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**Spatiality and auto/biographical narratives of encounter in social housing**

**Emma Wainwright, Elodie Marandet and Ellen McHugh.**

**Department of Education**

**Institute of Environment, Health and Societies**

**Brunel University London, UK**

**Abstract:**

This chapter explores auto/biographical narratives of encounter in social housing. In recent years, Housing Associations have been mobilised as key instruments for developing active citizenship and responsible community through their close connection to people and places they serve, and through neighbourhood renewal and local service provision. With the increasing problematisation of those in social housing, this chapter focuses on the efforts made by HAs to enhance residents' abilities to manage their finances through a financial capability programme. We argue that auto/biographies are shaped by personal encounters and relationality yet framed by wider discourses of welfare-to-work and individual responsabilisation. An auto/biographical approach enables the complexities and intricacies of social housing residents' lives to emerge and highlights the spatial determinants and constraints of the everyday that exist for many.

## Introduction

This chapter explores auto/biographical narratives of encounter in social housing, arguing that such an approach foregrounds the spatial and enhances our understanding of the everyday and institutionally shaped lives of social housing residents. In taking an auto/biographical approach, we argue that narratives are always relational, emplaced and embodied, and this relationality, emplacement and embodiment are central to the re-telling and retracing of the everyday. We do this by drawing on research with social housing residents as they moved into a financial education and capability programme run by a large housing association (HA) operating in London and the South East.

The chapter is framed by the now sustained geographical and sociological scholarship on 'encounter' and 'narratives of encounter'. 'Encounter' is a conceptually charged construct, historically coded as a meeting of opposites (Wilson, 2017) and collision of difference, and has become widely used in work on urban diversity. As Wilson (2017: 452) argues, "encounters are fundamentally about difference and are thus central to understanding the embodied nature of social distinction and the contingency of identity and belonging". In this chapter we use the term in relation to the encounters residents have with their social housing landlord and, notably, in relation to mentors on a financial capability programme aimed at educating residents out of debt.

Methodologically, we draw from Valentine and Sadgrove's (2014) work on 'narratives of encounter'; an approach that allows individuals to be recognised as both agents and subjects in any given encounter. They stress there has been a "general neglect of how individuals approach and experience encounters and their subjective reflections on the meaning of such moments for them" (Valentine and Sadgrove, 2014: 1981). Encounters can only be understood when they are analysed within the context of an individual's life history, with auto/biographical narratives enabling this as they enhance "understandings about the situated and relational nature of people's identities, attitudes and values" (Valentine and Sadgrove, 2014: 1982). We take this forward through our focus on the auto/biographical narratives of welfare from social housing residents, highlighting the moments of encounter with social housing staff that shape, structure and puncture these.

Encounter is both a spatially and temporally charged term. In terms of spatiality, it requires a bringing together of different parts into some type of dialogue. This requires an embodied and physical location and coming together requiring some sort of presence, whether in person or at a distance. Wilson (2017) highlights that writing on encounter is frequently worked through geographical concepts such as marginality, boundary making and breaking, and relationality. This spatiality is implicit in our use of the term and is underpinned by social housing residents' sense of emplacement in and threat of displacement from their home and thus vulnerability that their narratives of welfare and financial uncertainty expose.

Temporality too is writ large in understandings of and use of the term encounter. The literature commonly presents encounters as casual, fleeting and happening 'by chance' (see Wilson, 2017 for overview of this work). However, calls for research on more sustained forms of encounter (Matejskova and Leitner, 2011) have grown with multiple and more routine encounters in spaces such as community centres, neighbourhoods and schools gaining interest (see for example, Slatcher, 2017 and Mills and Waite, 2018). This chapter builds on this extended and more sustained temporality to focus on encounters that include a dimension of planning, organisation and regularity through a programme of meetings and mentoring, as explained below.

Marrying the spatial and the temporal is movement and mobility which are also central to conceptualisations of encounter; whether a movement into or away from an encounter, or whether the encounter itself precipitates a movement into or out of something. This is both a spatial movement and location and a temporal one inferring a past and future self. An emphasis on movement has informed recent welfare reform (Wainwright et al, 2011; McDowell, 2004) and this chapter adds to the literature on HAs in contemporary urban governance by focusing on their role in attempting to move residents out of financial precarity and into financial independence. Focusing on encounter in this way offers the possibility for change to occur, and this movement to, in and through encounter is particularly resonant to work focusing on welfare, as we explore later.

