

# **Third Sector Telephone Housing Options Service For Older People: A Realist Evaluation**

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## **Abstract**

The intended outcome of a third sector telephone housing options service focusing on specialist housing is to empower older people to reassess their home environment. However, there is no existing academic research in this area. In an original contribution to knowledge, this study addresses the question: *How, why, for whom and in what context is a third sector telephone I&A service efficacious in relation to instilling empowerment in older people considering specialist housing?*

This thesis takes a realist philosophical perspective and realist evaluation approach (context-mechanism-outcome configuration - CMOc). Key methods include a focus group with service advisors (to develop programme theory), access to the service setting, analysis of imparted information and realist/semi-structured interviews (n=31) with older information-seekers (n=16) one month (n=16) and four months (n=15) after engaging with the service.

Tenure and access to deliberative networks are key areas of context. Against a backdrop of a shortage of specialist housing and subsequent complex conditions, those in private housing (mostly owner-occupiers) tend to seek empowerment. Social tenants, limited to a system where a low priority, already have experiential knowledge and seek accessible alternatives.

It was common for participants to trust the service relative to negative prior experiences. Yet, in the majority of CMOc (n=8) outcomes tend to reflect an inability to act (social tenants) or uncertainty (mainstream residents) – the latter triggered by mechanisms such as apprehension. A key finding was that many information-seekers sought, desired or used the interviews for more substantive discussion.

The current UK market and structure of I&A provision, both hampered by neo-liberal influences, are not conducive to older people reassessing their home. Firstly, this research further underlines the need to increase the supply of specialist housing. Secondly, this study challenges established thinking where information, and not the relational elements of substantive deliberation, is assumed to empower.

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## **CHAPTER 1 - Introduction**

### **1.1 Overview and research purpose**

Housing, or the home, is particularly pivotal to the wider health and wellbeing of older people (Langan et al., 1996, Ellaway and Macintyre, 1998, Heywood et al., 1999, Parry and Means, 1999, Heywood et al., 2001, Macintyre et al., 2003, Blackman, 2005, Donald, 2009).

The importance and appropriateness of the home in later life cannot be understated. Through fragility that is associated with ageing and a range of other circumstances, it is common for home environments to become inappropriate. On this basis, many older people find themselves reassessing their home, and doing so tends to be complex and emotive (Heywood et al., 2001). In the UK, specialist housing, such as sheltered and extra care housing, represents a key housing option for people reassessing their home in later life.

In order for older people to be empowered in circumstances that tend to be emotive and complex (Dunning, 2005, Green et al., 2015), it is critical that such decisions are supported and informed. While this may necessitate the need for older people to access services that aim to inform and support older people to reassess their home, little is known about the circumstances in which services are efficacious in enabling these intended outcomes.

As this introduction chapter outlines, while there are different forms of support that are based on different theories of agency (that make different assumptions about forms of service and behaviours are conducive to becoming empowered) neoliberal consumerist information and advice (I&A) services have assumed a central role in the current UK.

As is noted by Harding et al. (2018: 18), in the context of contemporary marketisation of wider welfare and the importance and appropriateness of housing in later life:

"An enhanced understanding around what forms of I&A are more effective – how consumers act when seeking and acting on I&A, why they act like they do and in what circumstances I&A enables high quality decision-making and outcomes – is a robust approach to ensuring services are responsive, which then enables consumers to access welfare provision that reflects their needs."

The aim of this study is to understand how, why, for whom and the circumstances in which a telephone housing options service for older people, considering specialist housing, is efficacious in relation to intended outcomes around empowerment.

Firstly, in this introductory chapter the author's research journey is presented (1.2). This outlines my background, and how it has influenced the research process.

Secondly, the background to the study is outlined (1.3). This identifies the importance of wider UK welfare policies that have sought to instil active agency, and places this research concerning specialist housing in later life in a wider policy and theoretical context.

Thirdly, theories of citizen and consumer agency are outlined (1.4). There is a particular focus on the citizen and neo-liberal consumer based assumptions that underpin how these theories of agency are associated to forms of services that support entry into what can be regarded as a complex specialist housing market.

Fourthly, the background to the study is outlined, with a particular focus on the importance of the home in later life as a key determinant of health,

wellbeing and independence (1.5). Also, in what tend to complex and personal motivations to reassess the home (1.6.), some of the trigger events discussed in existing literature that prompt older people to reassess their home are outlined (1.6.1). This feeds into a description of what constitutes a key housing option for people in later life reassessing their home – specialist housing (1.6.2). A thorough review of the specialist housing market is provided in Chapter 2.

Consistent with the hegemonic neo-liberal agenda and consumer agency theory is the importance placed on engaging with information as enabling active agency (Becker, 1976). Within a mixed economy of I&A, a third sector and telephone services have a central role and are identified as an important contemporary area of interest (1.7). However, considering there is a paucity of existing research on the impact of third sector telephone housing options services, this section also provides an indication of a gap in research. Finally, the structure of the thesis is outlined in the final part of this chapter (1.8).

## **1.2 The author's research journey**

Any substantial piece of work is the culmination of a journey of prior experiences and thought processes, and it is important to provide an overview of what has brought me to this study.

When completing an MSc in Governance & Policy at the University of Southampton, and orientating most of my coursework to health and social policy, I became interested in consumerist and citizen agendas across both aforementioned areas. My MSc dissertation asked 'does a dominant distinction between the citizen and the consumer capture how people are prepared to act in order to access and engage with healthcare provision?' This was awarded a mark of 85% and was given a prize for the best dissertation in the Politics & International Relations Division in the Faculty of Social Sciences.

Among the wider social policy community, from health to housing, the influence of neo-liberal ideals forms the base of much discussion and interest. An overriding question of interest of many seems to be how and the extent to which neo-liberalism accommodates social policy.

An interest in how neo-liberal ideals have permeated areas of social and welfare policy motivated my MSc dissertation. The dissertation probed whether people were prepared to act in a manner that an increasingly neo-liberal health policy assumed desirable – i.e. make consumer like choices. Some of the important concepts in this area are reflected in a theoretical paper (Harding et al. 2014).

This interest remains and is present in this thesis, albeit in a different area. My interest in housing in relation to older people was sparked through engaging with literature that outlined how older people's entry in to the health and social care market (i.e. the subject of MSc research) is often dependent on the appropriateness of their housing environment. In other words, for older people, housing can be a key determinant of health and wellbeing.

This thesis extends earlier interests into the important area of older people and housing. There is, however, an important distinction in the type and 'real life' nature of this study when compared to prior MSc research. Whereas my MSc work focused on eliciting attitudes, the case study presented in this thesis is a 'real life' case of how neo-liberal policies shape social policy – both in how a key consumer driven information and advice service is offered in order to instil active agency and, overarching this, the structure and factors that shape the specialist housing market for older people. On this basis, this thesis is able to offer a deeper analysis of critical issues and ground its recommendations in much richer evidence.

It was a privilege to be able to complete this study on a full time basis over three years. Upon completion of the research I was successful in gaining a research position at Lancaster University to work on two studies on the ESRC-NIHR funded 'Neighbourhoods and Dementia' study.

### **1.3 Background to the study: Empowerment and Agency in wider UK welfare reform**

This section sets out the background and wider context of the study. In doing so, it provides the reader with knowledge around some of the key concepts in this research. These key concepts are agency, empowerment and the role of both in contemporary UK welfare policies.

'Agency' refers to the capability of a person to act (Greener, 2002). While the primary focus of this study is housing options in later life, and housing has a long and established history with consumer like choices (Mills, 2009), it is useful to first identify and outline wider welfare reform that has sought to instil active agency. Given the role of housing in health, independence and wellbeing, this places the research in its wider context and is of interest as it identifies wider and overarching issues that have increasing relevance as this thesis is presented.

Considerations around agency have been central to successive UK governments' welfare reforms. In particular there has been a continued emphasis on instilling active agency. Central to active agency is that agents, or people, will be empowered to act and make choices about individual welfare.

Two of the clearest examples of welfare reform designed to instil active agency are the patient choice reforms in the National Health Service (NHS) and the personalisation agenda in social care. Both require agents, or those

who need to access welfare services, to make active consumer-like choices in order to access and engage with provision.

In the NHS, while choices around time and place of treatment are now established (if these choices are available), recent Conservative led governments have stated it is desirable for patients to choose consultant team, care pathways and even treatments (DoH, 2010). In social care, while provision previously tended to be provided by the state, now the provision of individual budgets and direct payments require those in need of social care to engage with markets to contract and purchase care (Glendinning et al., 2008). Alongside these developments in social care, there has been continued restrictions in relation to who is eligible for statutory support. Subsequently, while some use statutory funds, increasing proportions of individuals who purchase care do so with their own money (Hudson and Henwood, 2009, Henwood, 2011).

On this basis, active agency in the NHS and in social care is based on a neo-liberal and consumerist conception of agency, where access and engagements with welfare are now increasingly dependent on the capacity and capabilities of the individuals who need services to themselves become well informed, make choices and purchase provision. Neo-liberal consumerist and choice based reforms have been extensively written about in regard to health (Gilleard and Higgs, 1998, Greener, 2003, 2007, Greener and Mannion, 2009, Department of Health, 2010, Armstrong, 2014, Harding et al., 2014) and social care (Glendinning et al., 2008, Glendinning, 2008, Stevens et al., 2011, Jones et al., 2011b, Netten et al., 2012, Moran et al., 2013, Jones et al., 2011a). Moreover, and reflecting wider European consumerist welfare policy agendas, the welfare consumer has been the subject of research across Europe (Meinow et al., 2011, Fotaki and Boyd, 2005).

A defining feature of much of this literature highlights how and why welfare consumerism shares little in common with more mainstream markets, on account of information asymmetries and the inherent vulnerabilities associated with the need to access welfare (Harding et al., 2018). As Greener and Powell (2009: 561-562) state in relation to healthcare, "...patients are extremely flawed consumers."

More broadly in the context of this thesis, it is the need for people to become well informed and make choices associated with individual welfare that forms the direction of UK welfare policy. Broad ambiguities are noted around older people's consumer agency in relation to welfare (Moffatt et al., 2012). However, what is clear is that active agency requires agents, or people, to be confident and empowered.

Key empowerment theorists note how empowerment, and the processes that lead to empowerment, are contingent on context (Perkins and Zimmerman, 1995). Considering the need to act in the context of individual welfare may be associated with feelings of disempowerment, vulnerability and marginalisation, it is critical that active agency be supported (Harding et al. 2018). With the appropriateness of housing in later life often determining the need to access and engage with health and social care markets (Adams and Green, 2015), housing choices in later life and the support designed to empower those making such choices assumes a great importance.

Formal and less formal support services exist where the intended outcome of support is to empower (Dunning, 2005, Green et al., 2015). A key issue, on which the efficacy of support services may largely depend on, is the form support services take. In relation to this are theories of agency, or the principles and practices that instil an individual's capability to act in a given context. There are two overarching theories on which support rests, and it is important to understand the assumptions that different forms of support



make about human agency. These theories position agents as citizens or consumers (Deakin and Wright, 1990; Clarke et al. 2007).

#### **1.4 How to empower? Citizen vs Consumer theories of agency**

The capability to act, or agency, and what forms of support instil active agency can be conceptualised under what are commonly regarded as competing theories and assumptions. As much as these assumptions concern what forms of support instil active agency, these assumptions also concern propositions around identity. As Deakin and Wright (1990: 101) state, "the difference between citizens and consumers is all important". The citizen and the consumer have different perspectives on human nature and make different behavioural assumptions in relation to agency and the means by which people act. As Clarke et al. (2007: 2) state:

"The citizen is embodied in public identifications and practices... By contrast, the consumer is a figure motivated by personal desires, pursuing their own interests through anonymous transactions."

Citizen and consumer theories of agency, the assumptions each makes and the forms of support associated with each position have been subject to important work in relation to health and social care (Clarke et al. 2007). However, despite their use in wider areas of welfare to conceptualise agency practices, and what type of support these practices are associated with, they are not used in the field of housing and older people. Given their use as overarching theories of services, and what active agency is dependent on, this research adopts both as a means to frame the provision of support. It is important to understand the implications of each in relation to the provision of services and agency. and these implications are discussed in the following two sections.

#### **1.4.1 'Citizen-centred: Discussion, deliberation and exchanging views**

The notion of the 'citizen' can be traced back to ancient Athens, where matters of the day were discussed and deliberated over in a public forum by citizens (Powell et al., 2009). Where the consumer is an isolated figure for whom becoming informed involves seeking information (Becker, 1976), and where capabilities to act are framed as an individual concern, the citizen draws on the relational elements of discussion, deliberation and exchanging of views. As Silverstein (2016: 1) suggests:

"Human beings are agents. We can deliberate about what to do—reflecting on our desires and our circumstances—and then act on the basis of that deliberation."

Empowering the citizen is contingent upon the relationships that are established as a consequence of engaging in discussion, deliberation and an exchange of views. The primary reason to support furthering discussion, deliberation and exchanging views is based on a proposition by Herbert Simon in his theory of bounded rationality (1955, 1956). Simon proposed that agency is dependent on and conditioned by the individual and wider structural context within which a decision takes place. In other words, there is little uniformity and a great deal of complexity and diversity underpins individual reasoning (Collet, 2009). Yet, it must be acknowledged that Simon's 'bounded rationality', and other theories of agency based on it (e.g. Bourdieu's theory of 'habitus' (1999) and Giddens 'structuration' theory (1984)) are overarching frameworks about individual behaviour. They do not conceptualise the means by which active agency is enabled.

By positioning the theories inherent in citizenship as a means of gaining understanding in complex, emergent and neo-liberal conditions, Jurgen Habermas' (1992a, 1992b) theory of 'communicative action' proposes how and why acts of deliberation and discussion can be conceptualised as a means of enabling understanding, empowerment – and agency.

Habermas (1992a, 1992b) regards the social world as complex. On this basis, he proposes that agents will have a set of different, varying and incommensurable standards of choice. In order to understand what a preferable course of action is, an agent must be able to understand their place within wider sociopolitical structures. In order to come to an instrumental action, or a decision to do something, the meaning and consequences of alternatives must be understood. It is this meaning behind an instrumental act that Habermas (1992a, 1992b) refers to as a "noninstrumental action type" (Heath, 2001: 17).

Information, while in isolation a consumerist tool, is grounded in words, sentences and language. Words and sentences are critical to shaping the noninstrumental meaning that lies behind instrumental action. Intrinsic to validity claims, the crux of human action or how humans rationalise action, is linguistic structures and speech (Honneth and Joas, 1991). In other words, Habermas (1992a, 1992b) regards agency not to be solely based on being imparted with information, but in conveying meaning, establishing social relationships and allowing a dialogue to discuss and exchange views, with a particular primacy on expressions and feelings (Heath, 2001). Habermas' theory is called 'communicative action'.

'Communicative action' is positioned as a theory to underpin many forms of communication and agency - from models of adult learning (Gouthro, 2006), understanding texts and information in education (Lee, 2016), effecting change through medical lifestyle interventions (Walseth and Schei, 2011), the dynamics of interpreted clinician-patient consultations (Greenhalgh et al., 2006), communicating information in order to further consensus building in relation to community planning (Innes, 1998) and communication strategies to key stakeholders in relation to crisis management (Kim et al., 2016).

Communicative action also provides the basis to understand the rationale behind peer support - which can encompass group based support,

counselling, information-giving and education (Cowie and Wallace, 2000). Critical to these forms of support, and emphasised by Habermas, is how discussion, human interactions and thus relationships are central to agency based on communicative acts.

As a component of peer support programmes, life-long learning within public policy, particularly directed at older people who access social care systems, has been suggested as a means to promote active inclusive ageing and citizenship (Hafford-Letchfield, 2010).

Yet, it is important to note that the support derived from communicative acts can include less formal sources. Communication with wider 'deliberative networks' is critical to the social capital of older people (Gray, 2009). Buck and Smith (2015) outline the importance of wider networks of friends and family to people seeking advice around 'rights' issues, suggesting networks provide a deliberative platform for people to engage with alongside and along a continuum of support and other information and advice seeking practices. In other words, 'deliberative networks' can draw on both formal and non-formal sources.

Despite the attention given to citizen ideals by classical philosophical theorists (Habermas, 1992a, 1992b), its central role in democratic governance, the existence of a limited number of support services that utilise aforementioned theories and the application of communicative action theory in the field of adult learning, it cannot be said that citizen based and communication action has a dominant role in policy and provision. Instead, as section 1.7 in this chapter and part of the literature review chapter demonstrates (2.10), it is a different set of assumptions that have permeated policy and provision. As an extension of neo-liberal thinking, it is consumerist principles and practices that dominate policy and practice. The following section outlines how neo-liberal and consumerist ideals are consistent with the provision and imparting of information – and little else.

#### **1.4.2 *The dominant role of Neo-liberalism and Consumerist Information based services***

While the term 'neo-liberalism' is often not adequately unpacked and criticised for its use as a pejorative catch all term for almost anything that is critical of market principles (Springer et al., 2016), in this thesis the use of the term neo-liberalism refers to policies and practices that privilege economic capital or principles over the needs of social policy.

