulties for those seeking help:

> [It] would be useful to have known I could have applied for [a DHP] before being made homeless, but that's not really anyone's fault as such, because unless you're in front of somebody talking about stuff, do you see what I mean? (Occupier #14 – SRS tenant)

Occupiers also reported not seeking help from commonly known sources of advice because they are aware of the difficulties of getting appointments or getting through on the telephone:

> I didn't bother with Citizens Advice Bureau because I knew that they [were] just so overwhelmed. (Occupier #14 – SRS tenant)

The lack of available advice was noted in evidence provided at a recent Treasury Committee, which heard that Citizens Advice was only answering a third of the calls to its national debt helpline which was, 'purely down to capacity not meeting the level of need' (Jones, 2024). It would seem therefore that those in debt, who might be considered to be acting 'responsibly' by seeking advice and support for their financial difficulties, were stymied by a lack of advice provision.

This predicament highlights the dissonance apparent within the responsibilisation agenda, which places expectations on individuals to take responsibility for managing their own finances while at the same time preventing some from doing so as a result of policies designed to cut government spending (Liebenberg *et al.*, 2015, p. 1009). The funding of the debt advice sector is extremely complex but it is clear that grants to providers have been significantly curtailed in recent years following the introduction of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (LASPO) which removed debt advice from the scope of legal aid, leading to an estimated reduction of £50 m a year in funding (Barrett and Taylor, 2022).

In many cases, our respondents' ability to address their debt was diminished by factors beyond their control, including welfare conditionality and delayed payments, the Covid-19 pandemic, the cost of living crisis, and the inaccessibility of advice and support. This makes their predicament and its resolution a matter for the state, rather than the individual, and reinforces Brickell and Nowicki finding that, 'for the UK's lowest-income and most financially vulnerable… incurring debt is a necessity of survival, rather than a choice' (Brickell and Nowicki, 2023, p. 13).

Conclusions

The findings presented here contribute to knowledge of the concept of responsibilisation through an account of its impact on the lived experience of some of those who have been subject to it, namely social tenants in the UK. The influence of the neoliberal responsibilisation agenda has been evident in a broad range of policies implemented over recent decades in countries including Australia, the Netherlands, the UK, and the US. Whether manifested by the use of 'nudging' (Thaler & Sunstein, 2008) in Dutch public health policy (Peeters, 2019) or the imposition of 'workfare' obligations on welfare recipients in the US (Wacquant, 2012) and across Europe (Lodemel & Moreira, 2014), the effect of these policies, particularly on those least able to carry the burden of these new responsibilities, is likely to bear similarities with the experience reported by respondents to this research.

One such effect has been to draw attention away from the state's failure to address poverty and housing need by focusing instead on the responsibility of the individual to provide for themselves. While policy makers may have intended to increase self-reliance and reduce the welfare burden on the state, the testimony of social housing tenants set out in this article lays bare the counter productiveness of

structures designed to instil financially responsible behaviour. Furthermore, structural constraints, such as the UC regime, have served to exacerbate the difficulties faced by those who are subject to individual constraints and those least able to comply with the responsibilisation agenda. Our findings contribute to international debates surrounding the causes of housing precarity (Listerborn, 2023; Már & Loftsdóttir, 2025; Waldron, 2023), by demonstrating how the complex inter-relationship between individual and structural factors can give rise to housing insecurity. As Petersen and Tilse found, following interviews with 30 older Australian women facing housing precarity, 'although events such as ill health can have a longstanding impact on women's lives and housing security, it is the interaction of multiple structural and personal circumstances across the life course that result in later life housing precarity' (Petersen & Tilse, 2024, p. 3245).

Our findings paint a compelling picture of individuals falling into debt through no fault of their own, and unable to escape the downward pull of advance payments, sanctions and deductions, negative budgets, and the cost of living crisis. Access to support and advice is made more difficult by the under resourcing of services, compounded by the shame and stigma of debt that leads people to avoid asking for help. Further, this article has highlighted the importance of placing the voice of those in debt at the centre of our understanding, for as Wright argues,

> [I]t is essential to incorporate, rather than ignore, welfare recipients' immediate and differentiated lived experiences of relative powerlessness and the active role played by the agency of others (for example, non-payment of child maintenance or oppressive policy design) in triggering collapses of agency. This could allow more effective policies and practices to be developed (Wright, 2016, p. 250).