The HA-run programme this chapter draws on is called DOSH (Debts, Overheads and Savings Help) which aims to: increase social housing residents' confidence; improve their money management; and, enhance their knowledge and ability to take control of their finances. It works primarily through targeting residents 'in need' of support with their finances and then encouraging them to participate in a programme of 'therapeutic mentoring'. Therapeutic mentoring is an approach to working with service users that merges mentoring with therapeutic services and has emerged from practices associated with health and clinical sciences. Adopting a therapeutic mentoring approach, DOSH mentors work with residents to support them with and educate them about their finances. Mentors' work also incorporates wider aspects of resident wellbeing, through advice on a range of health and welfare issues (for example, mental health and benefits) and referrals to other organisations. This mentor support and financial education is mobilised through face-to-face meetings, and email and telephone conversations, and includes mentors providing anticipatory guidance, using role plays and behaviour referrals, and enhancing problem solving and social skills in everyday situations. We suggest that a focus on residents' re-telling, through their auto/biographical narratives, of encountering the DOSH programme enables the complexities and intricacies of social housing residents' lives to emerge, and highlights the spatial determinants and constraints of everyday living that exist for many. In so doing, we highlight the different temporalities and spatialities that these encounters take and their impact on everyday narratives of welfare.

The chapter begins with an appraisal of social housing and welfare, and the contemporary role and framing of HAs as place-based community settings. This is firmly embedded in wider discourses of welfare, dependence and responsibilisation that have emerged from contemporary political debate. From this we highlight the particular substantive focus of this chapter – that of financial capability – up to and through which narratives of encounter emerge. We then outline the projects from which our data comes and highlight the centrality of an auto/biographical approach for understanding the everyday lives of social housing residents. Here we also offer a methodological reflection: how we were physically dislocated from our research participants in the conducting of research, and why this is important to note. From this reflection we frame our findings round two themes: 'auto/biographies of welfare' and 'encounter and relationality'. By way of conclusion, we consider the role of spatiality – of emplacement and displacement – that weave through these auto/biographical accounts.

## **Context**

### ***Social housing and local welfare intervention***

In recent years, there has been a rescaling of the state downwards, with an emphasis on local public service provision. With a proliferation of agencies operating at and through the local level,

emergence of a 'new localism' has tallied with critique and roll back of the welfare state (Jacobs and Manzi, 2013a). In the UK, rather than a welfare state we have a welfare society operating through organisations at the local scale (Jacobs and Manzi, 2013b) and which emphasises the responsibility of citizens and communities to address their own 'problems' and deprivation.

Fiscal austerity has led to the mobilisation of the voluntary and community sectors, with decentralisation of employment and welfare policies giving rise to the production of new 'welfare spaces' (Cochrane and Etherington, 2007). This focus on localism, active citizenship, and new welfare spaces brings to the fore the role of HAs as significant social housing agencies, and their re-imagining as 'community anchors' (McKee, 2015). Though notionally independent and non-profit organisations, the prominence of HAs has grown in recent years (Walker, et al, 2003). At the end of 2015/16, HAs in England owned 2.67 million below-market affordable homes, housing some 5.87 million people (NHF, 2016). In spite of the current challenging funding context, HAs have been mobilised as key instruments for developing active citizenship and responsible community through close connection to the people and places they serve, and through neighbourhood renewal and local service provision. Conceptualised as forms of intermediate social control (Atkinson and Flint, 2004), they continue to play a strong role in their operating localities and, as the term 'community anchor' suggests, are tasked with providing local 'support' and 'stability' through depth and weight of their service provision.

Social housing providers have always exercised urban governance over the residents they house (Flint 2004; Saugeres, 2000; Mullins, 2000), but in recent years this governance has been extended in new and concerted ways:

“The emerging role for housing agencies reflects wider trends in urban governance towards the responsabilisation of individuals and the use of community as a territory and process of government” (Flint, 2002: 635).

As Flint argues, social housing governance has been reconfigured with “a range of new technologies aimed at reshaping the conduct of tenants and practitioners” (Flint, 2004: 152), and this has strongly traded on the responsabilisation of residents.

Social housing infers a dependency and reliance on another and is the antithesis to the current responsabilising agenda. Residents have increasingly been constructed as a social problem (Flint, 2004; Manzi, 2010), marked out and defined by their relationship to national policy imperatives, key examples being labour market participation (Wainwright and Marandet, 2019) and financial independence (Wainwright et al, 2018). By actively pursuing a government determined, market-led agenda at the local level through creating spaces for resident identification and welfare intervention, HAs have become part of a 'shadow state' (Malpass, 2001). This is driven by government rationalities based on market prioritisation (Flint, 2004) and, as we argue, is ripe for exploring residents auto/biographical narratives of welfare and encounter based on HAs need to identify, target and reform residents to ensure they pay their rent. One way that this is being pursued is in relation to residents' financial wellbeing and capability.