In the context of support services in relation to active agency, it is outlined further on in this chapter (1.7) how services that are predominately information focused are financially efficient (particularly when delivered by telephone) irrespective of whether the service meets the needs of individuals and social policy.

The proposed importance of information is not new. Social theorists such as Galbraith (1967) and Bell (1973) suggested in the late 1960s and early 1970s that information was actually more important than the economy as a resource base. This is based on the proposition that information, and the ability to act on information, is the commodity that acts as the gatekeeper to making a choice in an economy.

Whereas citizen based ideas place a primacy on and provide discussion, deliberation and exchanging views as key mechanisms toward instilling active agency, consumerist ideas do not acknowledge the importance of these deliberative mechanisms as underpinning empowerment and active agency. Instead, consumerist theories and approaches to active agency place a primacy on the provision of information and stop short of providing substantive discussion, deliberation and exchanging views.

The provision of information is particularly associated by key theorists as instilling empowerment and active agency in emotional, and thus complex,

circumstances (Becker, 1976). This is particularly important in the context of this thesis. As a further section in this chapter outlines (1.6.), it is complex circumstances that tend to underpin an older persons motivation to reassess their home environment.

Considering complexities often tend to characterise an individual's circumstances when reassessing the home, it is important to acknowledge that agents are obviously perfectly able to engage in discussion, deliberation and exchanging views within other networks (including individual social networks), if this is possible and if individuals have access to networks where deliberative engagements can take place.

However, by not formally providing deliberative engagements, if they are considered desirable by individuals and critical to underpinning empowerment and active agency, services are passing on responsibility of accessing deliberation to individuals. It is this passing of individual responsibility that is consistent with a neo-liberal perspective. As Clarke et al. (2007: 2) identify, consumerist approaches promote anonymity and individual responsibility as opposed to the "...public identifications and practices" associated with citizen based theories.

Considering the important role of housing in the context of health, wellbeing and independence in later life, and extent to which decisions to reassess the home often tend to be complex, it is critically important to consider how best to empower older people. The following sections focus on these two key aforementioned areas – the importance of housing in later life, the events that often trigger reassessing the home and how specialist housing in the UK is a key alternative housing option.

### **1.5 Importance of housing in later life: Key determinant of health, wellbeing and independence**

For older people, the home environment tends to be a key determinant of health and wellbeing (Langan et al., 1996, Ellaway and Macintyre, 1998, Heywood et al., 1999, Parry and Means, 1999, Heywood et al., 2001, Macintyre et al., 2003, Blackman, 2005, Donald, 2009). In particular, the need to access care settings, such as hospitals or care homes, can often be dependent on the appropriateness of an older person's home environment (Minter, 2012). This underpins recent calls that housing should have a more prominent role in public health agendas (Buffel and Phillipson, 2016).

Although it has been stated that older households are no more likely than younger groups to live in hazardous housing conditions, older people are at greater and disproportionate risk of suffering injuries in and around the home if it is hazardous (DCLG., 2013). Fragility associated with ageing means that it is common for the physical characteristics of the home environment to become inappropriate, harder to navigate or even hazardous (Blackman, 2005).

Although a recent Department for Communities and Local Government and Office for National Statistics report (2013) outlines that there have been significant increases in the standards of older people's properties, the wider literature provides a different perspective. For example, Evans (2009) estimates that 1.8 million older households are of poor quality, while others estimate that one-third of older people live in hazardous housing (Housing Learning and Improvement Network et al., 2011).

Fuel poverty and low energy efficient homes are most common in homes where the oldest person is aged over 75 (DCLG., 2013) and can lead to health problems for older people (Blackman, 2005). The number of older people occupying hazardous properties is a significant contributor to the 4 million NHS bed days associated with the largest accidental, and thus preventable, cause of mortality among older people – falls and injuries

caused in the home (Housing Learning and Improvement Network et al., 2011). In particular, it is common for falls and fractures to occur on stairs and steps in the home (Blackman, 2005).

Although the home can become hazardous in a manner that endangers older people's independence, reflecting the 'ageing in place' agenda (Houben, 2001, Hillcoat-Nalletamby et al., 2010), it is possible for pro-active decisions about the home in later life to enable and maintain independence. Yet, as the following section will discuss, pro-active decisions are often complex and open to individual interpretation.

## **1.6 Reassessing the home in later life: complex and personal**

### **1.6.1 *Trigger events, 'push-pull'/stay put factors and 'environment press'***

Reassessing the home in later life tends to be complex. In what are often personal experiences, specific 'trigger events' or circumstances, often concerning an individual's health/mobility and the home, tend to contribute to older people's motives for reassessing the home in later life.

Building on Lee's (1966) generic push-pull framework, as used by Burgess and Morrison (2015), Heywood et al (1999, 2001) discuss people's motives as 'trigger events' and are framed as 'push', 'pull' and 'stay put' factors. Peace et al (2007) describe issues that lead older people to reassess their housing as an 'environmental press'. While terminology and language may differ, these all refer to the reasons behind older people reassessing their home environment.

The appropriateness of the home is often brought into question by life events and challenges that occur in later life. In the context of reassessing the home, the inherently personal nature of these life events and challenges



often acts as the underlying personal context within which a person experiences the home and, if compelled to, reassesses the home.

A decline in health and or mobility may act as a 'push' motive to seek information and advice on alternative housing, particularly if a person's living environment is no longer suitable (Housing Learning and Improvement Network et al., 2011, Adams and Green, 2015). For example, perhaps the garden has become unmanageable, and or it is no longer possible to climb the stairs (Erickson et al., 2006). Indeed, the former is a major factor in the increased likelihood of falls – the largest and ultimately avoidable cause of mortality in older people (Blackman, 2005, Housing Learning and Improvement Network et al., 2011).

Other examples of 'trigger events' that prompt similar decisions may be the inter-connected relationship between a bereavement, a subsequent reduction in income, isolation and being unable to financially and physically maintain a property (Adams and Green, 2015). As Burgess and Morrison (2015) outline, UK research consistently finds that a decline in health, exacerbated by inappropriate living conditions, often shapes older people's motives to reassess their home and move (Biggs et al., 2000, Kingston et al., 2001, Baker, 2002, Croucher et al., 2007, Evans and Means, 2007).

However, while such circumstances might be negatively associated with being 'pushed' from the home, the same circumstances can be positively associated as a 'pull' factor. For example, this might be the case if the home became perceived by an older person to be associated with social isolation and was in poor condition (England et al., 2000). Subsequently 'pull' factors are associated with disillusionment with the home, particularly if a new home will be closer to social networks, friends, family, and requires less upkeep and maintenance (Burgess and Morrison, 2015). On this basis, it is important to note that people may experience similar circumstances for reassessing and moving, but conceptualise them differently as a 'push' or a 'pull' factor (Heywood et al., 1999, 2001).

While decisions are likely to be complex and take place in different and personalised circumstances, there are surprisingly few established alternative forms of housing for older people. One of the few specialist and established options in the UK is specialist housing. On this basis, reassessing the home in later life often occurs in the context of specialist housing and it is important to provide a description of this form of housing.

### ***1.6.2 Specialist housing as a key housing option***

There is a relative wealth of terms that refer to specialist accommodation for older people (CCHPR, 2012c). The term 'specialist accommodation' or even 'sheltered housing' is often used as an umbrella term for many different types of accommodation for older people. However, the two dominant types of specialist housing are known and can be defined as 'sheltered housing' and 'extra care housing'. Whereas sheltered housing is often referred to as 'housing with support' (HousingCare.org, 2014b), extra care housing is also referred to as very sheltered housing, assisted living, or simply as 'housing with care' (HousingCare.org, 2014a).

Sheltered housing and extra care housing are both independent living units but incorporating different levels of support. Sheltered housing addresses older peoples' concerns about maintenance, repairs, social isolation, security (Nocon and Pleace, 1999) and often includes features that make day to day living easier (for example, raised plug sockets and walk in showers), with onsite wardens, communal facilities and alarm services. While extra care housing often has similar characteristics to sheltered housing, facilities and support are more comprehensive. For example, extra care housing often includes 24 hour onsite wardens, assistance with daily tasks, a restaurant or dining room, health and fitness facilities, computer or other hobby rooms (HousingCare.org, 2014a, 2014b).

While this part of the introductory chapter has provided a brief description of specialist housing, it has not provided a thorough overview of the conditions

in the specialist housing market – or the wider structural conditions that may also impact on individual agency. However, a thorough overview of the conditions in the specialist housing market is provided in chapter 2.

The following section provides an overview of the UK mixed economy of I&A and identifies an important gap in research.

### **1.7 Overview of UK mixed economy of I&A and important gap in research**

In a critique of local authority provision, Spiers (2012) suggests services to be exclusionary (e.g. only supporting those in receipt of statutory welfare support) and limited to geographical regions under corresponding local control. However, the third sector has a key role in the wider welfare I&A economy (Netten and Forder, 2008). In particular, the provision of support around housing for older people has strong historical roots in the third sector (Parry and Means, 1999).

Some providers, such as Shelter, cater for a wide variety of groups across a range of housing related areas. Other providers, such as Age UK, focus on supporting older people, some of which focuses on housing. However, in an evaluation of housing options services in later life, Parry and Means (1999) identified the need for specialist housing options service for older people.

Considering the finite resources of third sector organisations, finances are a key concern among third sector organisations. It is on this basis, and relative to face to face services, that telephone services are proposed as offering a financially efficient means of delivering a housing options service and imparting I&A to older people on housing (CCHPR, 2012a).

While third sector telephone services are a financially efficient important source of support for older people, there is a paucity of existing research to support whether such a service is effective in relation to individual outcomes.

Little is known around whether a telephone information based service instils empowerment in older information-seekers who are considering specialist housing. Furthermore, as established earlier considering empowerment is contingent on context (Perkins and Zimmerman, 1995), the circumstances in which I&A instils empowerment is also unclear.

There is some evidence from other areas of welfare that the provision of I&A is an important tool to enable consumers to make informed choices (Baxter et al., 2008, Baxter and Glendinning, 2011, Baxter, 2013) and is associated with higher self-reported levels of social care related quality of life (van Leeuwen et al., 2014). However, in relation to housing there are indications of clear ambiguities and gaps in research.

In a systematic review on the use of quality information in health and social care, Turnpenny and Beadle-Brown (2015) cite a complete lack of research that focuses on the efficacy of I&A on specialist housing for older people. This thesis addresses this gap. The final part of this chapter outlines the structure of this thesis.

## **1.8 Structure of the thesis**

Chapter 1 has outlined the importance of older people reassessing their home in later life in the context of specialist housing. Important theoretical and ideological citizen and consumer frameworks have been outlined. It is clearly stated how a dominant neo-liberal and consumer approach to support furthers the relatively isolationist activity of seeking and engaging with I&A services as a means to enabling empowerment. The importance of third sector telephone services has also been clearly identified in the contemporary UK context.

Chapter 2 is split into two key parts. Part 1 provides an overview of the neo-liberal transformation of the specialist housing sector, including the market itself and also the key support mechanisms designed to enable market entry.

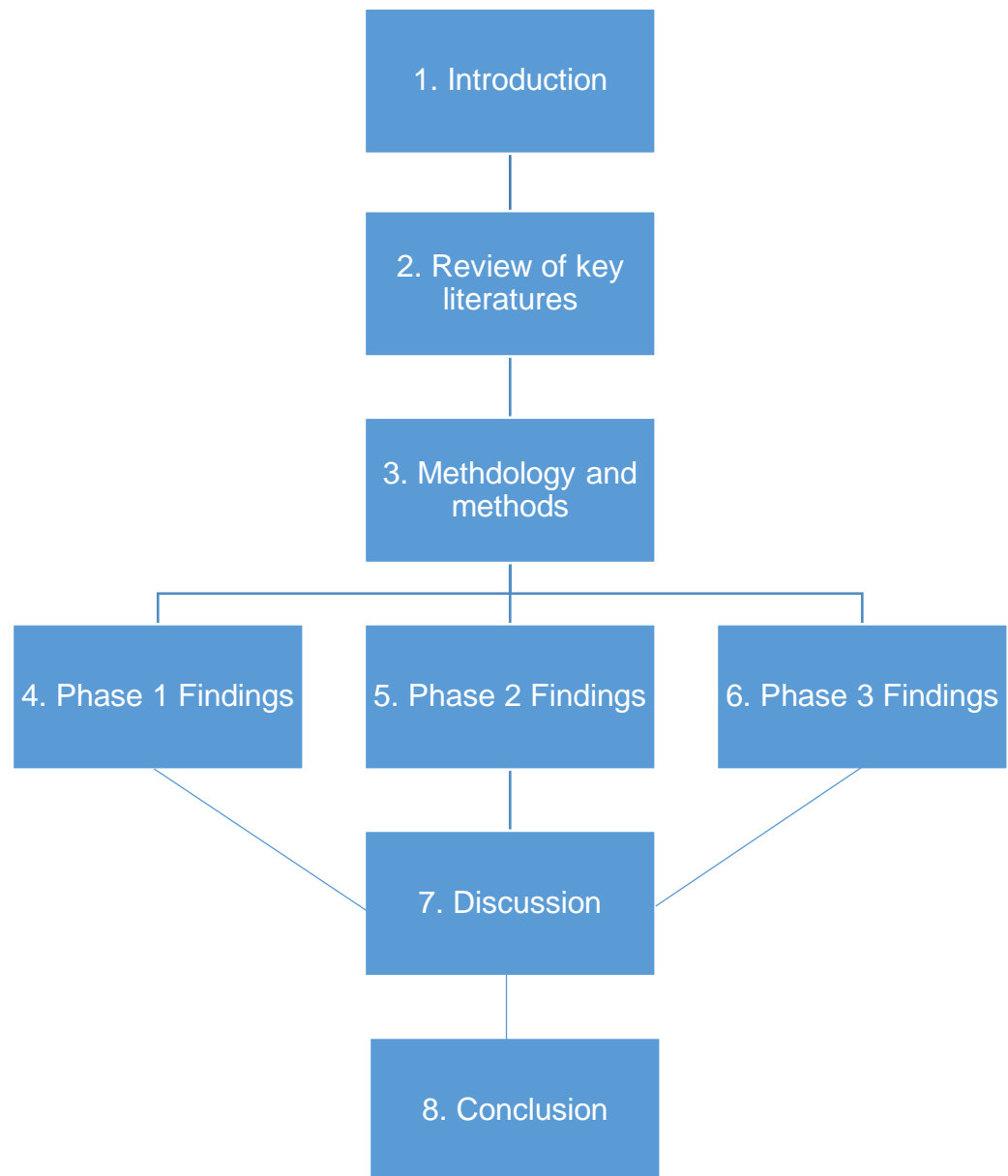
A key gap in research is identified considering an important consumerist I&A service. Given the indication from existing reviews of a paucity of directly relevant research, part 1 concludes with a critical review of a key existing theoretical outcomes framework. Considering that context is critical to causal processes around empowerment (Perkins and Zimmerman, 1995) and that reassessing the home is inherently personal and contextual, the existing framework has critical weaknesses. On this basis, a new framework is developed. This new framework is then used as a tool to review I&A studies in a scoping review of existing academic and grey research in part 2 of the chapter.

In order to address the weaknesses of existing research, Chapter 3 outlines the rationale to adopt realist methodology (Bhaskar, 1979, Bhaskar, 1978), a realist evaluation (Pawson and Tilley, 1997) and explanatory single case study approach (Yin, 2012). On this basis, this thesis complies with the recent iteration of realist evaluation reporting standards (Wong et al., 2016). Chapter 3 is also split into two parts. The first part outlines realist methodology and part 2 provides a description of the methods that were used in the research.

The findings are presented across Chapters 4-6, and these are subject to discussion in Chapter 7. A conclusion is presented in Chapter 8. Finally, Chapter 9 provides details of the impact of the research, including details of informal blog publications, a formal journal publication and the eight workshop/conference presentations that are associated with this study.

The lay out of this thesis presented in Figure 1 on the following page:

**Figure 1. Layout of the thesis.**



The bibliography and appendices, listed in the table of contents provide material in support of this thesis.

## **CHAPTER 2 – Review of key literatures**

### **2.1 Introduction and chapter structure**

This chapter brings together what have previously been separate areas of focus in order to provide a thorough account of key academic and policy issues relating to specialist housing for older people and contemporary support services designed to enable market entry.

Considering the important role of context in empowerment (as the intended outcome of support services) that is outlined in chapter 1, this chapter provides an important overview of the wider (i.e. the market) and direct (i.e. support services) sociopolitical context in which older people reassess their home in the context of specialist housing.

Chapter 1 introduced important neo-liberal developments in wider welfare policy in how to access and engage with welfare provision. The purpose of this chapter is to situate the focus of this thesis in the predominant neo-liberal context, or to illustrate the presence of neo-liberal developments in how older people are expected to access, engage and consider specialist housing in the UK. This includes the economic forces that govern the market and housing options, but also key important consumerist information-based support mechanisms that are designed to enable older people to enter the specialist housing market.