While longer-term reforms, including an increase in the amount of affordable housing, are desperately needed in the UK, more immediate action is necessary to address the increased risk of eviction faced by some households as a result of factors beyond their control, including the disciplinary effects of policies designed to reduce welfare dependency (Bond *et al.*, 2018, p. 21). At the very least, this must include recognition of the adverse impact of the responsibilisation agenda and an attempt to mitigate it through measures such as the removal of the five week wait for the first welfare payment and the reintroduction of direct payments to landlords.

The hope is that administrations in those countries most affected by attempts to responsibilise the citizenry will listen to the voice of those impacted by a policy agenda that, rather than empowering welfare claimants to rise, phoenix-like, from the flames of debt and destitution, has instead had a disabling effect, making debt and the threat of home loss both inevitable and inescapable for so many. Central to any reforms must be a recognition of the incoherence of the responsibilisation agenda and the impact its associated measures have had on the lives of those disciplined for being poor.

Notes

1. The social rented sector in the UK comprises of housing provided by a social landlord, normally a local authority or a not-for-profit housing association, at a rent that is typically around 50% of market rents.

2. Introduced in the early 1980s, the 'right to buy' gave local authority tenants of sufficient standing the right to purchase their home at a substantial discount, regardless of whether the local authority wished to sell or not. Local authorities were prevented from using the proceeds from the sale of those dwellings to undertake new constructions which, when combined with the loss of their better-quality dwellings under the right to buy, led to a reduction in both the quantity and quality of local authority housing. Forrest and Murie (1984) and Malpass and Murie (1999) described this process as the 'residualisation' of the SRS.

Acknowledgements

The authors acknowledge the invaluable contribution of the individuals and organisations who agreed to be interviewed for this research. They would also like to thank Professor Harry Annison of the Law School of the University of Southampton and the anonymous reviewers for their constructive comments on earlier versions of this article. Any errors or views expressed herein are entirely those of the authors.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Funding

This work was supported by abrdn Financial Fairness Trust under Grant number 202201-GR00005.

Notes on contributors

Lisa Whitehouse is Professor of Property Law, Policy and Practice in the Law School at the University of Southampton. Her research focuses on eviction and repossession, and the role played by housing debt in increasing housing precarity. Her most recent projects have used empirical research to understand and address occupier disengagement in the housing possession process.

Tracey Varnava was previously a Research Fellow at the University of Southampton and is currently a Research Associate at the University of Kent. Her research interests centre on understanding and addressing social inequalities, most recently in relation to housing and access to justice. She is particularly interested in how governance practices impact on the reproduction and mediation of inequality. She is currently part of a small research team working on a Leverhulme Trust funded project exploring people's experience of accessing justice as systems and processes become increasingly digitised.

ORCID

Lisa Whitehouse http://orcid.org/0000-0002-6760-1818
Tracey Varnava http://orcid.org/0000-0003-3402-8143

References

Angel, S. & Mundt, A. (2024) Who lives there now? Residualisation of social housing in Austria, *Journal of Housing and the Built Environment*, 39(3), pp. 1189–1207.

Balmer, N., Pleasence, P., Buck, A. & Walker, H. C. (2006) Worried sick: the experience of debt problems and their relationship with health, illness and disability, *Social Policy and Society*, 5(1), pp. 39–51.

Barrett, T. & Taylor, A. (2022) The uncertain future of debt advice. Available at: https://www.lag.org.uk/article/212255/the-uncertain-future-of-debt-advice

Bessant, J. (2000) Regulating the unemployed: Australia's work-for-the-dole scheme, *Journal of Australian Studies*, 24(64), pp. 75–84.