### ***Welfare reform and financial capability***

The UK's Financial Capability Strategy (fincap.org.uk, 2015: n.p.) focuses on individuals “taking control of their finances” while recognising that people have different needs at different stages in their lives. It emphasises the need for “improving people's ability to manage money well, both day to day and through significant life events, and their ability to handle periods of financial difficulty” (fincap.org.uk, 2015: 6). This is particularly pertinent to the social housing sector as research has

shown that social housing residents are more susceptible to lower levels of financial capability (Atkinson et al, 2006) than others. Large proportions of social housing residents are in no or part time and precarious forms of employment and therefore rely on welfare provision. Changes to this welfare provision in terms of mode of receipt (most especially the roll out of Universal Credit) and amount given (with benefits capped) are significant for both social housing agencies and residents. As has been argued, these welfare reforms mark an important opportunity to renew efforts to address the high levels of financial exclusion among social housing residents:

“welfare reforms should be viewed as an opportunity for landlords to review their current practice and put in place policies and practices that will deliver financial inclusion, as this will help to mitigate the risk of rent arrears and evictions”. (Williams, n.d.: 3)

Over the past decade, the social housing sector and individual agencies have given increasing attention to the financial capability of residents (NHF and Toynbee Hall, 2008) with a proliferation of financial skills/ education programmes implemented at local level (e.g. Collard et al, 2012). Such programmes are important as social housing agencies benefit from lower rent arrears and cost savings as a result of fewer failed tenancies (Chartered Institute of Housing, 2011). Directly related to the roll-out of Universal Credit, recent research evidences that many residents are experiencing difficulties with direct payment and landlords' arrears are rising markedly (Hickman et al, 2017; Tanner, 2018).

Financial capability is a broad concept that encompasses knowledge and skills, along with the motivation to take action. As HM Treasury (2007: 19) explains: “Financially capable consumers plan ahead, find and use information, know when to seek advice and can understand and act on this advice, leading to greater participation in the financial services market”. However, financial capability is a controversial area of public policy. The academic literature is particularly critical of the increasing financialisation of everyday life of which financial inclusion and financial capability are parts. Financial capability can be seen as a form of advanced liberal governmentality with financial capability a substantive governing project. For example, in the discourse of financial capability it is the individual who should be rational and self-interested, prudent, knowledgeable, as HM Treasury’s definition above suggests. Within this discourse, it is the individual that needs to realign to fit with this. As Berry (2015: 518) argues financial capability is about “displacing ultimate responsibility for welfare to the individual level” and, following a behavioural economics approach, “individual rationality is besieged within the context of the market and believed in need of some kind of intervention” (Marron, 2014: 506). In this sense, financial capability deepens neoliberalism forming one part of a free market project to hollow out the welfare state and turn people into ‘investor-subjects’.

In these critical terms Finlayson (2009: 407) discusses how the interventionist welfare state, having been delegitimated and “rolled back”, finds a way to reinvent itself, “intervening into and acting upon new objects in new domains” with financial capability programmes being a good example of this. In terms of social housing, we can see this quite clearly with a reconfiguring of the role of social housing agencies to fit with the broader responsabilisation agenda. For HAs, this requires knowing and encountering their residents and then managing and changing their behaviour and conduct so they become a financially capable and educated resident-subject. The next section discusses in more detail the research projects that explored these formalised spaces of financial capability created and operated at the local level by social housing agencies.

## Researching social housing

This paper stems from funded research projects<sup>1</sup> with two HAs located and working across London and the southeast of England. Both projects linked to the extended role HAs now have in relation to their localities and residents as a provider of welfare services and support. The projects had a different focus but both incorporated discussions with residents engaged in the financial education and capability programme called DOSH. In particular, the projects focused on the dynamics through which residents are engaged in the wider services offered by HAs, the various encounters that led them to the DOSH programme and then their more sustained encounters with DOSH mentors. In particular we were interested in residents' auto/biographical narratives of welfare and how these led to them accessing the DOSH programme.