The academic concepts of the citizen and the consumer (outlined in chapter 1) are discussed in greater depth as a means to frame the assumptions behind support services. In the context of the predominant role of neo-liberalism and consumerist ideals, it is found that a specific third sector telephone service, that is predominately information based, has a key role in the contemporary UK context. With an indication of a paucity of research on the individual outcomes of I&A, and on what outcomes are dependent on, the first part of the chapter concludes with a critique of an existing theoretical outcomes framework.

Considering the importance of a this specific third sector telephone service, the second part of the chapter presents a scoping review of existing academic and grey research on the outcome and or impact of information and advice services. With a paucity of robust research with a housing and older person focus, a key function of this scoping review is the use of the newly identified theoretical framework to assess the methodological strengths and weaknesses of existing research approaches. This directly informs the methodology that this thesis adopts.



## **2.2 Part 1: Neo-liberal transformation of specialist housing and consumerist support services**

### **2.3 Key conceptual assumptions**

It is important to state that neo-liberal policies make two critical assumptions around markets and agents seeking market entry. Firstly, a marketplace assumes that alternative options are available, accessible and exist in a quantity that is adequate.

Secondly, and consistent with a wider sociopolitical context that places a primacy on neo-liberal ideals, implicit in furthering a plurality of market options is the ability to act like a consumer. Being able to make and act on good choices is a process that ensures markets are responsive through agents' using their 'invisible hand' (Smith, 1776). Critical to consumerist agency and consumer choices is that agents' are informed. Engaging with information is thought to be a key activity to inform agents (Nielsen and Phillips, 2008). Indeed, even in emotive and thus complex circumstances, Becker (1976) suggests all that is needed to come to a rational end is a greater investment with information.

#### ***2.3.1 Housing, neo-liberal, consumerist and choice-based mechanisms***

Choice necessitates a plurality of providers and options. In relation to housing, though many cite a wider shortfall of housing (commonly referred to as the 'housing crisis' or the market as being 'broken' (Javid, 2017)), the role of private developers' in house building and the role of the private rental market has increased consumer choice exponentially. In other words, consumer and choice-based mechanisms are established in housing. Even within social housing, mechanisms such as 'choice based lettings' are designed to provide some choice for social tenants (Mills, 2009).

However, specialist housing is intrinsically linked to welfare as the need to enter it implies a challenge to the welfare of the person considering entry.

This relationship is made more implicit by the commonly used tag 'housing with care' (Means, 2017).

Despite the problematic use of neo-liberal, consumerist and choice-based ideals in wider welfare (see chapter 1), it is of interest that it has been proposed that housing is much more suited to choice-based mechanisms. This proposition has been made based on deeper, historical and cultural association with making choices as a means to access, engage and consider housing options. For example, as Mills (2009: 137) states:

"The role of the private consumer is not as strange to housing as it is in the worlds of education or health: most people in the UK choose their own housing in the market... In this respect it is possible to claim that housing is the area that is most suited to choice-based mechanisms..."

As an extension of a neo-liberal approach, choice-based mechanisms require people to act like consumers. Consistent with consumerism, there is an implication agency is proposed as being based on engaging with predominately information based services. However, considering the link between specialist housing and welfare, and the problematic conceptualisation of the welfare consumer outlined in the prior section, it is unclear whether a consumerist conceptualisation of agency is suitable in relation to older people reassessing their home in the context of specialist retirement housing. This ambiguity becomes particularly unclear when consideration is given to the substantial supply side issues that are present in specialist housing market.

## **2.4 Specialist housing market**

Before a more detailed overview of how the specialist housing functions, it is first important to be aware of how many specialist housing units exist, who provides them (and on what tenure) and whether it is a market with adequate supply.

### **2.4.1 Tenure patterns and providers**

According to the most thorough and comprehensive database on older people's specialist housing in the UK that is managed by the case study organisation (Pannell et al., 2012), there are 533,000 specialist housing units in the UK. Around three quarters are for rent and a quarter are for sale. As Pannell et al. (2012) observe, this is the reverse tenure pattern seen among older mainstream regular (i.e. non-specialist) households.

Of the 533,000 units, 90% are classified as housing with support (i.e. sheltered), and 10% as housing and care (i.e. extra care). With there being 7.3 million older households, the current specialist housing supply amounts to 73 units per 1,000 older households. Units are mostly allocated by housing associations (59%) and local authorities (24%), while the private sector (10%) and Almshouses, charitable/non-profit providers and co-operatives (7%) also offer some specialist accommodation (Pannell et al., 2012).

Local authority and housing association accommodation is mostly 'affordable' or 'social' rent or shared ownership. In contrast, the private sector almost exclusively offers specialist properties for sale on a leasehold basis (Pannell et al., 2012) and these tend to be 'housing with support' as opposed to 'housing with care' (Poole, 2006). On this basis, the private sector tends to cater for people with lower needs (i.e. what would be considered sheltered housing), whereas the social sector offers both sheltered housing but also schemes that provide much more comprehensive and intensive care and support (i.e. extra care housing).

### **2.4.2 The current state of the market**

The conditions in the specialist housing market are widely regarded as imperfect and problematic, and these market conditions are the wider context in which older people, as consumers, navigate when reassessing their home in later life. On this basis, it is critically important to understand and provide an overview of these conditions.

### **2.4.3 Shortage of units and changing role of specialist housing**

The demand of overall social housing outstrips supply (Robinson and Walshaw, 2014), and this is also the case of the availability of specialist housing in the social sector.

A parliamentary select committee formed in 2012 stated that the current number of older people's specialist housing units is not sufficient to meet current demand let alone the predicted increases in the older population:

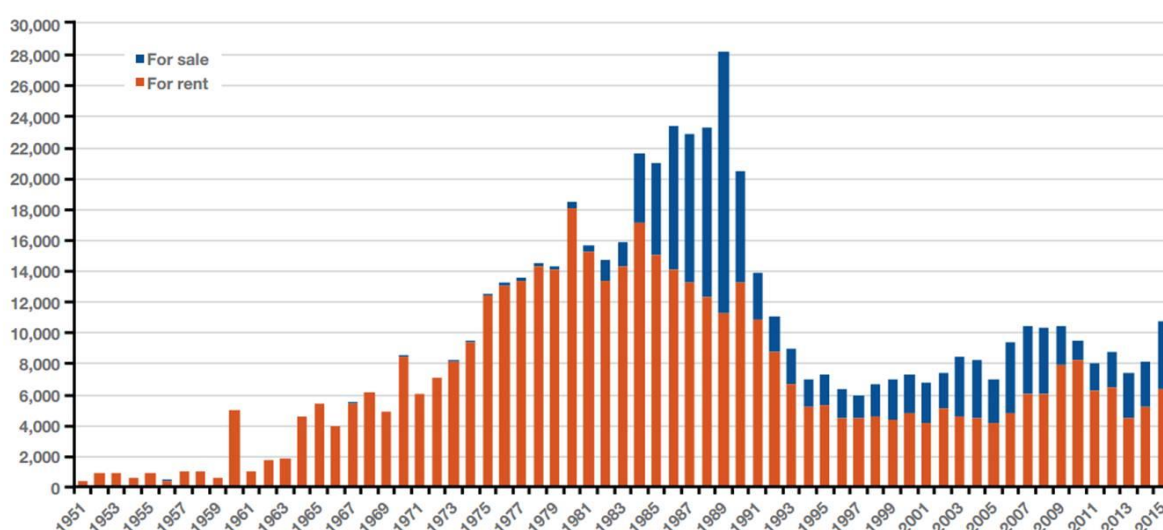
"The housing market is delivering much less specialist housing for older people than is needed. Central and local government, housing associations and house builders need urgently to plan how to ensure that the housing needs of the older population are better addressed and to give as much priority to promoting an adequate market and social housing for older people..." (Select Committee on Public Services and Demographic Change, 2013: 17)

Reflecting those in the literature that call for increases in social housing (Robinson and Walshaw, 2014, Beach, 2017), a white paper published by the DCLG in 2017 has acknowledged older people need more and better housing options in later life (Javid, 2017).

Widespread calls for increases in the provision of specialist housing is not surprising when considering the shifting priority given to specialist housing over time. The importance attached to the role of sheltered and extra care housing in government policy has shifted throughout the latter decades of the twentieth century to the present. Championed in the 1960s and 1970s, as providing a cheaper and more independent alternative to residential care homes (Darton and Smith, 2017), government support for specialist housing reduced in the 1990s as providing care in people's existing home became a priority under the NHS and Community Care Act 1990 (Nocon and Pleace, 1999, Heywood et al., 2001).

Means (2017) refers to a 'history of neglect' and, reflecting those who refer to housing as the 'wobbly pillar' of the welfare state (Malpass, 2008), suggests policy makers have consistently placed housing at the margins of welfare policy developments. However, there was a new raft of funding under the New Labour government through the Department of Health, particularly for extra care schemes (Pannell et al., 2012). Figure 2 below illustrates the decline in building rates.

**Figure 2. Sheltered and extra care units built by year.**



(source: Best and Porteus, 2016)

Although government support for specialist housing reduced in the 1990s, the initial entry of the private sector during the 1980s actually led to an over-supply of retirement housing (Oldman, 1990, Balchin and Rhoden, 2002). This is not the case anymore. In the late 1980s - early 1990s, Oldman (1990) estimated that there were just over 500,000 sheltered housing units in England and Wales. Recent data indicates that the quantity of retirement housing has remained relatively static (Pannell et al., 2012). Based on current building rates, it has been calculated that there could be a shortfall in retirement housing of around 160,000 by 2030 and 376,000 by 2050 (International Longevity Centre, 2016). A shortage of supply is the root cause of many of the sector's problems.

The following sections provides a detailed overview of the key social and private sectors in the specialist housing market.

## **2.5 Local authorities**

### ***2.5.1 Allocating housing***

With approximately three quarters of specialist housing allocated by the social sector, the social sector is an important provider of specialist housing. Local authorities manage approximately 10% of specialist housing for older people (Pannell et al., 2012) and allocate properties based on a banding and criteria system. Banding criteria and allocation policies function because by law the social sector must give reasonable preference to certain groups of people.

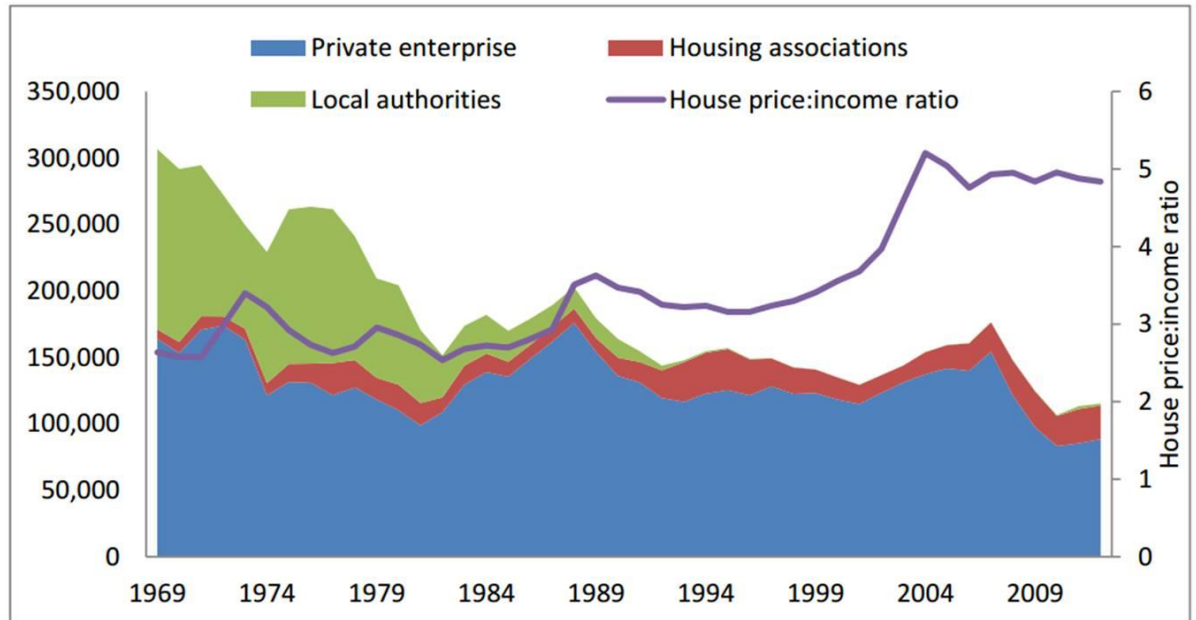
While banding criteria is open to local variation and change, there are many commonalities in allocation policies. One common restriction is an asset threshold whereby applicants who have in excess of a specified amount of money are not eligible. This tends to ensure that applicants are not able to afford accessing the open market. Applicants also tend to be prioritised based on need (including health or physical need) and associations, links and ties to the locality (Age UK, 2016).

Most regions operate a choice based lettings system, whereby applicants can apply for properties. Local authorities will then take into account applicants' banding levels' and allocate housing accordingly. However, reflecting the wider shortage of units, in recent years the social sector has become known for long waiting lists.

### 2.5.2 Building rates and wider policy climate

As the graph below outlines, local authorities have not built housing in any substantial number for a considerable period.

**Figure 3. New builds by provider**



(source: Local Government Association, 2015)

Since 2010, the total number of local authority new builds has been around 1,500 per year in England (Perry, 2014). Yet, while local authorities build relatively few homes - including specialist retirement housing - local authorities are widely seen as being in a position to increase supply. However, government priorities have curtailed the ability of many local authorities that would be willing to enact more substantial building programmes (Local Government Association, 2015).

Local authority debt is treated as overall government debt. On this basis, with the central aim of successive governments being one of debt reduction and austerity, The Localism Act 2011 set a cap on local authority borrowing levels for house building (HM Government, 2011). It is this cap which prohibits local authorities, with the sector generally having a 50% lower

gearing ratio than housing associations, from raising sufficient capital (Perry, 2014).

It is worth noting that many local authorities, during the 1990s and 2000s, set up housing associations for the purpose of transferring their housing stock and to ensure a programme of building which they could not do themselves. As outlined above it has now reached the point where local authorities build and manage few properties.

## **2.6 Housing Associations**

Housing associations use the local authority banding system to allocate housing. However, a small number of housing association schemes take direct applications outside of the local authority banding system (FirstStop, 2013, Age UK, 2016). For those who are a low priority for social housing, direct applications reflect an important means of seeking and accessing alternative housing (FirstStop, 2013, Age UK, 2016). However, similar to local authority housing, in recent years housing associations have long waiting lists.

Considering their market share, it could be said that housing associations should represent an important source of new retirement housing builds. Furthermore, housing associations are regarded by some as in a particularly strong position to meet need. As Lord Best and Jeremy Porteus (2016: 7) note in a report for the 'All party parliamentary group on housing and care for older people', housing associations:

"...face reduced risks as they have the flexibility to build retirement housing for sale but to switch to renting the properties if there is a downturn in the market."

However, while it may be attractive to position housing associations as being able to meet the need for specialist retirement housing, there are in fact many reasons why housing associations are currently struggling to increase supply.



Firstly, the sector does not operate like commercial developers and this has ramifications for both how land is accessed, and the quantity and quality of land. Secondly, in a similar way to those experienced by local authorities, recent reforms are significantly limiting housing associations' ability to maintain their original mission, presenting critical problems for the expansion of social housing - including retirement housing.

These reasons have led some to call for a radical overhaul and the commercialisation of housing associations as a means to increase revenue for social purposes. However, others outline how this has contributed to a worsening in relationships between local authorities and housing associations, thus negatively impacting on meeting strategic housing needs (Heywood, 2015).

### ***2.6.1 How housing associations operate***

While competitively bidding for land marks the primary process through which private land developers acquire land, this is less of a common means of land acquisition for housing associations. As housing associations are a social provider and seek not to make significant profit from their tenants, they also have to keep outgoings as low as possible. This has ramifications for how housing associations operate.

Housing associations acquire land by being given it by local authorities or by accessing it in partnership with developers. Another source is to acquire land cheaply from private developers that would not otherwise be acceptable for residential planning purposes - for example, via section 106 agreements (Monk et al., 2008).

Not having the 'financial muscle' of private developers inhibits the ability of housing associations to acquire land on the open market. Furthermore, a partial reliance on state grants (which have been in continual decline), and more widely being tied to governmental policies and priorities, present a challenging climate for housing associations in relation to expanding their

housing stock. Indeed, as Walker (2014) outlines, some housing associations are inactive and do not build.

While the position of housing associations is not currently conducive to substantively expanding their stock, the policies and priorities of central government are presenting particularly challenging circumstances for housing associations if they are to be a significant source of new build social specialist retirement housing. This is particularly so as the start-up costs of specialist retirement housing can be high (Balchin and Rhoden, 2002).

### ***2.6.2 Recent reform and the demise of the traditional housing association model***

The wider landscape for Housing Associations has changed and continues to change dramatically. Government grants in the 1990s used to make up 75% of the funding. However, as a consequence of the politically austere climate, capital grants have been in continual decline and in recent years constitute around 14% (Haigh, 2015). However, even with access to grants, schemes will invariably not breakeven for decades (Parr, 2015).

Access to grants is contingent on political priorities. For example, the Department of Health grants that spearheaded many extra care developments in the sector after 2000 are no longer accessible (Pannell et al., 2012), despite the proposition that these forms of supported housing saves the NHS resources (Best and Porteus, 2016).