Bond, N., Evans, K. & Holkar, M. (2018) Where the Heart Is: Social housing, rent arrears and mental health. Money and Mental Health Policy Institute. Available at: https://www.moneyandmentalhealth.org/wp-content/uploads/2018/04/Where-the-heart-is-social-housing-rent-arrears-and-mental-health.pdf

Brackertz, N. (2014) The impact of financial counselling on alleviating financial stress in low income households: a national Australian empirical study, *Social Policy and Society*, 13(3), pp. 389–407.

Brickell, K. & Nowicki, M. (2023) *The Debt Trap. Women's Stories of Navigating Family Homelessness and Temporary Accommodation in Greater Manchester* (London: Shared Health Foundation).

Briggs, A. (1961) The welfare state in historical perspective, *European Journal of Sociology*, 2(2), pp. 221–258.

Clarke, J. (2005) New labour's citizens: activated, empowered, responsibilized, abandoned?, *Critical Social Policy*, 25(4), pp. 447–463.

Clarke, A. & Monk, S. (2011) Residualisation of the social rented sector: Some new evidence, *International Journal of Housing Markets and Analysis*, 4, pp. 418–437.

Clarke, J. & Newman, J. (2012) The alchemy of austerity, *Critical Social Policy*, 32(3), pp. 299–319.

Cowan, D. (2011) *Housing Law and Policy*. Cambridge: Cambridge University Press.

Cowan, D., Pantazis, C. & Gilroy, R. (2001) Social housing as crime control: an examination of the role of housing management in policing sex offenders, *Social & Legal Studies*, 10(4), pp. 435–457.

Department for Work and Pensions (2022) Applying for a Discretionary Housing Payment. Available at: https://www.gov.uk/government/publications/claiming-discretionary-housing-payments

Department for Work and Pensions (2024a) Alternative payment arrangements. Available at: https://www.gov.uk/government/publications/universal-credit-alternative-payment-arrangements/alternative-payment-arrangements

Department for Work and Pensions (2024b) Discretionary Housing Payment government contribution for English and Welsh local authorities for financial year ending March 2026. Available at https://www.gov.uk/government/publications/housing-benefit-subsidy-circulars-2024/s92024-discretionary-housing-payment-government-contribution-for-english-and-welsh-local-authorities-for-financial-year-ending-march-2026

Department for Work and Pensions (2024c) Guidance: Universal credit and you. Available at: https://www.gov.uk/government/publications/universal-credit-and-you/draft-uc-and-you

Department for Work and Pensions (2025a) Benefit cap. Available at: https://www.gov.uk/benefit-cap/benefit-cap-amounts

Department for Work and Pensions (2025b) DWP benefits statistics: August 2025. Available at: https://www.gov.uk/government/statistics/dwp-benefits-statistics-august-2025

Department for Work and Pensions (2025c) Universal Credit statistics, 29 April 2013 to 9 October 2025. Available at https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-9-october-2025/universal-credit-statistics-29-april-2013-to-9-october-2025

Department for Work and Pensions (2025d) Use of Discretionary Housing Payments: analysis of end-of-year returns from local authorities, data for April 2024 to March 2025. Available at: https://www.gov.uk/government/statistics/use-of-discretionary-housing-payments-financial-year-2024-to-2025/use-of-discretionary-housing-payments-analysis-of-end-of-year-returns-from-local-authorities-data-for-april-2024-to-march-2025