The fieldwork for both projects was undertaken between 2016 and 2018. While the broader projects drew on a range of methods including questionnaires and focus groups, this chapter draws on the narrative interviews which were framed by an auto/biographical approach. We were interested in residents' experiences and understanding of their every days lives linked to their identity as social housing residents, rather than a presumed reality (Bruner, 1990). We recognise that the way people narrate their lives and the auto/biographies they provide are a specific performative encounter between the interviewee and interviewer and linked to subject and situational context of each interview. As Somers (1994: 606) notes, "it is through narrativity that we come to know, understand and make sense of the social world, and it is through narratives and narrativity that we constitute our social identities...". For us, this approach was especially important for engaging with social housing residents many of whom are in receipt of state benefits and have been cast in current political discourse as 'other' and so commonly written about rather than heard from. Valentine and Sadgrove (2014: 1982) describe narratives as the "complex and shifting processes through which individuals narrate themselves, and their experiences in relation to multiple (structural) narratives provided by society". An auto/biographical narrative approach gives prominence and relevance to social actors in the research process (Lincoln and Denzin, 2000) and, in particular, enables, "[i]mportance [to be] ... given to honouring the voice of those who are socially excluded" (Suarez-Ortega, 2013: 190).

For us, in our focus on every day experiences and encounters which, as we argue, requires a consideration of relationality, the interviews we draw on here were all conducted 'at a distance' and by telephone. Interviewing is a relational enterprise, a dialogue and encounter between at least two people (Fujiii, 2017), and the use of telephone interviews configures this differently to the usual face-to-face positioning. Telephone interviews were used for various reasons including project timeframe, participant availability and preference, and researcher restrictions. We were thus physically dislocated from our research participants during interviews, yet by asking about their everyday lives and struggles, their experiences of being a social housing resident, of being on welfare and in a financial precarious position, were focusing on issues of relationality and encounter. These conversations also exposed dimensions of risk and vulnerability, and required an opening up and trust on the part of the participants. On reflection, we were surprised at the richness, extent and depth of our data and the fluency and length of some of the interviews.

Previous research (for example, Ward et al, 2015) has found that telephone interviews give participants more freedom and confidence to disclose personal or sensitive information without feeling judged or inhibited. The distance is a mechanism through which auto/biographies are prised open and participants are encouraged to talk as anonymity is further enhanced (see for example

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<sup>1</sup> Projects were funded by the British Academy (SG152101) and the Money Advice Service What Works Fund

Greenfield et al, 2000), and this was certainly our experience in the interviews we draw on here. Participants can also choose to locate themselves in a safe and comfortable space where they feel free from ‘surveillance’ (Holt, 2010), confident to speak about themselves and can exert control over this dimension of the research process. Therefore, while we remained disembodied researchers and displaced from the interviewees, the assembled auto/biographies effectively enabled a retelling of embodied and emplaced residents’ lives.

The four residents we include in this chapter consist of 2 men and 2 women and from across different age ranges living in different areas of London and the South East. Figure 1 provides an overview of each as context for the auto/biographical narratives in the proceeding section where we draw on verbatim interview excerpts. Residents are identified by use of a pseudonym.

**Figure 1: Overview of research participants**

<p><b>Lisa</b> is a female resident in her late 50s who lives in Spelthorne with her four children and has been an HA resident for more than 14 years. Although she has no formal qualifications she has recently completed an employment training course and is hoping to return to work shortly. The breakdown of a relationship and changes to her benefit entitlement resulted in Lisa falling behind in her rent payments.</p>
<p><b>Dominic</b> is a male resident in his early 40s, who currently lives in Oxford and has been a HA resident for 18 years. Currently long-term unemployed due to a mental health condition, Dominic has been receiving support and guidance from the HA about his financial situation and changes to his benefits.</p>
<p><b>Susan</b> is a female resident in her early 30s and currently lives in Ealing with her five young children and partner. She has been an HA resident for three years. After her husband passed away last year Susan found herself falling into rent arrears and was contacted by the HA about rent repayments.</p>
<p><b>Joel</b> is a male resident in his early 20s and, after a period of homelessness, currently lives in an HA-provided home in Ealing. Due to a long term mental condition, he has been unable to work for sustained periods of time. With the switch from Employment and Support Allowance to Universal Credit, he began experiencing financial difficulties, causing him to fall behind with his rent payments.</p>

In the next section we present and analyse our auto/biographical data around two themes. First auto/biographical narratives of welfare and second, encounters and relationality.