Consequently there has been a continual shift away from government capital grants based funding to revenue based funding and private borrowing, with all the implications that this has for housing associations' balance sheets - namely repaying loans and at high levels of interest (Haigh, 2015).

For example, under successive New Labour governments, depending on criteria, Housing Associations could expect to receive grants of £30-40,000 per unit (for mainstream dwellings). However, the coalition government

between 2010 and 2015 made substantial changes. In relation to housing associations, the coalition introduced a new third tier of housing - social (at 60% market rent), 'affordable' (at 80% market rent) and market rent (100% market rent). Capital grants were also replaced with subsidies, typically £8-12,000 per unit (dependent on criteria). However, while initial grants were reduced, future income was to be secured by the guarantee of raising rents CPI+1% - i.e. 1% above inflation as measured by the Consumer Price Index. With fewer grants, many housing associations needed to borrow against future income, and subsequently this triggered a rise in building 'affordable' housing (with 80% rent levels, as opposed to 60%). These circumstances underpinned many housing association long term funding models, business plans and strategies (Kevin Hodder, personal communication).

However, it was announced by DCLG (2016) that social landlords were not permitted to increase rents by CPI+1%, but instead were to reduce their rent by 1% annually for the subsequent 4 years (Wilson, 2016b). With fewer grants, and private finance tending to have been secured against future rental income, reducing rather than increasing rents is inhibiting the ability of housing associations to raise capital (Haigh, 2015; Darton and Smith, 2017; Kevin Hodder, personal communication). While this restriction has not yet been applied to any supported or specialist housing, there is expected to be an announcement in the autumn from government to clarify the position. However, overall it has had a detrimental effect on the ability of the sector to develop anything (Darton and Smith, 2017; Kevin Hodder, personal communication).

This financially challenging climate has also seen some housing associations abandon their original mission to provide affordable social housing and de-register their charitable status and become providers of private housing sold at market rates (Murtha, 2015).

Some housing associations have also merged in order to become lower risk to their investors and also to pool resources (Haigh, 2015). Yet, mergers are

not always perceived to present a forward path, with a merger between two major housing associations failing to complete because of disagreements over future mergers (Brown, 2016).

### ***2.6.3 Specialist older people's housing and voluntary 'right to buy'***

'Right to buy' policies enable local authority tenants to purchase their property at a fraction of the market value, and have been in existence since the Thatcher government introduced the appropriate legislation in 1980 (Balchin and Rhoden, 2002). Thus far 'right to buy' policies have not included specialist older people's housing. However, otherwise extending the policy to housing associations has also served to open up right to buy, in theory, to tenants of specialist housing.

Housing associations can refuse to sell specialist housing to a tenant in order to protect its stock and ensure its accessibility to future tenants (hence 'voluntary'). However, if a specialist housing tenant wishes to purchase a property they are entitled to passport or transport their 'right to buy' to another housing association mainstream property, and receive a 30% discount from the market value.

This is a new development and the implications of this policy are not yet known (Kevin Hodder, personal communication). While it is plausible that the vast majority of housing association tenants of specialist housing may not wish or have the means to purchase a mainstream home, some may see it has an opportunity to pass on a nest-egg, something which is intrinsically desirable to many older people (Elsinga, 2011). This could lead to a further reduction of mainstream and specialist housing stock, particularly as the 30% discount is only repaid to housing associations to replace the property through capital outlay – i.e. build or purchase (Kevin Hodder, personal communication).

#### **2.6.4 Welfare reform**

Welfare reform, and particularly housing benefit reform, also presents an additional uncertainty to tenants' income, and thus housing association revenue streams and their abilities to build specialist housing for older people. The reforms outline a cap for social tenants, and attempts to bring housing benefit in line with housing benefit paid to private sector landlords. The National Housing Federation (2016) projects that this will mean on average tenants (including sheltered and extra care tenants) will have £68 a week less to pay for care and service charges, making many current and prospective schemes financially unviable. Indeed, some housing associations have shelved plans to build specialist housing (Buchanan, 2016, Darton and Smith, 2017). Housing benefit reform is therefore another factor that is contributing to wider uncertainty within the sector.

#### **2.6.5 Housing associations diversifying models and product**

This section has outlined how and why it is becoming increasingly difficult for the Housing Association model to build or contribute to the quantity of specialist retirement properties that is required to meet the current and projected demand. Unsurprisingly, the future of housing associations has been the source of much debate in housing and wider policy circles (Walker and Minton, 2016).

Though government grants are relatively low in historical terms, current grant levels and the challenges to current funding means that interest on private capital has been regarded as rapidly bringing housing associations to their debt ceiling. Some of the more radical suggestions to address this problem have outlined that housing associations should diversify their product and increase the amount of homes they sell or rent at market rates, thereby increasing revenue streams and reducing dependency on government grants and unsustainable levels of private borrowing (Walker, 2014).

Data from the National Housing Federation outlines how 18% of the 40,124 total homes built by housing associations during 2015-2016 were for market

sale or rent. Although comparable data for the previous year is not available, it indicates that building nearly a fifth of their total build for market sale or rent perhaps signifies some movement toward diversification. However, as others have noted, deprioritising social housing is having a detrimental effect on the common identity and critically important working relationship between housing associations and local authorities (Heywood, 2015).

#### **2.6.6 Social sector – deprioritising needs of social policy**

Social policy is about priorities (Dean, 2015). Specialist housing, which in the social sector tends to accommodate those in later life with current or emerging physical, health or social care needs (Pannell et al, 2012), is expensive and incurs high start up costs (Balchin and Rhoden, 2002). However, in recent years there has been a shift from deprioritising social sector involvement in building specialist housing for older people. This section has outlined many examples of this, but perhaps the most clear and direct example of deprioritising is the decrease in government grants after 2000 that triggered many specialist housing developments (Pannell et al., 2012).

Whether or not this extensive deprioritisation has been intentional or an indirect consequence of policy makers' wider decisions is largely immaterial. Referring to the unclear relationship housing has to social policy, housing has been described as the 'wobbly pillar' of welfare (Malpass, 2008). As it often accommodates those with current or emerging physical, health or social care needs, specialist housing in the social sector perhaps suffers the most from any movement away from regarding housing as a key pillar of welfare. Indeed, Means (2017) suggests social policy has largely neglected specialist housing and ignored its role as a means of determining independence in later life.

To disregard or deprioritise the social sector from providing specialist housing, when there is such a shortfall in quantity, at worst indirectly privileges economic capital (by not spending it or spending it elsewhere) over

the needs of social policy. Or in other words, the influence of neo-liberalism is quite clear. As the following section will underline, when the alternative is the private sector, the privileging of economic capital over the needs of social policy becomes even more entrenched.

### **2.6.7 Social sector summary**

In summary, a substantial social sector building programme of older people's specialist housing requires extensive public investment. Yet, as outlined earlier in this section, current policies limit the spending power and ability of social actors to borrow. These are not conditions conducive to the social sector implementing the scale of building that is required to meet current and projected shortfalls.

In addition, considering ever tightening social sector eligibility criteria, and some evidence that waiting lists are decreasing through making large numbers of people ineligible (Foster, 2016), for many the private sector constitutes an important option. Yet, as the following section will highlight, the private market for specialist housing in later life also has substantial supply side issues - particularly around transparency and trust.

## **2.7 Private sector**

With the private sector only supplying around 10% of specialist housing (Pannell et al., 2012), unsurprisingly some suggest that what is estimated to be around 25,000 bed spaces provides an indication that the private market has yet to 'take off' (Parr, 2015).

A relatively small number of private firms operate in this market place (for example, McCarthy & Stone and Churchill), and many providers of mainstream housing have not yet entered the specialist housing market. Reasons why reflect some of the barriers that the social sector faces - namely cost. With private developers tending to target people with a lower level of physical or health need, primarily because less capital investment is needed, developments tend not to have services on site. Many private firms

instead require services and facilities that more central and expensive locations offer. This has an implication for the price of land, and indeed many private providers compete with more mainstream developers (Parr, 2015). It also has implications for the profit models that private organisations market. However, as wider evidence suggests, the primary product offered by the private sector on a leasehold basis tends to be undesirable, unresponsive and even untrustworthy.

### **2.7.1 Leasehold and fees**

It is important to state that, for many, the private sector and leasehold options offer a good alternative. Yet, as this section outlines the sector has significant issues. If an important wider context is an overall shortage of units, the private sector is often perceived as undesirable and untrustworthy (Hodgkinson, 2015). There is a great deal of evidence to suggest that these concerns have wider foundations.

Specialist accommodation available from private providers tends to be offered on a leasehold tenure. Leasehold tenures are associated with flat and apartment style accommodation (in England and Wales) where there are shared common areas (e.g. such as entrance ways, hallways and stairs), physical structures of the building (e.g. walls, roofing and floors) and sometimes facilities (e.g. laundry room, garden etc). In properties such as these, the actions of residents can have a direct impact on the other residents' safety, physical and social wellbeing. As a consequence, arrangements have developed to address the respective collective rights and responsibilities of owners and management (Cole and Robinson, 2000). While the freeholder owns the plot, leaseholders purchase temporary rights of occupation that usually last for long periods of time. In relation to any communal areas, facilities and physical structures, which are owned by the freeholder, the freeholder usually levies a service charge for maintenance purposes at his discretion. This has tended to mean that leaseholders have little control over the management and maintenance of properties, but are nevertheless liable to reimburse outgoings. In short, residents are technically



owners but can subsequently experience the relative powerlessness and rights of being a tenant. It is on this basis that Cole and Robinson (2000), reflecting the dichotomy of ownership on the one hand but with monthly rents payable to a freeholder on the other (or appointed management agent), describe leaseholders as 'owners yet tenants'.

However, in specialist retirement housing, this dichotomous situation tends to be exacerbated to the further detriment of leaseholders and to the financial gain of freeholders. Freeholders, particularly those in the private sector (for example, McCarthy & Stone and Churchill) have also tended to charge what are collectively known as 'event fees'. These are the fees that companies who own and manage retirement properties, i.e. the freeholder, include in clauses of lease agreements. For example, clauses often require owners to pay a fee, up to 30% of the resale value, if the owners wish to sell or sublet their home.

### ***2.7.2 Legal investigations around fairness of fees***

It is common for equity, in most cases from the sale of homes, to be required in order for older people to enter the private retirement housing market. Many older households have paid off any mortgage and, on this basis, experience a relatively low cost of living in relation to their outgoings. Yet, in contrast there is significant variation in on-going costs of living in retirement housing (Age UK, 2012, Pannell and Blood, 2012). As wider literature outlines, in many cases, the extent and nature of these costs will be new, unwelcomed and sometimes perceived as hidden (Age UK, 2012, Hodgkinson, 2015). Concerns were raised around the transparency of such costs and clauses in leasehold contracts, with outstanding questions around whether they are legal in relation to the Unfair Terms in Consumer Contracts Regulations 1999 (Wilson, 2016a). Indeed, the Office of Fair Trading conducted an investigation between 2009 and 2013 and recommended legislative change. Their report concluded that:

"...legislative reform be considered by expanding the remit of the Leasehold Valuation Tribunal to allow the tribunal to rule on the reasonableness of all transfer fees." (Office of Fair Trading, 2013: 63)

While the Office of Fair Trading did not mount a legal challenge based on their recommendations, they did reach an agreement with large providers - such as McCarthy & Stone - to drop some of these fees and replace them with flat fees and agree other changes, thus "...mitigating what we consider to be their inherent unfairness (Office of Fair Trading, 2013: 57). However, the report did produce some guidelines, including limiting any fees to be based on actual final sales values, not using the open-market as the basis for calculating fees thereby transparency (Office of Fair Trading, 2013).

### ***2.7.3 Low transparency and trust - limiting growth of the sector***

Issues of this nature and the poor reputation of management firms who operate in the leasehold market have even led to some companies rebranding, which some say is an attempt to avoid prolonged association with investigations and scandals (case study service advisor, personal communication). An example of this is when the organisations known as 'Peverel' rebranded to FirstPort. However, it is important to provide a balanced argument around leasehold and particularly the role of fees which have severely dented the sectors reputation (Hodgkinson, 2015).

While the sector sometimes has a questionable reputation, it has also been suggested that it is not the fee(s) that is the critical problem. Fees constitute important revenue streams for new builds, and this is seen as particularly important for a market where there is chronic shortage of supply with high start-up costs (Select Committee on Public Services and Demographic Change, 2013). However, a critical problem is that there is a lack of transparency regarding the levying of fees - particularly exit fees. On this basis, such fees tend to be perceived as unwelcome and negatively impact on the ability of a person to manage their finances. Instead of the exit fee

being charged upon a person exiting a property, it has been proposed that an exit fee is built into the price an individual pays at the start;

"...the option for purchasers to pay these fees upfront, rather than upon the sale or reassignment of the property, would not reduce an income stream for the developers but it would give another option to potential leaseholders who want to have greater control over their finances." (Hillier, 2016)

While the Law Commission, following up on the Office for Fair Trading investigation (mentioned above), did not recommend upfront payments in order to aid transparency, it did recommend providing more transparent information around the nature and disclosure of fees and to limit them to periods around sale, sub-letting or change of occupancy (The Law Commission, 2017).

Fairer and less opaque practices in this area reflect the wider desire and need for more transparency in the whole sector (Age UK, 2012). Indeed, such is the extent of the sector's poor reputation, it is seen as a factor in limiting its growth. Implicit in this proposition is that transparency and more transparent market practices will lead to increases in consumer confidence, and ultimately trust (Hillier, 2016, Galvin, 2016).

#### ***2.7.4 Reform and moves toward commonhold***

Another cause of dispute in relation to leasehold is owners' lack of control over communal charges. This refers to the on-going costs relating to the maintenance and general upkeep of properties, including the provision of wardens. Similar to poor transparency around 'event fees', many freeholders of specialist older people's housing use companies in which they have a financial interest, and effectively use them to elicit more money from the leaseholders (Hodgkinson, 2015). However, such exploitative practices in relation to leasehold are not new, and historically there have been strong criticisms of leasehold and many unsuccessful attempts at enfranchisement

reform dating back to the 1880s. In recent decades in the UK there have been some attempt to move towards collective enfranchisement – or reforms akin to legislation in the USA and France where statutory systems safeguard the individual interest of owners (i.e. leaseholders), where co-operative and common management schemes have a statutory footing (Cole and Robinson, 2000).

The Leasehold Reform, Housing and Urban Development Act 1993 made provision for leaseholders to exercise the right to purchase the freehold, subject to agreement of all participating tenants. However, the changes made to the Bill through its parliamentary journey were heavily influenced by the interests of existing capital and landowners (i.e. freeholders) and costs of collective enfranchisement were raised – in effect making the pursuit of collective enfranchisement unlikely and subsequently rarely exercised (Cole and Robinson, 2000).

As an alternative to purchasing the freehold, since 2002 leaseholders do have the option of effectively taking over the 'right to manage'. If more than 50% of leaseholders in a development agree they can, under The Commonhold and Leasehold Reform Act 2002, create a company whose members can make their own decisions about management, upkeep of properties, insurance, repairs and service charges (DCLG, 2005). The legislation introduced a new type of legal estate known as 'commonhold'. While currently only a small number of properties have them, commonhold tenures have been suggested as a desirable alternative to leasehold in the retirement housing sector (Age UK, 2012) and there has even been some debate in Parliament whether to outlaw leasehold and substitute it with commonhold by 2020 (Fitzpatrick and Blackman-Woods, 2015).

### **2.7.5 Profits over people**

With policies constraining and not prioritising the building of specialist housing in the social rented sector, the private sector has substantive supply-side issues. Accommodating 25,000 bed spaces, private specialist housing

only accounts for 10% of the market (Pannell et al., 2012) and has yet to 'take off' (Parr, 2015).

It is important to state that the private sector is accountable to shareholders, and not social policy. In other words, companies in the private sector, unsurprisingly, are driven to make profits for their shareholders. While this is not necessarily problematic, the market has yet to take off, and this in part is because their business models have a poor reputation which is regarded as limiting growth (Hillier, 2016, Galvin, 2016). This then is a good example of a sector privileging its balance sheets, and thus capital, above the wishes of residents or consumers.

A tenure which historically privileges the interests of capital and freeholders (Cole and Robinson, 2000), in specialist housing leasehold arrangements is exacerbated by supplementary 'event fees' – something successfully challenged by the Office for Fair Trading and subsequent regulatory recommendations made by The Law Commission (2017).

While the impact of recent reform is not clear in relation to the specialist housing market for older people, with leasehold still featuring many of its feudal characteristics (exacerbated by 'event' fees), questions asked by Cole and Robinson (2000: 611) nearly two decades ago remain largely unanswered:

“It remains to be seen whether the distribution of rights and responsibilities in the leasehold sector can be reformed, to be more closely aligned with common practice for flat ownership and management...”

In a market with substantive supply side structural issues, more transparent, fairer and responsive market practices will likely, it is suggested, lead to increases in consumer engagement, confidence, trust, market entry and ultimately growth (Hillier, 2016, Galvin, 2016).