Disability Rights UK (2020) Starter payments needed to give financial support during 5 weeks wait for first Universal Credit payment. Available at: https://www.disabilityrightsuk.org/news/2020/october/starter-payments-needed-give-financial-support-during-5-weeks-wait-first-universal
Dwyer, P. (1998) Conditional citizens? Welfare rights and responsibilities in the late 1990s, *Critical Social Policy*, 18(57), pp. 493–517.
Dwyer, P. (2004) Agency, "dependency" and welfare: beyond issues of claim and contribution? in: H. Dean (Ed) *The ethics of welfare: Human rights, dependency and responsibility*, pp. 134–154 (Bristol: Policy Press).
England, E. (2023) Compassionate responsibilisation in a neoliberal paternalistic homelessness system: 'they're not just numbers to me, I do actually Care', *The Sociological Review*, 71(1), pp. 148–164. Available at:
Financial Conduct Authority (2022) *Borrowers in Financial Difficulty Following the Coronavirus Pandemic – Key Findings* (London: Financial Conduct Authority).
Fitzpatrick, S. (2005) Explaining homelessness: a critical realist perspective, *Housing, Theory and Society*, 22(1), pp. 1–17.
Fletcher, D. R. & Flint, J. (2018) Welfare conditionality and social marginality: the folly of the tutelary state?, *Critical Social Policy*, 38(4), pp. 771–791.
Flint, J. (2003) Housing and ethopolitics: constructing identities of active consumption and responsible community, *Economy and Society*, 32(4), pp. 611–629. Available at:
Flint, J. (2004) Reconfiguring agency and responsibility in the governance of social housing in Scotland, *Urban Studies*, 41(1), pp. 151–172. Available at:
Flint, J. (2006) Maintaining an arm's length? Housing, community governance and the management of 'problematic' populations, *Housing Studies*, 21(2), pp. 171–186. Available at:
Forrest, R. (1999) The new landscape of precariousness, in: P. Kennett & A. Marsh (Ed) *Homelessness: Exploring the New Terrain*, pp. 17–36. (Bristol: Bristol University Press).
Forrest, R. & Murie, A. (1984) *Right to Buy? Issues of Need, Equity and Polarisation in the Sale of Council Houses*. Bristol: School for Advanced Urban Studies.
Giddens, A. (1998) *The third way: The renewal of social democracy*. Cambridge: Polity Press.
Handler, J. F. (2006) Ending Welfare as We Know It: Welfare Reform in the US. In: Henman, P. and Fenger, M. ed. *Administering Welfare Reform: International Transformations in Welfare Governance*. Bristol: Policy Press, pp. 117–136.
Hardie, I. (2024) Welfare reform and housing insecurity: the impact of universal credit rollout on demand for rent arrears and homelessness advice from citizens advice in England, *Social Policy and Society*, 23(3), pp. 627–650.
Hickman, P., Kemp, P. A., Reeve, K. & Wilson, I. (2017) The impact of the direct payment of housing benefit: evidence from great britain, *Housing Studies*, 32(8), pp. 1105–1126. Available at:
Hickman, P. (2021) Understanding social housing tenants' rent payment behaviour: evidence from great britain, *Housing Studies*, 36(2), pp. 235–257.
HM Treasury (2023) The Coronavirus Job Retention Scheme final evaluation. Available at: https://www.gov.uk/government/publications/the-coronavirus-job-retention-scheme-final-evaluation/the-coronavirus-job-retention-scheme-final-evaluation
Holding, E., Blank, L., Crowder, M., Ferrari, E. & Goyder, E. (2020) Exploring the relationship between housing concerns, mental health and wellbeing: a qualitative study of social housing tenants, *Journal of Public Health*, 42(3), pp. e231–e238.
Howard, C. (2006) The New Governance of Australian welfare: street-level contingencies, in: P. Henman & M. Fenger (Ed) *Administering Welfare Reform: International Transformations in Welfare Governance*, pp. 137–160 (Bristol: Policy Press).
Hutchison, J. & Holdsworth, J. (2021) What choice? Risk and responsibilisation in cardiovascular health policy, *Health (London, England: 1997)*, 25(3), pp. 288–305. Available at:
Insolvency Service (2022) Fact sheet: Bounce Back loans. Available at: https://www.gov.uk/government/publications/fact-sheet-bounce-back-loans
Ireland, P. (2024) *Property in Contemporary Capitalism*. Bristol: Bristol University Press.

Jones, R. (2024) Government agencies and councils 'more aggressive than banks' over debt. Available at: https://www.theguardian.com/society/2024/jan/16/government-agencies-and-councils-more-aggressive-than-banks-over-debt?CMP=share_btn_link

Joseph Rowntree Foundation (2024) UK Poverty 2024. Available at: https://www.jrf.org.uk/uk-poverty-2024-the-essential-guide-to-understanding-poverty-in-the-uk

Kemshall, H. (2002) Effective practice in probation: an example of 'advanced liberal' responsibilisation?, *The Howard Journal of Criminal Justice*, 41(1), pp. 41–58.