### **Auto/biographical narratives of welfare**

Plummer (2013) argues that everyday life is where complexity unfolds, and hence it is vital that we study it. The auto/biographical narratives of welfare that we present here show an unfolding of everyday lives – both temporally and spatially – as experienced and retold by participants, and are

linked to complex forms of class and gender experience (Back, 2015). With welfare recipients, including those in social housing, so frequently spoken of and about, we argue that auto/biographical accounts can disrupt and undermine prevailing narratives of dependency that reproduce negative stereotypes of irresponsibility.

The auto/biographical narratives start with an event or series of events that interviewees used to explain their reason for being on benefits. These are then frequently marked by coming to a 'crossroads' where support was sought from or offered by their social housing provider. For Lisa, this begins with recounting her school days, moving through training and employment, and then explaining her identity as a mother and her day-to-day caring responsibilities:

Lisa: Yeah, didn't do very well at school. I spent most of the time jumping around instead of in books and things. I left school early. I got an apprenticeship and left school. I did three days at work and then two days at school. Then I left at 16, not with the grades that I wanted, I must admit. After that, I had a baby, and then I decided to go back to college. So went back to... in between that I had a job, a part time job as a gymnastics coach, then when my little boy got a bit older, I went back to college, and did a full time hairdressing course. Got them qualifications, worked part time for a little bit of hairdressing, realised that this really isn't for me. Then had some more children, and then I stayed at home, I was a stay at home mum for a long time. And now my boys are a little bit older, I decided to do a personal training course, which I absolutely loved. Like sports and gymnastics being my... it's been my everything, ever since I've been little, it's all I know. Then once I qualified with that, suddenly my relationship broke down, and I was a single mum again, which was fine, it was fine, but it just meant a lot of... a lot of money worries, a lot of... which just brings a lot of stress onto you. So therefore I decided that you know, I need to now think about me and try and better myself for my children as well, really.

With four children aged between 16 and 4, the breakdown of her relationship and an injury, Lisa found herself struggling financially, as she recounts:

Lisa: ... my relationship broke down, then I had... I got hit with the benefit cap. Unfortunately, I never received my letter to say that they'd... my benefit cap went in on a certain day, so obviously I didn't even know any different. I was just carrying on as normal, then two months later I get a letter saying you're in like £2,000 rent arrears on your rent. And I was like what?

For Dominic, it was towards the end of his undergraduate studies at a London university that he suffered from considerable mental ill health which changed and disrupted his planned trajectory:

Dominic: I had a breakdown when I was a student, just before finals, so I did three years, and then... so I've only got A levels, so I was educated up to A levels. And so I moved... I've... I had... well I worked... I haven't worked since I've been here, since the breakdown. So that's a very long time. And well, just been on benefits ever since.

Dominic spoke vividly about his now long-term mental health diagnosis and the challenges of his day-to-day being:

Dominic: ...depression and schizophrenia; the treatment, the injection I'm on is for schizophrenia, you know, so I don't hear voices, you know, start hearing voices, and... yeah, depression really, but it's very difficult to you know, treat. I don't feel better after you know, after each thing really.



These health challenges have been coupled with financial difficulties stemming from not being able to work. The anticipated move to Universal Credit and benefits freeze led to anxieties about paying his rent to the HA and meeting other daily expenses:

Dominic: I'm on housing benefits, so that... that goes through quite clearly, so I've never been in arrears...benefits are stagnant, so I'm... I've lost... you know, I'm sort of going down in my balance, but not... but everything... everything else has gone up, as you know, like gas and all the bills, .... You know, even food and clothes and things. So it's quite difficult.

Similarly, Susan began by recounting her education and work but the fluency of her retelling is punctured by her current poor mental health:

Susan: Yeah, I have worked in the past. Education wise, I'm a college graduate or whatever you want to call it, Business admin and IT. That was a good few years ago. Yeah, that was... so at the moment, I can't really remember much about dates. I was Operations Manager for a company, and then gosh, what can I say? Yeah, I done that for a while, and then... sorry, I'm just trying to... I'm just trying to concentrate on it, because I've got a lot of like memory problems, then I left that, and then I became a housewife. I stayed at home to look after my kids, yes.

Susan has five children aged nine, seven, five, three and two. As the excerpt below describes, she has considerable caring responsibilities as a recently widowed parent. Emotional struggles have been compounded by very real financial challenges caused by changes to the benefits system:

Susan: Because I'm currently in rent arrears, because I've been put on a benefit cap, after the death of my husband last year - he died of cancer last year, a cancer related illness actually. And he was on disability, considering he died, so that was taken away, so what happened is, is that I... because I was on Widow's children's allowance, that's actually been put under the benefit cap, so that had affected me. I don't understand why I was under the benefit cap, but you know, it's... that's just how the government... the government has obviously blanketed everything under the same thing. But what I found is actually literally it's put me in a tight spot, and this has made my mental health deteriorate further.