Reassessing the home in the context of specialist housing occurs in a neoliberal welfare regime, where capital is privileged over the needs of social policy. In particular, thus far this chapter has outlined that the specialist housing market for older people has substantive supply-side issues whereby a shortage of units is associated with unresponsive, non-transparent and general complex conditions.

Considering entry into the specialist housing market, often occurs in the context of life events and challenges associated with ageing (see chapter 1), decisions tend to be emotive and complex for older people. On this basis, maintaining independence through reassessing the appropriateness of the home environment is not likely to be easy or straightforward (Heywood et al., 2001).

It is important that decisions are supported, and a range of services exist to support older people to reassess their home environment. However, as established in chapter 1, different forms of support make different assumptions about the nature of human agency, or what forms of support are conducive to empowering older people. It is important to unpick the assumptions behind different forms of support, and these assumptions are outlined in the following section.

## **2.8 Supporting hard choices: application of citizen and consumer theories of agency**

As is established earlier in a broader welfare context, in relation to housing in later life accessing support can be an important way to enable understanding, become informed and 'navigate hard choices' (Oldman, 2006b, Green et al., 2015). Many call for the need for 'better' support. For example, the conclusion of an Age UK report, drawn from a panel of current retirement housing residents, was that:

"...older people need access to better advice and information so they can easily see what's available and properly assess whether retirement housing is the right option for them." (Oldman, 2012)

Before establishing what 'better' may constitute, drawing on the citizen and consumer theories of agency first outlined in chapter 1, it is first important to provide an overview of support services that are designed to enable entry into the market outlined earlier in this chapter.

While neo-liberal and consumerist information and advice services have a key importance in current UK policy and practice, firstly an overview of citizen philosophy and provision is provided.

## **2.9 Citizenship based housing options services: Discussion and deliberation**

In contrast to consumerist information services that are reactive and rely on instrumentally rational people initiating contact (Stiglitz, 1987), an important characteristic for services based around the principles of the citizen ideals of communicative action (Habermas, 1992a, 1992b) is the extent to which support services are proactive in engaging older people in communicative acts.

A strength of proactive approaches is that they can engage people who could benefit from a more appropriate home, but are unaware of options, provision or services (Smetcoren et al, 2017) – including being unaware that support services are available.

While there is some evidence of examples of proactive approaches in the UK (Ritters and Davis, 2008), recent examples in the UK, while not exclusively proactive, do have some proactive focus. Yet, reflecting the instrumentally rational agency of the consumer, there is still an emphasis on older people taking the initiative to the seeking of support.

One example is the Silverlinks service. It uses peer support and workshops to provide a deliberative platform to discuss and inform people about housing issues in later life - such as specialist housing, repairs or adaptations. Activities and events are primarily aimed at older people but are also for people approaching retirement age (Silverlinks, 2016).

Funded by The Big Lottery's Silver Dreams fund, Silverlinks is managed by Care and Repair England and currently delivered in a small number of localities by local partner agencies. Local partners tend to be local Age UK's, and Silverlinks' schemes are currently active in the West of England, Northumberland, Nottinghamshire, Wigan, West Cumbria and Cornwall. Outside of these regions, some Silverlinks' activities also take place, but on a piecemeal basis (Silverlinks, 2016).

However, there are examples of approaches, in comparable European contexts, where proactive approaches underpin communicative programmes. One example is the OPA project in Belgium. Through the use of volunteers in the community, the aim of the OPA project is to proactively screen and encourage older people to engage in discussion about how to pursue adaptations or modifications to the existing home and the support they may require (Smetcoren et al, 2017).

### **2.9.1 *Habermas' theory of 'Communicative action'***

Theories of action have been the subject of philosophical thought, from the likes of Immanuel Kant, Max Weber and Talcott Parsons, for hundreds of years. Yet, as Heath (2001) outlines, the aforementioned authors' classical theories are built around how action is determined by intentional states and 'common values' (e.g. beliefs and desires) relative to social structures, without actually expressing what 'common' values are or what they are based on.

Habermas (1992a, 1992b) does not abandon instrumental reasoning, but critically departs from prior thought by acknowledging that agents will have a set of different and incommensurable standards of choice. To Habermas



(1992a, 1992b), intentional states are not common, and it is this that provides the basis for his motivation to introduce what has been referred to as a "noninstrumental action type" (Heath, 2001: 17). This is the meaning and empowerment that is derived by acts of communicative acts.

Words and sentences, while also the 'nuts and bolts' of consumerist information, are also the outputs of language. Combined with acts of communication and the building of social relationship, these are critical to shaping the meaning that lays behind instrumental action. Intrinsic to validity claims, the crux of human action or how humans rationalise action, is linguistic structures and speech (Honneth and Joas, 1991). It is on this basis that Habermas (1992a, 1992b) unifies theories of action and meaning in order to convey meaning, establish social relationships and allow a dialogue, with a particular primacy on expressions and feelings (Heath, 2001).

#### **2.9.1.1 *Speech acts***

"Human beings are agents. We can deliberate about what to do—reflecting on our desires and our circumstances - and then act on the basis of that deliberation." (Silverstein, 2016: 1)

Communicative action is based on human action and understanding being contingent on speech or acts of communication. With the variety of complex choices available to agents in modern complex systems which Habermas pre-supposes (Heath, 2001), this is a particularly suitable means and basis to instil action. But why and how do speech acts enable action?

Central to this is the proposition that instrumental conceptions of rationality in modern and complex systems are flawed (Davidson, 1996). An agent is instrumentally rational if suitable means to an end are adopted (Kolodny and Brunero, 2013).

While seeking information is a reasonable illustration of instrumental rationality as a means to become informed, based on around various beliefs

or desires - or propositional attitudes - Habermas posits that such propositional attitudes are themselves products of linguistic structures, "...which means they take their objects interpreted sentences of a natural language." (Heath, 2001: 20). In other words, the beliefs or desires that underpin instrumental rationality are themselves constructs of language, or a knowledge of language or a system of representational beliefs.

Yet, they are also distinctive in the cognitive characteristics that each - instrumental rationality and speech - takes. Inherent in speech is that an agent must set aside desired instrumental objectives "...and instead adopt a set of standardized intracommunicative goals, namely, to...reach mutual understanding." (Heath, 2001: 22-23).

However, also important are the linguistic structures of communication. This provides layers of understanding and meaning to underpin a statement or point of view (Heath, 2001). Both provide validity claims in order to accept, reject or amend assertions that are central to communicative action.

Alongside justification as a key linguistic structure, Habermas (1992a, 1992b) outlines forms of validity claim. Though as Goldkuhl and Ida (2000) argue many information scientists do not adequately explore validity claims. Validity claims are the constituent components of speech acts - the speaking and listening in order to come to justification - or the characteristics of speech that are conducive to understanding. For example, Habermas (1992a, 1992b) outlines that 'truth', 'normative rightness' and 'sincerity' are universal and are underpinned by comprehensibility because "If the speaker cannot present a linguistically understandable utterance, then there is, by definition, nothing to understand and assess" (Goldkuhl and Ida, 2000: 3).

Communication, that has these traits according to Habermas (1992a, 1992b), is conducive to understanding.

The dynamic of adding a second agent comes with potential problems, particularly around 'strategic actions' - namely where an agent gets another to do things to suit your own end. However, it has been suggested that this

problem of interdependent expectations can be remedied by developing a set of expectations around how to proceed with mutual objectives, thus coordinating a plan (Heath, 2001).

However, Goldkuhl and Ida's (2000) proposition that validity claims – or agents' ability to speak – are often not adequately considered is a wider criticism of Habermas' (1992a, 1992b) theory of communicative action. One important critique for the viability of speech acts, particularly in group settings, is the extent to which they address or entrench existing inequalities around social capital (Miller, 1987). This critique necessitates those communicating to have a high level of skill to tailor communicative acts for people of differing abilities, as does the solution offered to the unrealistic nature of communicative action by Nickolas Kompridis.

### ***2.9.2 Kompridis' and 'reflective disclosure'***

It has been suggested that the elements of communicative action are unrealistic. Among Habermas' (1992a, 1992b) critics, alongside Miller (1987) outlined above, is Nickolas Kompridis (2011). In order to address communicative action extending existing inequalities in a group setting, Kompridis (2011) proposes the need for 'reflective disclosure'. This term refers to specific practices, within group based speech acts, which provoke participants to disclose and reflect, or envisage and conceive meaningful alternatives by tracing back on initial rationale and conditions of intelligibility. In light of learning about wider structures, agents will (re)consider and question initial rationale and consider new possibilities or re-engage with alternatives that were previously rejected. Implicit in reflective disclosure is a re-engagement with issues, by critically questioning alternatives in light of wider structures – or the full range of possibilities within what is available in a given sociopolitical structure.

Kompridis (2011) suggests this addresses what he perceived to be naivety of equality inherent in Habermas' (1992a, 1992b) speech acts, and leads to a greater understanding of socio-political structures. Familiarity and

understanding of sociopolitical structures are critically important as it is a central construct or component of empowerment (Perkins and Zimmerman, 1995).

Central to Kompridis' (2011) rationale of reflective disclosure is that, like others who view the social world as complex, emergent and in a constant state of change (Byrne, 2013), understanding (and thus empowerment) must involve disclosing all possible ways of thinking and acting. However, while developing Habermas' (1992a, 1992b) work, Kompridis (2011) still adheres to the basic principle of action and understanding through communicative acts. However, reflective disclosure does imply that group based communicative or speech acts need to be skillfully facilitated.

Reflective disclosure and being skillfully facilitated to (re)consider initial rationales, in light of all possible alternatives permitted by sociopolitical structures, does reflect participants' needs and desires around being supported to understand their full range of options and also to discuss what for some was an emotive situation.

### ***2.9.3 Premise of Communicative Action: A critique of neo-liberalism and consumerism***

As outlined in the introductory chapter, the differences between information on the one hand, and advice on the other, have been outlined by Margiotta et al. (2003). This definition makes the difference distinct. Information is generic material of interest to people or populations, whereas advice is characterised by bespoke guidance. Yet, it is evident from wider literature that in practice, the boundary of what some services' offer is not so distinct. While it is often unclear what forms of support were offered (due to poor reporting), it seems clear in many studies that many services offer more intensive support – including information, and advice and possibly advocacy (Parry and Means, 1999, Ritters and Davis, 2008, Robson and Ali, 2006). Indeed, others advocate the role of education among these types of services (Age Concern and HACT, 1999, Grant, 1996).

The premise on which Habermas (1992a, 1992b) bases his theory of 'communicative action' offers a compelling socio-political critique of the dominant paradigms that provide the wider structure and context in which older people are seeking to become active agents in this study. In addition, reflecting the desires of study participants, Habermas (1992a, 1992b) then uses his theory to propose an alternative paradigm which has ramifications for the forms and types of support that enables and instils understanding – and thus empowerment.

The premise of communicative action is based on the nature of the interaction between social and structural forces. Habermas (1992a, 1992b) contends that 'systems' - i.e. institutions and governing rules - have begun to encroach on the 'lifeworld' - i.e. culture, society and the person.

While this may be similar to a Marxist ideal of economic based class conflict, in contrast to Marx, Habermas (1992a, 1992b) acknowledges that advanced societies cannot exist without states and systems. Instead, the conflict is more covert.

For example, Habermas (1992a, 1992b) contends that no longer is the system a means to an end that can be checked by the lifeworld, but that the system has become so dominant as to be an end in itself. The implication is that the logic of such systems begins to control what is possible and how it is to be achieved (Habermas, 1992b, 1992a). The implication for agency practices is clear - that consumerist support, and in this case information seeking and giving, has become directed by the interests and culture of neo-liberal forces.

As outlined earlier in relation to the specialist housing market, firstly, the practices of private firms are unresponsive, lack transparency and have recently been proposed as unfair (The Law Commission, 2017). This certainly does not privilege the social policy goals of housing and or individuals, but does privilege a neo-liberal conception of capital. Secondly,

despite wide acknowledge of a shortfall in social specialist housing, policies that prohibit and limit the ability of housing associations and local authorities also privileges capital over social policy.

In relation to how support is structured, Becker's rational choice theory is regarded as the key demand side theory which determines access to resources in a neo-liberal system. Becker is quite clear on the role of information, particularly in emotive situations (such as this study) - merely what is required is a greater investment with information in order to come to a rational end (Becker, 1976).

Although the rationale of communicative action and peer support programmes is to instil agency and empowerment by means of discussion, deliberation and exchanging views to enable understanding, it is the neo-liberal conceptions of the consumer and consumerist information based support has a much more central role in the UK.

## **2.10 Consumerist housing options services: Information and advice services**

In the UK, although it is unclear whether it reflects what is provided, information services on housing, are often packaged with 'advice' to describe services. However, there are discernible differences between information and advice (Dean et al., 1996). Margiotta and colleagues (2003: 9) describe information as "...material deemed to be of interest to a particular population. This can be either passively available or actively distributed." and advice as "...guidance and direction on a particular course of action which needs to be undertaken in order to realise a need, access a service or realise individual entitlements." These definitions highlight the generic characteristics of information, and the bespoke characteristics of advice.

While there are clear differences in the parameters of what is involved in the imparting of information on the one hand and advice on the other, others give a much broader scope and remit to such services. For example, Grant

(1996) and work by Age Concern and HACT (1999) identify education as a component of information and advice services.

In UK practice, information services are often conflated with and known in conjunction with advice, and subsequently much of the information and advice sector use 'I&A' or 'A&I' interchangeably. From this point in the thesis, although it is not always possible to determine the nature of services that are discussed in the literature – i.e. whether services are solely information and or advice based - information and advice or 'I&A' will be used to describe the sector and services. What follows is an outline of housing I&A provision in the UK.

#### ***2.10.1 UK mixed information and advice economy and housing***

Through the 1996 Housing Act, the role of legislation in the late 1990s in relation to I&A tended to focus on homelessness (Parry and Means, 1999). However, in more recent years, successive UK governments have expanded the remit of local authorities statutory obligations in relation to providing I&A to older people.

For example, a social care white paper in July 2012 pledged £32.5m for wider information and advice services, and the Conservative-Liberal Democrat coalition government made it a statutory obligation for local authorities to provide I&A on welfare (Hunt and Lamb, 2013). This policy direction includes housing and older people.

It is evident that some local authorities provide I&A services. For example, the Greater London Authority provide a 'London Accessible Housing Register' and a 'Seaside and Country Homes Scheme' that provides advice, information and opportunities to become mobile in the property market (Greater London Authority, 2014).

Salford City Council provides a housing choice service that helps older people with property searches, provides advice on benefits, liaises with other professionals and provides assistance when moving (Salford City Council, 2014).

Rushcliffe Borough Council have a housing choices directory specifically for older people and provide a service where older people can discuss their options (Rushcliffe Borough Council, 2014).

However, reflecting prior analysis that local authorities' response to earlier legislation was mixed (Parry and Means, 1999), Spiers (2012) reports that local authorities' ability to provide I&A to older people in relation to housing and care issues is mixed and often poor. In addition, there is some suggestion that local authorities limit their I&A services to those eligible for statutory support (e.g. individual budget holders and recipients of housing benefit), and do not offer I&A to individuals who fund their own housing (Spiers, 2012).

This presents problems for the coverage of local authority I&A provision. Subsequently, third sector services, that do not exclude people from accessing support have been in receipt of government funding (Lewis, 2014) and there is evidence that some local authorities signpost people to contact existing third sector services (Bassetlaw District Council, 2014). It is on this basis of poor coverage, inclusion and signposting from local authorities that third sector services are particularly important. More broadly, others note that the third sector is an important provider of I&A on welfare (Windle et al., 2010), and specifically on housing since the early 1990s (Dunning, 2005).

### ***2.10.2 The important role of the third sector and telephone services***

With housing forming part of the I&A welfare economy, it has been estimated that around 40-50% of health and social care organisations in the third sector provide some form of I&A related support. This is estimated to constitute around one-third of all provision (Netten and Forder, 2008).



Grounded in the wider trust associated with charitable organisations in the UK (Osborne, 2008), the role of the third sector in providing support around housing for older people has strong historical roots (Parry and Means, 1999). As will be outlined below, not only do third sector organisations run important I&A services around specialist housing for older people, it is important to acknowledge that there is some evidence to illustrate that third sector organisations have substantial expertise in the wider area of specialist housing for older people.

Many I&A providers do not have a singular focus and services often cater for a wide variety of groups across a range of welfare related areas. On this basis, many third sector services do not have a specialised focus on housing options for older people (e.g. Age UK). Other housing related services tend to offer wider support for all age groups (e.g. Shelter). The need for a focused service on specialist housing options for older people was a key recommendation of a scoping evaluation of existing services in this area (Parry and Means, 1999).

Seeing as they are the focus of study in this thesis, a specialist housing options service for older people is offered by what will now be referred to as an *unnamed organisation and service*. They are frequently drawn upon, are cited and contribute in key legislative consultation exercises - such as the all parliamentary group on housing and care for older people (Best and Porteus, 2016) and the recent Law Commission Review into leasehold tenure in the private market (Galvin, 2016, Hillier, 2016, Wilson, 2016a).

### **2.10.3 Key role of telephone I&A services**

While there are examples of more proactive and citizenship based approaches to providing support to older people reassessing their home, and some examples are discussed earlier (Silverlinks, 2016, Smetcoren et al, 2017), third sector telephone services are mostly reactive, consumerist in nature and relies on older people initiating contact.