Kleinman, M. P., Christine, C. M. E. & Whitehead, W. (1988) British housing since 1979: Has the system changed?, *Housing Studies*, 3(1), pp. 3–19.

Liebenberg, L., Ungar, M. & Ikeda, J. (2015) Neo-Liberalism and responsibilisation in the discourse of social service workers, *British Journal of Social Work*, 45(3), pp. 1006–1021. Available at:

Listerborn, C. (2023) The new housing precariat: experiences of precarious housing in malmö, Sweden, *Housing Studies*, 38(7), pp. 1304–1322.

Lodemel, I. & Moreira, A. (Eds) (2014) *Activation or Workfare? Governance and the Neo-Liberal Convergence* (New York: Oxford University Press).

Már, W. M. & Loftsdóttir, K. (2025) 'People need housing to live in': precarity and the rental market during tourism gentrification, *Housing Studies*, 40, pp. 1157–1178.

Malpass, P. & Murie, A. (1999) *Housing Policy and Practice*. 5th ed. (Basingstoke: Macmillan).

Manthorpe, J. (2015) *Self-directed care and individual budgets for older people: Lessons from the UK*, in: J. D. Wright (Ed) *International Encyclopedia of the Social & Behavioural Sciences*, pp. 498–503 (Amsterdam: Elsevier).

Marshall, T. H. (1950) *Citizenship and Social Class* (Cambridge: Cambridge University Press).

McCarthy, Y. (2014) Dis-Entangling the mortgage arrears crisis: the role of the labour market, income volatility and negative equity, *Journal of the Statistical and Social Inquiry Society of Ireland*, 43, pp. 71–90.

Mead, L. (1992) *The New Politics of Poverty* (New York: Basic Books).

Ministry of Housing, Communities & Local Government (2025) English Housing Survey Headline Report 2024-25: demographics and household resilience. Available at: https://assets.publishing.service.gov.uk/media/6930595d4bedc0e762303ffa/2024-25_EHS_Headline_Report.pdf

Ministry of Housing, Communities & Local Government (2025a) English Housing Survey Chapter 2: Housing costs and affordability. Available at: https://www.gov.uk/government/statistics/chapters-for-english-housing-survey-2024-to-2025-headline-findings-on-demographics-and-household-resilience/chapter-2-housing-costs-and-affordability

Moorhead, R. & Robinson, M. (2006) A trouble shared - legal problems clusters in solicitors' and advice agencies. Available at: https://orca.cardiff.ac.uk/id/eprint/5184/1/Moorhead_et_al_2006_A_Trouble_Shared.pdf

Mounk, Y. (2017) *The Age of Responsibility: Luck, Choice, and the Welfare State* (Cambridge, MA: Harvard University Press).

Murie, A. (2016) *The Right to Buy? Selling off Public and Social Housing*. Policy Press shorts. (Bristol, UK: Policy Press). Available at: http://www.dawsonera.com/depp/reader/protected/external/AbstractView/S9781447332084.

Murray, T. & Bond, N. (2023) Debts and Despair. Available at: https://www.moneyandmentalhealth.org/wp-content/uploads/2023/12/Debts-and-despair-report.pdf.

Nettleton, S. & Burrows, R. (2001) Families coping with the experience of mortgage repossession in the 'new landscape of precariousness, *Community, Work & Family*, 4(3), pp. 253–272.

Newman, D., Mant, J. & Gordon, F. (2021) Vulnerability, legal need and technology in England and Wales, *International Journal of Discrimination and the Law*, 21(3), pp. 230–253.

Norris, M. & Murray, K. (2004) National, regional and local patterns in the residualisation of the social rented tenure: the case of Ireland and Dublin, *Housing Studies*, 19(1), pp. 85–105.

Orton, M. (2008) The long-term impact of debt advice on low income households. Available at: https://warwick.ac.uk/fac/soc/ier/researchthemesoverview/researchprojects/debt/wp2year1report.pdf.