Falling behind in rent arrears led to the tenancy sustainment team of the HA to get in touch with Susan.

Our last narrative comes from Joel, the youngest of those interviewed, who focused on explaining where he came from and where had been home:

Joel: I've lived in the area my whole, well I say lived in the area, I've lived everywhere if I am honest but I mean I grew up in this area so I've lived here my whole life. I've also lived all over the country really. At the moment I've been here since February with [HA]. ... I was homeless for a long time and I got given my place to live ... and then when I was there I had to switch over from ESA [Employment Support Allowance] to Universal Credits and then I started experiencing loads of problems.

As highlighted in Joel's account, and as runs through the accounts from Lisa, Dominic and Susan, recent and ongoing changes to mode of welfare receipt and amount of welfare payments has triggered and precipitated immense challenges and difficulties in everyday lives. Continued governmental economic objectives have focused on extensive welfare reforms with the aim to 'make work pay'. As Wiggan's (2012) articulates, these changes have marginalised the structural aspects of, for example, persistent unemployment, poverty and ill-health and transformed them into

individual pathologies of benefit dependency, irresponsibility and worklessness. The auto/biographical welfare narratives above demonstrate that challenges of welfare reductions are compounded by other serious difficulties.

Social stratification is implicit in social housing, though the diversity of residents in terms of, for example, education and employment status, often gets hidden. In the examples above, every day narratives of welfare are framed and shaped by the immediacies of mental and physical ill health, family life and caring responsibilities, bereavement, and other significant struggles. For Susan and Lisa, their auto/biographical accounts are located within their caringscapes. Informal caring, critical to human flourishing and evident across many aspects of women's lives, is captured in the notion of caringscapes (McKie et al., 2002; Bowlby et al, 2010). For Susan and Lisa, benefits, housing, employment are all parts of their caringscapes and enable or hinder the informal caring they provide and which are central in their auto/biographical narratives of welfare.

### **Encounter and relationality**

Consideration has been paid to the role of housing professionals in operationalising national policy imperatives (Parr, 2009; McKee, 2015; Dobson, 2015; Robinson, 2000). Here we argue that a relational understanding, focusing on relations between housing professionals and residents, is both useful and important for recognising that the enactment of national policy requires a focus on day-to-day practice and residents' everyday experiences. The relationality of encounter between social housing residents and professionals is always forming, fluid and dynamic, and takes shape across different social housing spaces – through neighbourhoods, homes, offices, community centres, support services and so on.

Governance and control are mobilised through this embodied relatedness of individuals within institutional space (Dobson, 2015). This embodied personal relationality, so critical to the work of HAs, is based on comings and goings, of noticings and movements, as relationships are forged. Social reality is always in movement, processual, and fluid, and constitutive of and through dynamic and unfolding relations, networks, and bonds (Dobson, 2015) as auto/biographies demonstrate:

Dominic: I got this letter through [about the move to Universal Credit].... And I rang the number.

After initially getting through to the switchboard Dominic explains how he was put in contact with a financial capability mentor and a series of meetings was set up. For Lisa, she telephoned the HA when she received a letter informing her of her rent arrears:

Lisa: So obviously I phoned them, and said like I don't understand, and then they explained it to you, and then I was like 'oh my God, how am I going to get out of this now?' So literally then I had to start paying my rent, like, which was absolutely fine, but then paying my rent arrears off on top of that, which then led me to more worry, strain, and stress, 'cause obviously all this... at the time I'd had an operation on my leg, so they put me in touch with [mentor].

As we read these auto/biographical narratives there is a need to consider how these encounters can be viewed through a lens of governmentality and biopolitics whereby power is productive, and can produce positive and negative effects. Encounters of this kind have become central to a neoliberal logic and demand critical scrutiny. Certainly initially, notably in relation to income officers and

tenancy sustainment teams, encounters were fraught with anxiety and stress as residents were faced with the burden of debt and worries over loss of income and, potentially, their home.

Discussions of encounter enliven these auto/biographical narratives of welfare as they are affective and emotive. As Susan recounts, from the initial letter she received she felt abandoned to her problems:

Susan: ...and then I've been told to just get on with it, and pay my rent, which is £140 something a week. But with the arrears, I had to pay like minimum £150, and then I'm... and then I'm... you know, housing benefit's only paying 50p a week, which to me is an insult. I don't see the point, what's £2.00 a month, going to do?