Older people initiating contact with an I&A service reflects the seeking of a principal-agent relationship (Stiglitz, 1987) and demonstrates an instrumental action – or instrumental rationality (Kolodny and Brunero, 2013). Simply, this means that older people initiate, seek and contact services and, in theory, use imparted resources as an instrument toward making an informed decision on their housing needs.

I&A that is accessed and delivered over the telephone lends itself to this active information seeking dynamic. Within the third sector, providing I&A over the telephone - which can also extend to the provision of printed I&A sent in the post - is a popular and important means of providing I&A.

Financial efficiency is a primary concern among third sector organisations, given their finite resources. There is evidence that, when compared to more costly face to face advice and counsel, telephone services offer a financially efficient means of imparting information and advice on housing (CCHPR, 2012a). However, it is important to note that financial efficiency is not an indicator of efficaciousness in relation to intended individual outcomes around empowerment.

It is important to re-emphasize that local authority I&A provision has been cited as exclusionary and is invariably limited to geographical regions under corresponding local control (Spiers, 2012). In relation to local authority provision, not limited in relation to access or geography, there exists a UK wide directory and database of specialist housing for older people that is maintained and managed by the *unnamed organisation and service* (referred to above). This directory is thought to be the most comprehensive in relation to coverage and is unparalleled in the UK (Pannell et al., 2012). The service has also been in receipt of central government funding.

This directory is accessible through a telephone service. As recognised as desirable (Parry and Means, 1999), telephone advisors post information to those who make an enquiry, including details of possible alternative housing

options that are sourced from the directory. More details of the organisation and telephone I&A service can be found at a further point in this thesis.

## **2.11 Important research gap**

### ***2.11.1 Specialist housing market conditions and empowered consumers?***

While empowerment is cited as an intended outcome of support services, including telephone information based services, it is not clear whether this is the case in the context of the UK specialist housing market.

Economic theory outlines how conditions that can be associated with a shortage of supply can cause problems for consumers. A shortage of supply will tend to create an unresponsive, non-transparent and complex market. Though based on theory, this could have ramifications for the nature of engagements with markets, and agency processes/practices in relation to operationalising and acting on support services.

As Furlong (1996: 3) outlines, a lack of trust is associated with market conditions characterised by a shortage of supply and, subsequently, a lack of competition:

"Under the assumptions of the perfectly competitive market, there is no need to trust (or distrust): the economic system is rendered transparent to all agents thereby negating trust as an issue"

The corollary is that transparency, responsiveness and trust are more conducive to a market where there is adequate supply and competition. However, where demand exceeds supply, firms have less incentive to be transparent and proactively attract consumers, and there is less need to be responsive to demand (Platteau, 1994) - creating the conditions for distrust. Trust pre-supposes a prior engagement and a subsequent disappointment in the actions of others (Gambetta, 1988a). In relation to agents' emotional

experiences, as outlined by Hardin (1993), earlier experiences, if bad, may lead to lower levels or a complete lack of trust. Another possible emotional reaction in situations where trust is challenged, through bad and negative experiences (e.g. complexity and a lack of transparency), is apprehension (Hwang and Burgers, 1999).

This is important because in contrast to empowerment, these are the negative emotions commonly associated with the specialist housing market in later life (Age UK, 2012).

### ***2.11.2 Outcome of third sector telephone information services in relation to empowerment***

Key neo-liberal and consumerist ideals propose that it is agent's investments with information that allows individuals to come to a rational end – even in the emotional and thus complex circumstances (Becker, 1976) that are likely to characterise an older person reassessing their home environment (see chapter 1).

While third sector telephone services have a central importance in the current UK policy context, and are in receipt of government funding, there is a paucity of research and little is known around whether a telephone information based service instils empowerment in older information-seekers. On this basis, the efficaciousness of this aforementioned consumerist telephone I&A service and on what individual outcomes of the service is dependent on, in the context of the contemporary UK specialist housing market, is not clear.

While there is lack of research on the individual outcome of I&A, there are some key theoretical frameworks. Given the importance of context in empowerment, as the key intended outcome of I&A, the following section of this chapter assesses one key theoretical framework. However, on account of critical weaknesses, a new framework is outlined. This new framework is then used as tool to assess the methodological strength, weaknesses and

characteristics of existing work in a scoping review of research (part 2 of this chapter).

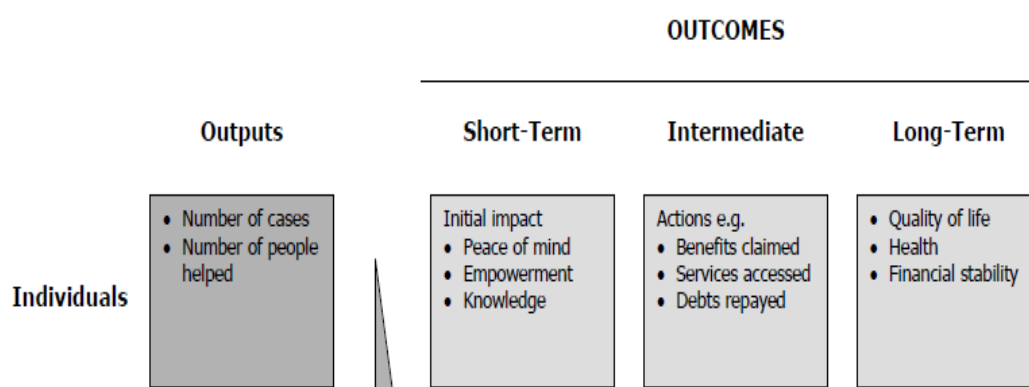
## **2.12 Developing a theoretical outcome framework: Empowerment and the role of context**

Chapter 1 outlined how empowerment is the intended outcome of housing options services. Given the processes behind empowerment are contingent context (Perkins and Zimmerman, 1995), this chapter assesses the role of context and associated processes in an existing theoretical outcome framework.

Chapter 1 has also provided indication that older people's decision-making around reassessing the home (in the context of entering a complex specialist housing market) will likely be open to, and dependent on, a wide variety of possible individual and market based contextual issues. On this basis, it follows that context should have a central role in existing theoretical frameworks.

Netten and Forder (2008) have developed a key theoretical framework in the field of I&A. Developing work by Saxton et al (2007), the authors outline that a short-term individual outcome of receiving I&A will be an initial impact around peace of mind, empowerment and knowledge, leading to an intermediate action-based outcome (e.g. accessing services), to which a long-term outcome is likely to be enhanced health and quality of life. This framework is outlined on the following page:

**Figure 4. Netten and Forder's (2008) I&A outcomes framework**



However, while identifying empowerment as a key short term outcome, Netten and Forder's (2008) framework above does not consider important areas of wider context - specifically how context relates to how I&A is used, or individual reasoning in shaping outcomes. For example, with the intended outcome of I&A on housing outlined to be empowerment (which in the above framework would be a short term impact), it is not clear what reasoning or process leads to empowerment. In other words, conflicting with theories of empowerment discussed in the previous chapter (Perkins and Zimmerman, 1995), Netten and Forder's (2008) framework does not acknowledge or accommodate the possibility that outcomes are contingent on context.

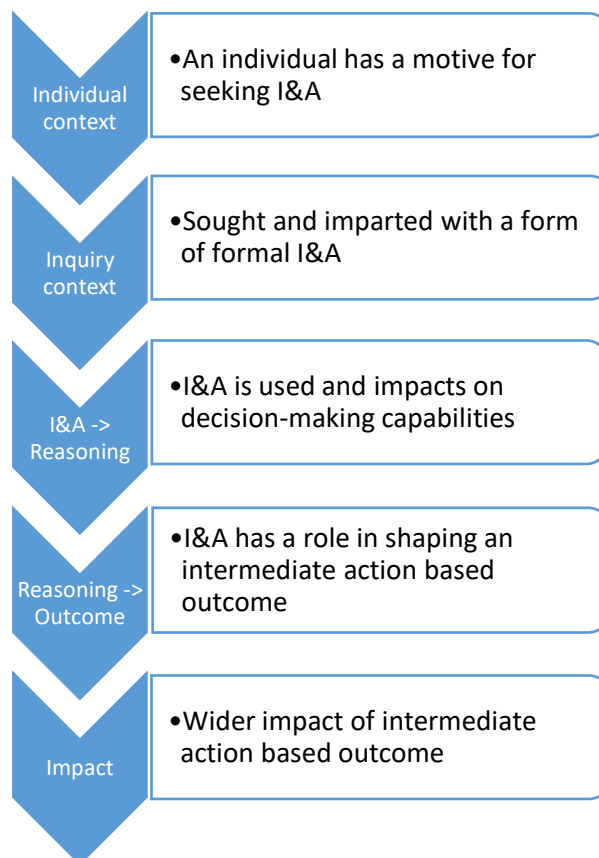
There is indication that the role of context, and particularly the need to understand reasoning and causal processes behind outcomes, is critically important. Even when a service imparts I&A, in a systematic review Turnpenny and Beadle-Brown (2015) find that subjective and less formal information is often more important in shaping decision-making than formal information in relation to health and social care. In particular, formal information that is imparted around welfare is often not utilised through being too complicated to interpret. With questions around the effectiveness of formal imparted information, it is clearly important to focus on how or even if I&A is used and an individual's reasoning when attempting to attribute I&A use to associated outcomes and whether these are intended outcomes.

Doing so will enable a better focus on determining whether I&A can be considered efficacious (Harding et al., 2018).

### 2.13 A new and innovative 'pathway to outcome' framework

A 'pathway to outcome' framework is outlined below that builds on Netten and Forder's (2008) outcomes framework. Empowerment is the key intended outcome of I&A on housing (Telephone Helplines Association, 1999, Dunning, 2005). In turn, the processes behind empowerment are contingent on context (Perkins and Zimmerman, 1995). On this basis, the substantive developments are based on the proposition that an individual's reasoning, and thus by implication an individual's motives behind seeking I&A and what support is imparted, is critically important when framing outcomes and understanding efficacy. This theoretical framework emphasizes a configuring process that is not present in existing frameworks.

**Figure 5. Pathway to outcome theoretical framework**



The following section outlines the rationale behind each intended phase of the 'pathway to outcome' framework.

### ***2.13.1 Individual context***

The reasons, motives and context for the individual seeking I&A will have a bearing on the content and form of I&A that is imparted by the I&A provider.

### ***2.13.2 Inquiry context***

I&A services will likely impart a vast array of different types and forms of information and or advice to different people who have different enquiries. In order to establish how effective imparted I&A has been in relation to an outcome or impact, it is important to examine what was imparted. Particularly important is the content of the imparted support, whether imparted support took the form of generic information or bespoke advice (Margiotta et al., 2003), and whether this was verbal, written, or both.

### ***2.13.3 Impact, role and use of information and advice***

It is important to focus on how imparted I&A is used by the service user and its role in their decision-making, particularly in relation to other formal or informal sources of support from individuals or organisations. As discussed earlier, less formal sources of I&A in related fields are sometimes used even when formal sources of I&A have been imparted (Turnpenny and Beadle-Brown, 2015). Within a socio-cultural context of engaging with a provider of I&A and receiving I&A on welfare, this element calls for a focus on an individual's agency-practices, how they act, their reasoning, why they act in a given manner and their capabilities when imparted with I&A.

### ***2.13.4 Outcome***

Using Netten and Forder's (2008) adapted version of the framework first outlined by Saxton et al. (2007), it is important to focus on the intermediate action-based outcome associated with the use of the imparted I&A. In other words, what role did the use of imparted formal I&A play in shaping an action-based outcome?



### **2.13.5 Impact**

Again, using the framework outlined by Netten and Forder (2008), the intermediate-action based outcome, that can be associated with an individual's use of imparted I&A, will have an impact.

The substantive additions to the existing framework around wider contexts and an individual's agency practices – or how I&A is used and an individual's reasoning – provoke additional wider theoretical questions around understandings of agency and what factors are important in shaping an individual's capability to act.

### **2.14 Chapter summary**

Despite wider literature suggesting it is important to focus on I&A use (Turnpenny and Beadle-Brown, 2015) a key theoretical framework does not consider this and instead have a dominant focus on outcomes and impact. Furthermore, the extent to which the processes behind empowerment (as the key intended outcome of housing options services) are contingent upon context. However, a key existing theoretical framework has a dominant focus on outcomes and impact. Subsequently there is no consideration around the role of wider contexts, individual reasoning and wider causal pathways in relation to intended outcomes and determining the role imparted I&A has in shaping associated outcomes. A new framework is proposed based on these critical weaknesses. This is a substantial development to the existing framework. As such the new 'pathway to outcome' framework is outlined and used as a tool to review research in the second part of this chapter.

## **2.15 Part 2: Scoping review of research**

### **2.16 Introduction**

Before forming a research question or undertaking data collection it is important to understand what research has been undertaken and the methods used. This allows researchers to understand and direct empirical enquiry to addressing the weaknesses of existing research.

This stage of the research process is commonly referred to as a 'literature review' (Bryman, 2016). However, as Booth et al. (2016) state, there are many forms of literature review and it is important to be able to justify the reasoning behind choosing a specific type of review.

This chapter presents a scoping review of literature. Firstly, the rationale for undertaking a scoping review is outlined and the overview and structure of the review is presented. Secondly, the search of the academic literature and grey literature search is outlined.

Thirdly, the findings of the grey literature review, targeted to find directly related research on older people's housing related services, is presented first. This is followed by the academic literature findings.

Fourthly, using the 'pathways to outcome' framework, a summary of the key finding is then presented. This revolves around a lack of contextual, causal and configuring focus around the processes behind outcomes.

The final section, on synthesising grey and academic literature review findings and recommendations for further research, provides a summary of key issues in relation to research design.

### **2.17 Rationale for undertaking a scoping review**

The prior chapter established that important theoretical areas are relatively under-developed. Indeed, there is indication from existing work that this wider field is an emerging one (Turnpenny and Beadle-Brown, 2014). On this basis, the primary purpose of the literature review in this thesis is to identify the key characteristics of welfare research with an I&A focus, both in relation to gaps in existing research and also to assess the scope and nature of research activity. In an emerging field, this reflects the key strengths of a scoping review (Arksey and O'Malley, 2005).

A scoping review lends itself to both narrative and tabular synthesis and assessments of quality by study design or other important characteristics (Booth et al., 2016). In this thesis, the following scoping review will use the newly identified framework outlined in the previous chapter (Harding et al., 2018) as a tool to assess the scope and methodological strengths and weaknesses of existing research.

### **2.18 Overview and structure**

While a broader welfare related academic search of the literature was conducted first, a lack of directly relevant research necessitated a more focused review around studies with a housing focus in the grey literature.

Firstly, the academic literature search is outlined. This is followed by the outline of the grey literature search. However, following on from presenting the outline of each search, the review of grey literature is presented first, and this is followed by the review of academic literature. In other words, the reviews are written up in reverse order to that in which they were undertaken for the reasons stated below.

Adhering to the principles of a scoping review, which accommodates reviewing literatures separately (Booth et al., 2016), the reasoning for presenting the reviews in the reverse order that the searches were undertaken is to first present the more directly relevant studies with a

housing and older person focus. These are found exclusively in the grey literature. While a key finding of the academic literature, reflecting previous work (Turnpenny and Beadle-Brown, 2014), is a lack of research with this focus, presenting the review of grey literature first serves to substantiate this claim but adds a more sophisticated level of detail around the extent and scope of such paucities.

As the grey literature review will outline, the extent and scope of existing research is poor. However, interestingly, while the extent and scope is poor, from a methodological perspective the grey literature – with a predominant qualitative focus – demonstrates the potential strengths of qualitative techniques in eliciting data of sufficient context and depth.

In contrast, academic research has critical methodological weaknesses. The academic literature, predominately using quantitative approaches, gives inadequate focus to important areas of configuring context and causal processes. Using the review of directly relevant grey literature, and drawing on wider research, it is outlined how these critical weaknesses can be addressed by using qualitative methods and adopting a realist perspective (Parry and Means, 1999, Porter, 2007, Harding et al., 2018).

## **2.19 Search of academic literature**

Turnpenny and Beadle-Brown (2014) state in a systematic review, on the use of quality information in decision-making about health and social care services, that no studies were found with a focus on older people and housing. This indication of a lack of directly relevant work provided the reasoning for conducting a wide search of empirical literature. Consequently discipline specific terms with a restricted focus (such as 'health' or 'housing') were not used.

Instead, and reflecting the need for a broad focus, a search of the academic literature was carried out in eight social science databases (Academic Search Complete, CINAHL, PsycARTICLES, PsycINFO, Science Direct,

SCOPUS, sociINDEX, Web of Science) and search terms configured to focus on the outcomes, impact and or result of information and or advice. All fields were searched, meaning terms were searched against all parts of the bibliographical records (including in the text itself).

The key period of development in the I&A housing economy and wider consumerist welfare policies in the UK was around 1990 (see earlier), records were sought from 1989 to the present. At the time of searching, this constituted records from the previous 25 years. Limiters around language (English) and relevant disciplines were also selected. The literature search is presented in Table 1.