Peeters, R. (2019) Manufacturing responsibility: the governmentality of behavioural power in social policies, *Social Policy and Society*, 18(1), pp. 51–65. Available at: https://www.cambridge.org/core/product/08CA658F1AFF68236C063E75FC0D8C49.
Peeters, R. & Schuilenburg, M. (2017) The birth of mindpolitics: understanding nudging in public health policy, *Social Theory & Health*, 15(2), pp. 138–159.
Petersen, M. & Tilse, C. (2024) Women's life course and precarious housing in older age: an Australian qualitative study, *Housing Studies*, 39(12), pp. 3245–3267.
Phillips, O. R., Mardell, D., Stephenson, K., Hussain, S., Burton, D., Bernard, B., Stevenson, S. & Morling, J. R. (2024) Bringing the voice of social housing tenants into shaping the health and care research agenda, *Research Involvement and Engagement*, 10(1), pp. 85.
Pleasence, P., Buck, A., Balmer, N. J. & Williams, K. (2007) *A Helping Hand: The Impact of Debt Advice on People's Lives* (London: Legal Services Commission).
Qian, J. (2020) Urban citizenship, in: *International Encyclopedia of Human Geography: Second Edition*, pp. 33–37 (Amsterdam: Elsevier).
Rose, N. (1990) *Governing the Soul: The Shaping of the Private Self*. London: Routledge.
Rose, N. (2000) Government and control, *British Journal of Criminology*, 40(2), pp. 321–339.
Rose, N. & Miller, P. (1992) Political power beyond the state, *British Journal of Sociology*, 43, pp. 173–205.
Ross, L. N. (2024) What is social structural explanation? A causal account, *Noûs*, 58(1), pp. 163–179.
de Santos, R. (2015) *Navigating the New Normal* (London: StepChange).
Selbourne, D. (1994) *The Principle of Duty*. London: Sinclair Stevenson.
Shamir, R. (2008) The age of responsibilization: on market-embedded morality, *Economy and Society*, 37(1), pp. 1–19.
Smith, F. (2024) No place like home. Available at: https://www.moneyandmentalhealth.org/wp-content/uploads/2024/01/No-Place-Like-Home-2024.pdf.
Stonehouse, D., Threlkeld, G. & Farmer, J. (2015) 'Housing risk' and the neoliberal discourse of responsibilisation in Victoria, *Critical Social Policy*, 35(3), pp. 393–413.
Thaler, R. H. & Sunstein, C. R. (2008) *Nudge: Improving Decisions About Health, Wealth and Happiness* (New Haven: Yale University Press).
Turley, C. & White, C. (2007) *Assessing the Impact of Advice for People with Debt Problems* (London: Legal Services Research Centre).
van Oorschot, W. (2000) Who should get what and why? On deservingness and the conditionality of solidarity among the public, *Policy & Politics*, 28(1), pp. 33–48.
Vols, M. (2019) European law and evictions: Property, proportionality and vulnerable people, *European Review of Private Law*, 27(Issue 4), pp. 719–752.
Wacquant, L. J. D. (2009) *Punishing the Poor: The Neoliberal Government of Social Insecurity* (Durham, NC: Duke University Press).
Wacquant, L. (2012) The wedding of workfare and prisonfare in the 21st century, *Journal of Poverty*, 16(3), pp. 236–249.
Waldron, R. (2023) Generation rent and housing precarity in 'post crisis' Ireland, *Housing Studies*, 38(2), pp. 181–205.
Whitehouse, L. & Varnava, T. (2024) Tackling housing debt and eviction: Enhancing occupier engagement through improved communication and advice. Available at: https://eprints.soton.ac.uk/492206/.
Wilson, I. (2019) Direct payment of housing benefit: responsibilisation at what cost to landlords?, *International Journal of Housing Policy*, 19(4), pp. 566–587.
Wrenn, M. V. (2016) Immanent critique, enabling myths, and the neoliberal narrative, *Review of Radical Political Economics*, 48(3), pp. 452–466.
Wright, S. (2016) Conceptualising the active welfare subject: welfare reform in discourse, policy and lived experience, *Policy & Politics*, 44(2), pp. 235–252. Available at: https://bristoluniversitypressdigital.com/view/journals/pp/44/2/article-p235.xml.