In the excerpts above from Dominic, Lisa and Susan, whether through a letter or phone call, this was an initial encounter of suspicion and unequal power. There exist complex positionings of residents and staff evident through the “conflicting” roles of HAs (Wainwright and Marandet, 2019) as rent collector and provider of tenancy sustainment and support. With HA staff responsible for ensuring rents are paid on time, individual auto/biographies can get lost within institutional practices that require compliance in the form of rent payment.

It was from these initial encounters that Joel, Lisa, Susan and Dominic became engaged in a programme of financial capability, and as both Dominic and Lisa explain below, this is an engagement that requires a sustained encounter between residents and staff.

Lisa: He [the mentor] came round and like obviously helped me out and he advised... that's how I got onto this course. And now I've managed to... now I've managed to help out, like my rents up to date, you know, and everything... everything's going good.

Dominic: I've been to two meetings and it was just really, really it was what, sort of what I thought already. But she suggested a couple of... a couple of things, like volunteer, sort of volunteer work, but it's not the whole day. It's just a short programme, which would be useful you know. She mentioned a place called [name] as well, which is allied to mental health services. So I've been there before, and I actually found it quite difficult doing the whole day, you know. So I'm not doing that.

In the extended narrative below, from the initial letter she received, Susan met with her mentor who she found listened and understood:

Susan: she was very sympathetic actually, it was really good talking to her, so she was like... she was like, in my case there's not really much that can be done, because the government doesn't really... there's a blanket of people in my circumstances, which they really shouldn't. She was like if there was a way that you know, she could... if there was someone that she could go to about my situation, for me to get like you know, preferential treatment or something, she would do it, but she was like there's not really much that can be done.

... she knows that I'm a young mum, I'm 33, I've got five children, I've recently lost my husband from a disease that just came out of nowhere. So on top of it, you know, I've just been thrown into this poor financial situation where you know, my benefit's been cut to under £500 a week, and then I've been told to just get on with it...

... I feel it's a positive thing, because I get a light... like she makes me feel comfortable and I can talk to her, because she's under... she's very understanding. So I would prefer to deal with her, than anyone else or organisation... It's just... she just understands... she's got kids

herself, so she can understand, she can relate as a mother, to what I'm going to through. She understands how the system works, she knows that it's unfair at times to people who are in dire situations, because she's seen it herself. And she's just... I guess it's just experience making her more understanding to what I'm going through.

This experience of 'supportive' power (Robinson, 2000) between individuals within the institutional context requires a tailored personal one-to-one approach which, in many cases, involves several hours of discussion which is key to building trust and allowing mentors to get to know individuals. For Susan, this support came from her mentor both 'knowing' the welfare system but also understanding her day-to-day caring work. Engaging in conversation and offering practical assistance, this account suggests a seeming mutuality of staff-resident relations with the later observed and enticed to participate in forms of self-governance. In spite of potentially disparate class locations and socio-economic status between staff and residents, this particular encounter was forged through a common gender position to nurture and sustain conversation and scrutiny.

For Joel, he could not clearly recall how he was put in touch with his mentor but relayed the importance of this encounter:

Joel: I can't really remember who put me in touch with him, ... oh I don't know but someone else put me in touch with him and then I started speaking to him from there really.

...well to be honest with you, [mentor] sort of saved my life man. He's a good geezer. He was only supposed to help me with a few things but it pretty much ended up being like, well like I said, I don't want to sound drastic and that but I don't have no family to help me with anything and I don't really have anyone else. So without him I don't know, I honestly couldn't tell you where I'd be like.

These sustained encounters narrated by Susan and Joel are very positive, at least initially, with a retelling of the support and reassurance they were given.

As highlighted above, it is important to be cognisant of power in and through encounters; encounters can produce anxiety and resentment, they can harden and affirm unequal power relations and existing concerns and antagonisms (Wilson, 2017). This came to the fore as difficulties emerged in the sustaining the encounter. Here again we get a glimpse of the affective and emotional impact when encounters are frustrated or cut short:

Dominic: The trouble with that is if you look at [HA name], you still only get one number, so if you ring up, like about a repair or anything, you actually only get one line. ... I know I'd have to be put through to her, and the... I think the last time I tried, she wasn't there.

Lisa: I phoned him last week, sometime last week, and left a message for him to call me back, but he hasn't, so I'll give him a ring this week. No, I haven't spoken to him.