**Table 1. Academic literature search**

Database	Database search strings	Total hits	Relevant
Academic Search Complete	(inform* or advi*) AND ( impact* OR outcome* OR result*)	1738	84
CINAHL	(inform* or advi*) AND ( impact* OR outcome* OR result*)	578	52
PsycARTICLES	(inform* or advi*) AND ( impact* OR outcome* OR result*)	84	3
PsycINFO	(inform* or advi*) AND ( impact* OR outcome* OR result*)	819	63
Science Direct	(inform* or advi*) AND ( impact* OR outcome* OR result*)	702	18
SCOPUS	(inform* or advi*) AND ( impact* OR outcome* OR result*)	2003	76

SocINDEX	(inform* or advi*) AND ( impact* OR outcome* OR result*)	309	20
Web of Science	(inform* or advi*) AND ( impact* OR outcome* OR result*)	854	43
INITIAL TOTAL		7,087	369
DUPLICATES			156
PHASE 1 TOTAL			213
PHASE 2 TOTAL			8

### **2.19.1 Inclusion and exclusion criteria**

Only original research in English was sought and limiters were applied to focus on relevant welfare related disciplines.

The search generated 7,087 possible sources. Records were manually scanned for a focus on individual outcomes and or impact of I&A relating to any aspect of welfare. Of the 7,087 records, 369 matched this criterion (including 156 duplicates), yielding 213 sources.

The abstracts and publications of these 213 sources were searched in order to apply the main inclusion criteria – original research concerning a focus on participants seeking I&A on welfare, i.e. illustrating instrumental rationality (Kolodny and Brunero, 2013). Although the inclusion criteria around instrumental rationality has a broader focus than the telephone focus of this study, this criterion ensured that the inclusion criteria gave primacy to participant initiated I&A seeking – regardless of how any service was imparted.

On this basis, articles were excluded if participants had been recruited by the study to be exposed to I&A, thus being imparted in artificial conditions, or if accessing I&A was determined by another agent (e.g. a healthcare professional - this includes five studies on welfare advice in primary care settings).

The age of participants was not part of any inclusion or exclusion criteria. Eight original academic peer reviewed research studies matched the inclusion criteria.

The findings of these eight studies are presented and discussed later in this chapter. An additional and targeted search of the grey literature was carried out specifically to locate original research relating to the outcome and or impact of I&A on housing.

## **2.20 Grey Literature search**

Grey literature is widely recognised as being sources published outside of commercial publishing channels (Auger, 1994, Huffine, 2010). On this basis, key I&A providers, third sector websites, along with other key organisations (such as Government departments and academic research groups) were searched. Bibliographies and reference lists were also searched for relevant sources where possible.

Providers of I&A services are the source of grey literature. Many of these I&A providers also provide advocacy or casework, defined as "... the provision of support and encouragement, or representation of individuals' views, needs or rights." (Margiotta et al., 2003: 9). With advocacy and casework closely related to the provision of I&A (Grenier, 2007, CCHPR, 2013, 2015), the search of the grey literature was widened to include studies on older people's outcomes and or impact of housing advocacy and casework.

All searches focused on finding original research on the outcome and or impact of information, advice, advocacy or casework on housing.

**Table 2. Grey literature search**

Organisation	Sector	Website	Important details of search	Potential sources	Relevant sources	Unique references
Age UK	Third Sector	<a href="http://www.ageuk.org.uk/professional-resources-home/research/social-research/home-and-care1/">http://www.ageuk.org.uk/professional-resources-home/research/social-research/home-and-care1/</a> and <a href="http://www.ageuk.org.uk/professional-resources-home/policy/housing/">http://www.ageuk.org.uk/professional-resources-home/policy/housing/</a>	Manual search of listed documents in housing section	15	0	NA
Association of Directors of Adult Social Services (ADASS)	Policy Organisation	<a href="http://www.adass.org.uk/Reports-Published-From-Research-Projects-Approved-By-The-ADASS/">http://www.adass.org.uk/Reports-Published-From-Research-Projects-Approved-By-The-ADASS/</a>	Manual search of reports published (until June 2007) from research projects approved by the ADASS	186	0	NA



Audit Commission	Governmental Organisation	<a href="http://archive.audit-commission.gov.uk/auditcommission/aboutus/publications/pages/national-reports-and-studies-archive.aspx.html">http://archive.audit-commission.gov.uk/auditcommission/aboutus/publications/pages/national-reports-and-studies-archive.aspx.html</a>	Manual search of past reports from 1983-2011 searched with key terms; 'information'; 'advice'; 'housing'; advocacy; casework	83	0	NA
Cambridge Centre for Housing & Planning Research (CCHPR)	Academic Research Centre	<a href="http://www.cchpr.landecon.cam.ac.uk/Publications/Reports">http://www.cchpr.landecon.cam.ac.uk/Publications/Reports</a>	Manual search of publications/reports	696	3	CCHPR (2010, 2012, 2013)
Care & Repair England	Third Sector	<a href="http://www.careandrepair-england.org.uk/reports.htm">http://www.careandrepair-england.org.uk/reports.htm</a>	Manual search of publications/reports	2	2	Mountain and Buri (2005); Green (2012)
Centre for Regional Economic &	Academic Research Centre	<a href="http://www4.shu.ac.uk/research/cresr/our-expertise/housing">http://www4.shu.ac.uk/research/cresr/our-expertise/housing</a>	Topic: housing	NA	0	0

Social Research (CRESR)			Key words: 'information', 'advice', 'advocacy', 'casework'			
Demos	Think Tank	<a href="http://www.demos.co.uk/publications?page=6&amp;tab=publications&amp;view=text">http://www.demos.co.uk/publications?page=6&amp;tab=publications&amp;view=text</a>	Manual search of publications/reports	491	0	NA
Department for Local Communities & Local Government (DCLG)	Governmental Organisation	<a href="https://www.gov.uk/government/publications">https://www.gov.uk/government/publications</a>	Topic: housing  Key words: 'information', 'advice', 'advocacy', 'casework'	160	0	NA
Department of Health	Governmental Organisation	<a href="https://www.gov.uk/government/publications">https://www.gov.uk/government/publications</a>	Topic: housing  Key words: 'information', 'advice', 'advocacy', 'casework'	3	0	NA

Department of Work and Pensions	Governmental organisation	<a href="https://www.gov.uk/government/publications">https://www.gov.uk/government/publications</a>	Topic: housing	11	0	NA
Elderly Accommodation Counsel website	Third sector		Manual search	1	1	Heywood et al. (1999)
Google	Search engine	www.google.co.uk	FIRST 100 RECORDS - all of these words: 'information', 'advice', 'advocacy', 'casework'; this exact word or phrase: 'housing'; any of these words: 'outcome' OR 'impact' OR 'result'	100	4	Ritters and Davis (2008), Windle et al (2010); CCHPR (2010, 2012)

Google	Search engine	<a href="http://www.google.co.uk">www.google.co.uk</a>	FIRST 100 RECORDS - search; 'impact of housing information and advice'	100	0	
Google	Search engine	<a href="http://www.google.co.uk">www.google.co.uk</a>	FIRST 100 RECORDS - search; 'outcome of housing information and advice'	100	1	Windle et al (2010)
Housing Learning & Improvement Network (Housing LIN)	Third Sector	<a href="http://www.housinglin.org.uk/Topics/browse/">http://www.housinglin.org.uk/Topics/browse/</a>	Manual search of publications/reports in 'Housing' and 'older people' sections	71	0	NA
Institute for Public Policy Research	Think Tank	<a href="http://www.ippr.org/publications/">http://www.ippr.org/publications/</a>	Manual search of publications/reports in 'housing' and 'welfare – older people'	41	0	NA

Joseph Rowntree Foundation	Third Sector	<a href="http://www.jrf.org.uk/publications/browse">http://www.jrf.org.uk/publications/browse</a>	Manual search of publications/reports in 'Housing with support'	56	0	NA
Personal Social Services Research Unit (PSSRU)	Academic Research Centre	<a href="http://www.pssru.ac.uk/index.php">http://www.pssru.ac.uk/index.php</a>	Manual search of reports and discussion papers with key words: 'housing', 'information', 'advice', 'advocacy', 'casework', 'outcome', 'impact'	225	1	Windle et al (2010)
Shelter	Third Sector	<a href="http://england.shelter.org.uk/professionals/resources/policy_and_research/policy_library">http://england.shelter.org.uk/professionals/resources/policy_and_research/policy_library</a>	Manual search of sources covering 'Housing advice' topic	31	0	NA
Social Care Institute for Excellence	Policy Organisation	<a href="http://www.scie-socialcareonline.org.uk/Search/Expert">http://www.scie-socialcareonline.org.uk/Search/Expert</a>	Search of database – title exact for; 'housing, information, outcome'; 'housing, information, impact'; 'housing, advice, outcome'; 'housing, advice, impact'; 'housing, advocacy,	7	1	Robson and Ali (2006)

			outcome'; 'housing, advocacy, impact'; 'housing, casework, outcome'; 'housing, casework, impact'			
York Social Policy Research Unit (YSPRU)	Academic Research Centre	<a href="http://php.york.ac.uk/inst/spru/pubs/main.php?show_all_pubs=1">http://php.york.ac.uk/inst/spru/pubs/main.php?show_all_pubs=1</a>	Manual search of books & reports, research summary & other publications in health & social care (adults) section with key words:  'housing', 'information', 'advice', 'advocacy', 'casework', 'outcome', 'impact'	182	0	NA
			<b>TOTALS</b>	2,561	13	9

The search of the grey literature located a total of 2,561 sources. Unlike academic databases, specific searching strategies differed depending on search functions. Non-research documents, such as policy documents (e.g. DCLG., 2008), were excluded. Thirteen sources were found. Four of these were duplicates, leaving a total of nine sources. Of the available bibliographies, one other relevant source was found (Parry and Means, 1999). On this basis, the grey literature search found ten sources.

Including the eight studies found in the academic literature search, the following review is based on eighteen core studies.

## **2.21 Review of grey literature**

### ***2.21.1 Scope of research***

In order to present findings in a bounded case, and although the depth of reporting is often inadequate, all grey literature utilise a case study approach. Qualitative approaches dominate the grey literature, particularly where the focus of data collection is on delineating individual outcomes.

However, quantitative methods are used in three studies. Quantitative approaches are limited to presenting descriptive statistics on services and study participants by Mountain and Buri (2005), who also use interviews to elicit data on outcome and wider impact of services.

CCHPR (2010) undertook a case study and used mixed methods to evaluate a telephone I&A service. An unreported number of 300 questionnaires elicited relatively high satisfaction ratings from information seekers. Drawing conclusions is problematic on account of low levels of reporting, and the quantitative data does not reflect the follow-up interview work with clients – though this is limited to three older people.

Mountain and Buri (2005) use descriptive statistics to provide background data on study participants. The researchers use follow-up interviews to illustrate the efficacy of services.

Finally, the Personal Social Services Research Unit (PSSRU) detail the piloting of a standardised quantitative tool for measuring the value and output of welfare I&A services (Windle et al., 2010). The tool was piloted across a diverse range of I&A services (including with a housing focus) with a diverse range of clients, some of whom included older people. The reported details of the small sample are minimal (n=79), and only 9% (n=7) were over 60 years of age and reported having a housing 'problem'. This small and limited sample, that contains no details of the specific nature of participants 'problems' or any contextual detail, severely limits the usefulness of the report. For example, key outcome data is not cross-tabulated by the seven older participants (aged over 60 years) who reported housing as their 'problem'. However, for three other key reasons, the usefulness of the much of the grey literature is limiting.

#### ***2.21.2 Limitation of grey literature: not focusing on individual outcomes and or impact***

Firstly, in some studies and reports the focus is often not on the individual outcome or impact of services, but instead on wider service evaluations with a focus on how organisations and services can develop in contemporary policy contexts.

An example, the focus of a report sub-titled 'An evaluation of housing advice services for older people' by Parry and Means (1999), provides two very basic individual impact case studies which do not report enough data for review purposes. From the report, the reader is left to assume that services are efficacious and meet intended outcomes – though this is not reported on in any detail. Instead the emphasis of the report is an analysis of how services can develop in the contemporary policy context. For example, areas of discussion include funding, planning and the role of local authorities. Ritters and Davis (2008) et al have a similar focus. In their report for the Department for Work and Pensions, only two short descriptive case studies of the impact of services on individuals are presented.



### ***2.21.3 Limitation of grey literature: poor study design/reporting***

Secondly, it is common for work to only report a small amount of data, and or only present limited data in relation to housing. For example, in a report entitled 'Housing Options for Older people: Report on a developmental project to refine a housing option appraisal tool for use by older people' (Heywood et al., 1999), only two descriptive individual case studies (with no supporting data) out of 58 are presented. In addition, of the five short and descriptive individual case studies provided in a report that showcases the impact of Age UK services, only one has a housing focus (Robson and Ali, 2006).

### ***2.21.4 Limitation of grey literature: lack of clarity and possibility of bias***

Thirdly, among this work it is often not clear what resources or services are imparted to research participants, including the individuals who feature in case studies. While this is often unclear, some studies and reports describe much more intensive support than just the provision of I&A (Robson and Ali, 2006).

Other studies and reports are clearer in reporting what resources and or services were imparted. For example, some outline that studies were conducted with older people who received a range of support including I&A and or advocacy support (Mountain and Buri, 2005; CCHPR, 2012, 2013; Green, 2012). These studies tend to report findings in greater detail, although the one exception is the only study with a telephone I&A focus. In this study, minimal data, drawn from only three participants who were older people, is reported (CCHPR, 2010).

With reporting levels of studies and reports often inadequate, it is problematic to draw any firm conclusions around findings when minimal data is reported and presented (and this is often only descriptive – i.e. lacking any supporting primary data). This also raises questions around reporting bias, and this becomes a greater concern when consideration is given to the high proportion of reports that are either commissioned, sponsored or written

by service providers. This concern could lead to indifferent data going unreported, and there can be tension, even when academic research groups write up evaluations of third sector services (Case study organisation Chief Executive/advice team manager, personal communication).

#### ***2.21.5 Variation and different service designs***

As stated above, it is sometimes not clear what services or resources reported outcomes, impact and case studies relate to.

It is clear that it is common for I&A services to be linked and joined up with other more intensive services (e.g. between I&A and more intensive advocacy) and this does serve to demonstrate common preferences in relation to service design. For example, using organisational and or individual case study approaches, Robson and Ali (2006), Ritters and Davis (2008), Green (2012) and Parry and Means (1999) outline how dual and joined up functions - i.e. the provision of face to face I&A, and relevant advocacy and casework - enables people to access more appropriate housing. This implies that I&A is often part of a wider service, and this is emphasised by Ritters and Davis (2008), who based on case studies of LinkAge Plus services, outline how telephone I&A has been conceptualised as a service that links to other services and is not a service operating in isolation.

However, it is also documented that I&A services operate in isolation (CCHPR, 2010). If telephone services are regarded as less intensive, as the definitions of I&A, advocacy and casework would suggest (Margiotta et al., 2003), are telephone I&A adequate enough and do they impart adequate resources to trigger intended outcomes? In addition, how, why and in what circumstances? These are important questions and sum up the aims and objectives of this study. As the following review concludes, they are largely unanswered by existing studies.

The studies from the ten grey literature sources are summarised in Table 3 below, and the findings are synthesised with a methodological analysis of approaches using the identified pathways to outcome framework.