For Susan, from her initial warm retelling of her relationship with her mentor, a later interview indicated a shifting of the relationship:

Susan: I'll tell you now she is really difficult now to get hold of, and I've certainly been trying to call her, and she's never at her desk, on the Friday she's not in. And she never returns my phone calls now, it's kind of like you know, I kind of feel differently now.

With the talking and perceived friendship of the encounter now at a distance, the unequal positioning of staff and resident is reinstated through remoteness and lack of contact with Susan left struggling.

## Conclusion: emplacements and displacements

In bringing this chapter to a conclusion we want to highlight two inter-related points linked to taking an auto/biographical approach to research. First, is the usefulness of focusing on encounter and auto/biographies of encounter for elucidating everyday lives. Second, we highlight the need to interrogate the geographies that are shaped by and shape these encounters, and why these matter. An auto/biographical approach that focuses on spatiality and encounter is vital for understanding everyday lives, especially so when researching marginalised groups whose voices are often unheard or ignored, such as the social housing residents discussed here.

As Valentine and Sadgrove (2014) attest, encounters can only be understood when they are analysed within the context of an individual's life history. The narratives of welfare retold in this chapter are done so through a lens of encounter between residents and housing professionals and within the context of an identity linked to social housing. Auto/biographies are always relational to other people and other things; in this chapter we have begun to highlight just some of these relations for residents: to homes and families, to social housing agencies and officers, and to wider discourses of welfare and dependency. A re-telling of encounters, through a primary focus on resident experiences of a financial education and capability programme, enables some of this relationality and complexity of the everyday to be made visible.

These auto/biographies of encounter also demonstrate that geography matters in a very real sense for social housing residents. Individuals are always placed and located, and have a relationship to particular places and locations. The term 'emplacement' describes the way in which individuals narrate their experiences as a product of placed and 'solidified configurations' (Valentine and Sadgrove, 2014). This is foremost for social housing residents, and running through their auto/biographies of encounter is the ever-present threat of displacement – of losing their home – as these final interview excerpts vividly highlight:

L: I didn't even realise I was in so much debt, because I didn't realise they'd sent me the letter out, starting from this date, you need to get this done. And there was just no other letter, no follow up. But literally they just let it go on and on and on, until they sent me a final warning, and eviction. And I was like what's this all about, because I didn't even... and it wasn't until I spoke to them, and then a week later, I can't afford this, we need to come to some sort of agreement. ... I don't think I'd be where I was today, I don't think they would have put me through to [mentor] and ended up getting all these opportunities

For Lisa, initial meetings with her mentor allayed these fears and anxieties of eviction and displacement. However, for Susan, with an eviction notice having been served, it was a real and present threat as she was preparing to go to court over rent repayments:

S: with this pending court date coming up, I do feel, I don't know, I just feel extremely depressed about it. And I've got five children, I don't want my children to go through all this, which is why I've been wanting to try and sort this out. But I don't need to have to go to court, because I don't know if anyone can actually come with me that day. 'Cause like I said, I have difficulty going out alone. And what I need the [HA] to understand, it just seems like they're not getting it.

As this excerpt highlights, fear of displacement disrupts Susan's sense of home and belonging. Sense of place refers to how people feel and think about places and is used by geographers to emphasise

that places are significant because they are the focus of personal feelings (Rose, 1995). It is an important concept because it is linked closely to identity and how we make sense of ourselves and our lives. For Susan, the threat of eviction means losing her home and the home of her five children. As these final interview excerpts remind us, auto/biographical accounts are shaped by structural inequalities linked to *where* we are and *who* we are, with the urgency of place experienced through the threat of displacement, loss and dislocation.

As a final point, auto/biographies of encounter highlight how residents are positioned as both agents and subjects (Valentine and Sadgrove, 2014). HAs have a critical role in constructing “identities of agency, self-regulation and responsibility amongst their tenants” (Flint, 2004: 151) and operating close and personal forms of governance and regulation in order to do this. Control and self-control filter through institutional structures, professionals, and residents. Residents are variously the subject of wider welfare discourses that have shaped HA rules and regulations, and in relation to the financial capability programme discussed here, they are subject to programme and mentor support, or lack of support. But the auto/biographies of encounter also highlight varying degrees of resident agency – agency in precipitating, shaping and reflecting on the encounter, and agency in changing personal trajectories of welfare. It is through the lived experiences and developing relationships between residents and professionals, as retold in the auto/biographies of encounter we present here, that this more complex story emerges.

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