**Table 3. Grey literature findings**

Study	Focus	Design	Data collection methods & tools	Participants	Key Findings
Heywood et al. (1999)	Outline of a tool designed to support older people reassess their home: 'Housing Options for Older People' (HOOP).	Case study.	Not adequately reported on. Two descriptive case Studies. No data presented. Presumably interviews.	"Full sample of 58 people", but only two descriptive case studies reported.	One case, where participants were committed and receptive to discussion, the HOOP tool prompted critical engagement. Second case was less successful. Participants were closed, unreceptive and did not understand the purpose of the HOOP tool.
Parry and Means (1999)	Scoping review of housing options services (organisational level).	Case study.	Unclear. 'Fieldwork' at five sites.	Two individual client case studies.	Intensive assistance (unclear, but possibly advocacy) enables people to navigate local authority systems and housing options.
Mountain and Buri (2005)	Review of eight housing options services (organisational and client level)	Case Study.	Mixed methods. Quantitative descriptive statistics and qualitative interviews.	50 participants (23 received advice only or limited intervention, 27 received package of information, advice and help).	Older people's decision-making involved weighing up multiple inter-related factors. Although older people "... valued the personal and informative approach of the housing options worker in assisting them in the process, despite often being unable to realise

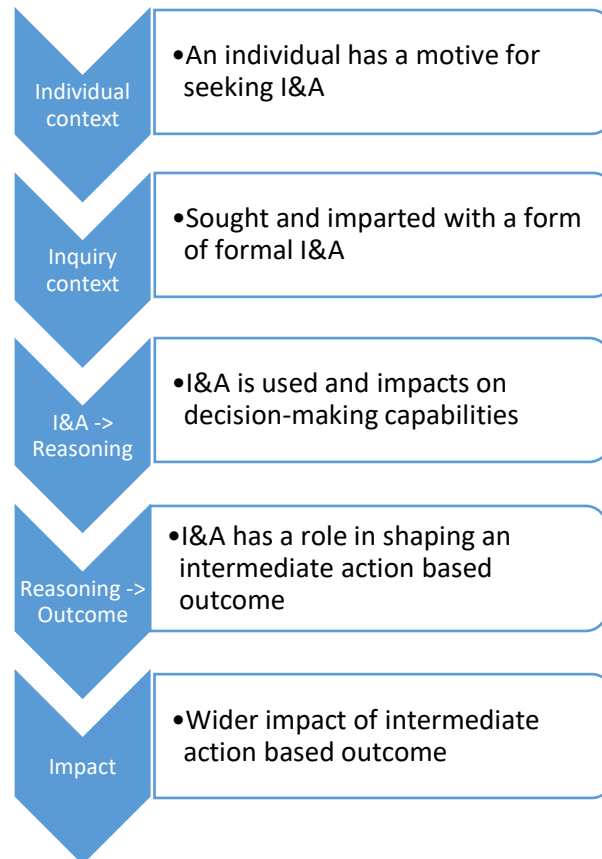
					their housing aspirations due to factors outside their control or that of the workers."
Robson and Ali (2006)	Outcomes of information and advice services for older people and assessment of unmet need.	Case study.	Qualitative interviews.	Five individual case studies reported (one with a focus on housing)	I&A and advocacy had a positive role on supporting participant into more appropriate housing.
Ritters and Davis (2008)	Outline of LinkAge Plus programmes - information services and other services designed to enable older people to access services.	Case study.	Not clear. Presumably qualitative interviews.	A number of individual case studies (two with a focus on housing)	Information and other support (e.g. advocacy) can be effective in enabling older people to access more appropriate accommodation.
Windle et al. (2010)	Measuring the outcomes of information and advice services.	Case study.	Mixed, but quantitative data collection to determine individual outcomes.	n=79 clients of two case study services. n=33 above 60 years of age. 16% (13) of sample reported housing as their 'problem'. 9% (7) were over 60 years of age with a housing related problem.	82% of those 60 years and over indicated 'I know a great deal/quite a lot more'. Key outcomes not cross-tabulated by housing.
Green (2012)	Evaluation of a house options service for older people located in a hospital.	Case study.	Qualitative semi-structured interviews.	35 beneficiaries, 14 health staff and 8 project staff across hospitals in three counties	The provision of I&A and more intensive support provides an important source of information and support for people (who are at a greater risk of re-admission to hospital) to find more appropriate housing.

CCHPR (2010)	Evaluation of telephone I&A service	Case study.	Mixed. Questionnaire and follow up interviews.	Questionnaire (number of respondents unreported) and 10 follow up interviews (3 with older people).	Relatively positive customer satisfaction, though not sample size and characteristics (e.g. age) of sample not reported. Mixed feedback from interviews around outcomes and or wider impact.
CCHPR (2012)	Evaluation of housing advocacy service.	Case study.	Qualitative semi-structured interviews.	Three individual case studies reported.	Intensive advocacy supports older people to access more appropriate housing.
CCHPR (2013)	Evaluation of housing advocacy service.	Case study.	Qualitative semi-structured interviews.	21 individual case studies.	18 out of the 21 case study clients (86%), the benefits of the support received were maintained over the long term. For 3 out of the 21 case study clients (14%), the benefits of the support received were not maintained over the long term.

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## 2.22 Reviewed grey research

Figure 2. below illustrates the framework. It is then used as a tool to review the studies.



### 2.22.1 Individual context

The level of reporting in many studies is poor. While it is often unclear what resources have been imparted, so too individual's issues, motivations and wider contexts are often unreported. Where individual case studies are reported, often they only provide short and descriptive accounts with minimal or no supporting data (Parry and Means, 1999, Heywood et al., 1999, Ritters and Davis, 2008).

While not focusing on motives, Robson and Ali (2006) include some rationale for seeking support in their case studies on Age Concern advice and advocacy, including 'Mrs A' – who already knew about the service having contacted them previously about installing a walk-in shower for her husband. While benefiting from other support, the case study suggests that 'Mrs A'

was in the process of moving to sheltered housing. Another case study, 'Mr G', who had accumulated debt, contacted the service because he was recommended to by a neighbour who did some part-time work for Age Concern.

Similarly, CCHPR (2012, 2013) work concerning advocacy and casework report some individual motives and contexts for seeking support. An example, is someone who was evicted from the family home. This provides the individual context for understanding the nature of an enquiry, and also contextualises the engagement with the service. Mountain and Buri (2005) include some context around individual cases, and this serves to contextualise imparted support.

However, the one study with a focus on telephone I&A provides no data on or reports around individual context (CCHPR, 2010). Though the level and depth of reporting is poor in existing studies and reports, the case study and qualitative methods that studies utilise are nevertheless capable of eliciting a high level of detail around individual context.

### ***2.22.2 Inquiry context***

Despite embracing approaches much more capable of reporting depth and contextualising outcomes and impact, no qualitative studies with a focus on I&A (Mountain and Buri, 2005, CCHPR, 2010, Green, 2012) provide detailed descriptions of I&A that is the focus of outcome or impact. Similarly, this is the case where it is not clear what support has been imparted (Parry and Means, 1999).

There are very basic descriptions of the more intensive nature of some advocacy and casework support, and though this is not relevant and they tend to be poorly reported, it does demonstrate more broadly that case study approaches and qualitative methods accommodate adequate levels of detail in this area (Robson and Ali, 2006, CCHPR, 2013, 2014).



### **2.22.3 I&A -> Reasoning**

Few studies adequately focus on or explore the reasoning that is triggered from imparted resources and these processes relative to other sources of support (e.g. Mountain and Buri, 2005, Green, 2012). Due to poor levels of reporting, there is a particular lack of focus in the one study with a focus on telephone I&A provision (CCHPR, 2010). On this basis, the contextual nuances that shape an individual's reasoning around using I&A are critical areas for further qualitative research in the context of an older person and housing.

### **2.22.4 Reasoning -> Outcome and impact**

In studies with an I&A focus, reporting tends to be minimal and there is little data to indicate how outcomes and or impact are triggered from individual reasoning (CCHPR, 2010; Green, 2012). In other words, how and why outcomes are derived from the resources imparted is not the focus of study. However, while unclear if any individual reasoning was triggered on account of the intensive advocacy nature of the service, it is possible to conclude from one study that services have intended outcomes around informing individuals, but that the wider environment and system(s) are not conducive for attaining intended longer term outcomes. The study in question, by Mountain Buri (2005), also outlines how older people's agency in relation to engaging with I&A (and related support) services is highly contextual.

A key finding in the Mountain and Buri (2005) study is how inter-related factors impact on decision-making and wider complexities, such as the constraints of the wider environment and system(s), impact on agency and ability to meet housing aspirations. While participants in the report tended to engage with more intensive services than just I&A, Mountain and Buri (2005: 46) conclude that although older people "... valued the personal and informative approach of the housing options worker in assisting them in the process, despite often being unable to realise their housing aspirations due to factors outside their control or that of the workers."

On this basis, whether services meet their intended outcomes, suggested in wider literature to be around empowerment and confidence (Telephone Helplines Association, 1999, Dunning, 2005), may be heavily dependent on how accommodating the conditions of the wider environment are to being able to act. In essence, becoming informed and empowered (or not), maybe of secondary importance if conditions are not conducive to being to act on the outputs of I&A services. However, other work indicates that this will be determined by the individual and wider context around the enquiry.

For example, where the focus is on more substantial areas of support such as advocacy and casework and where there tends to be greater depth to reporting, there is an indication that qualitative methods are able to provide detailed insights around how outcomes and engagements with services and or resources relate to important areas of context. For example, in the Cambridge Centre for Housing and Planning Research's reports (2012, 2013) on housing advocacy and casework, wider impact is articulated as being relative to participants' interpretation of their circumstances. For example, after being evicted from the family home, one client commented:

"I cried and cried and had no sleep. I kept thinking what will happen next? I was in tears. It was terrible.... Now I have a wonderful flat. I am so happy, so comfortable, so content. I am not cold. I have a roof over my head. Now I am totally free. I am independent..." (CCHPR, 2013: 14)

This example, reflective of other examples throughout the two CCHPR reports (2012, 2013), indicates that the outcomes and impact of services is (and is discussed) relative to context – both an individual context, but also the wider context in which more appropriate housing was accessible.

This provokes important discussion around the importance of context. For example, while in some contexts the wider environment may be less accommodating in relation to being able to act (Mountain and Buri, 2005), this might not be the case in other contexts (CCHPR, 2012, 2013). While this

is likely to be important in relation to older people considering alternative housing in later life, just what these contexts are, what the facilitating or barriers in relation to wider contexts (or in other words, circumstances), and how, why, for whom telephone I&A (dis)empowers information seekers is not clear.

The configuration between contexts, reasoning, outcome and or impact that could be present, considering the I&A nature of the service, is not reported in the CCHPR (2010) evaluation of a telephone housing options service for older people. Relatively high satisfaction ratings are reported from an unknown quantity of the 300 questionnaires that were sent out. Yet this is not reflected in the, albeit small number (n=3) of follow-up interviews with older people. A critique of this study is the depth afforded by the study design. For example, satisfaction ratings could have been skewed by engaging with a service and being imparted with resources that incurred no cost.

## **2.23 Summary**

Although the reviewed grey literature tends to be characterised by a lack of detailed reporting, it is apparent that despite these issues, the dominant case study and qualitative approaches are capable of eliciting data of adequate depth. Currently these exist in relation to advocacy and casework (CCHPR, 2012, 2013), though are often done poorly with a lack of detail (Parry and Means, 1999, Robson and Ali, 2006, Ritters and Davis, 2008, Green, 2012). Existing research with a focus on telephone I&A is inadequate in this area (CCHPR, 2010).

More specifically, a strength of qualitative studies is the increased ability to elicit relatively nuanced and complex data – from the personal trigger events that motivate seeking support to the important factors in determining reasoning around how and why support is used, and how the impacts of housing advocacy outcomes are articulated and set against an individual's circumstances and wider contexts (Mountain and Buri, 2005).

The review of the grey literature supports the assertion of the need for further research to utilise the strengths of case study approaches in order to focus on the detailed boundaries of a case which privilege and necessitate a high detail of reporting – particularly around critical areas of context.

The review also outlines the suitability of qualitative approaches in order to accommodate and be able to capture what are likely to be highly individual and wider contexts in relation to the efficacy of I&A services. Indeed, as Parry and Means (1999: 27) state, "qualitative information will be critical to both judging the impact of services and planning further strategies."

## **2.24 Academic literature review findings**

All of the eight academic peer reviewed studies focus on telephone I&A services. With telephone services suiting participant initiated and instrumentally rational enquiries and the relative and financial efficiencies of telephone I&A services (CCHPR, 2012a), this is not surprising. Four of these focused on cancer telephone I&A (Venn et al., 1996, Ward et al., 1998, Darrow et al., 1998, Lechner and De Vries, 1996). The remaining studies concern accident and emergency (Dale et al., 1997); drugs (Melnik et al., 2000); AIDS and sexually transmitted infections (Mevissen et al., 2012); and psychiatric medicine (Olofinjana et al., 2009).

Table 4 on the following page presents the key characteristics of academic studies, including findings.

**Table 4. Academic literature findings**

Study	Focus	Design	Data collection methods & tools	Participants	Key Findings
Venn et al. (1996)	Cancer (UK)	Mixed (predominately quantitative)	Structured postal questionnaire - 5 point likert scale with open questions for comment	406 invited to take part, 282 responded (69%) - patients (36%), relatives & friends (62%). 80% female	Mean scores were 3.8 for impact and 4.5 for satisfaction. No difference between patients and relatives & friends for either scale. Qualitative data unreported.
Lechner & De Vries. (1996)	Cancer (Dutch)	Quantitative	Structured postal questionnaire - 5 point likert scales	619 invited to take part, 532 responded (73%) - patients (46%), relatives & friends (37%), general public (17%). 74% female	Overall satisfaction with the information helpline was positive: 63% were very satisfied, 31% were satisfied. No differences in the level of satisfaction between the three target groups. No significant relations between demographics and the amount of satisfaction. The mean score for satisfaction was 1.56, ranging from -1 (not satisfied) to +2 (very satisfied).
Ward et al. (1998)	Cancer (USA)	Quantitative	Telephone questionnaire- range of tools including 4 & 5 point likert scales	2,489 (80% response rate) - patients (51%). 80.4% female	High satisfaction across gender, age, education, and ethnic groups. Overall, 95% were satisfied, 98% trusted the information, 92% reported an increase in knowledge, 69% felt reassured, and 73% said the information helped them to better cope with their concerns. Eight out of 10 callers reported the information they received had a positive impact, with 56% reporting taking a positive health action.

Darrow et al. (1998)	Cancer (USA)	Quantitative	Subset of Ward et al. 1998 dataset	286 - patients (33%), significant others (67%). 83% female	Respondents were satisfied with the information (92%) and felt advisor was knowledgeable (95%) and trustworthy (96%). Respondents (patients/significant others) stated that the information made it easier to adjust to the illness (52%/80%), reassured them (68%/69%), and helped them and community support (34%/39%). Patients and significant others evaluated the CIS information exchange differently; significant others rated it higher than did patients.
Dale et al. (1997)	Accident & Emergency (UK)	Quantitative	Structured telephone interview	203 invited to take part, 197 responded (97%)	Some disagreement between the advice that nurses documented as having been given, the advice the caller recalled receiving, and the action the patient subsequently took. Even so, 107 (55%) callers were very satisfied and 62 (32%) were satisfied, while 11 (6%) were dissatisfied with the telephone consultation; 15 (8%) were unsure. In all, 170 (87%) thought the advice they received was helpful. and 22 (11.3%) found the advice unhelpful; three (1.5%) were unsure. Forty five callers (23%) described aspects of the service that they had received that they were dissatisfied about.

Melynk et al. (2000)	Drugs (Canada)	Quantitative	Structured telephone interview	68 'consumers' (professional sample not included)	Of 158 recommendations made by advisor, 138 (87.3%) accepted and used by consumers. Sixty-three (98.4%) of the consumers stated that service answered their question in a timely manner and one (1.5%) believed the service was untimely. Fifty-nine (92.2%) of the inquirers believed service was beneficial to the patient's care. Four (6.3%) of the consumers thought the service had no impact on their care, while one (1.5%) of the consumers was unable to assess the effect of the service on patient care. None of the consumers believed the service had a detrimental effect on patient care.
Olofinjana et al. (2009)	Psychiatric Medicine	Quantitative	Structured telephone interview - 5 point likert scales	Of 277 who gave permission, 123 (44.4%) took part. 76% female. 70% concerning self	73 (59.9%) contacted a healthcare professional. 65 continued treatment (52.8%). 22 callers (17.9%) discontinued treatment and 26 (21.1%) commenced or switched treatments. Upon calling service, 52.8% callers felt their condition was not affected, 42.3% felt it was made better and 4.9% thought it was made worse.
Mevissen et al. (2012)	Sexual Health (Dutch)	Quantitative	Structured telephone interview - baseline and follow-up measure 4 weeks later. Mostly 5 point likert scales	Of 577 callers invited, 248 completed the baseline measure (43%), of which 78 (33.3%) finished the follow-up completely. 45% female (online participants not included)	Mean scores (and SD) - comforting 3.91 (0.93), clear 4.66 (0.62), sufficient 4.53 (0.72), expertise 4.45 (0.68), tone 3.67 (0.96), accessibility 4.56 (0.82). Overall mark 8.15/10 (0.88)

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An overview of the studies found in the academic literature is provided in Table 4 on page 109. 'Satisfaction', 'impact' and other similar indicators are common areas for quantitative studies to measure (Venn et al., 1996, Lechner and De Vries, 1996, Darrow et al., 1998, Ward et al., 1998, Dale et al., 1997, Olofinjana et al., 2009, Mevissen et al., 2012).

Trust is another area for some studies to measure, with information and advisors both scoring highly in studies reported by Darrow et al. (1998) and Ward et al. (1998). Among other key findings, measures are also used to indicate services were mostly perceived as helpful (Dale et al., 1997) and reassuring (Darrow et al., 1998, Ward et al., 1998).

Some studies also outline 'positive actions' reported to have been taken and outcomes. These positive actions include helping better cope with concerns (Ward et al., 1998), while reported outcomes include helping to access community support (Darrow et al., 1998) and contacting a healthcare professional and continuing treatment (Olofinjana et al., 2009). Yet, based on the identified pathway framework, the impact of these outcomes is not reported.

#### **2.24.1 Key critique: lack of contextual, causal and configuring focus**

While positive actions infer that services have had an impact on agency, using the identified pathways framework as a tool to assess studies provides a deeper view of the findings and methodological qualities of the research. An important finding is a lack of consideration in research designs around the configuration between reasoning and causal processes.

#### **2.24.2 Individual context**

Olofinjana et al. (2009) present a table of 'enquiry types' with the caveat 'may be more than one enquiry per caller'. Like Olofinjana et al.'s (2009) study, motives for engaging with the service subject to study in Ward et al. (1998) were often multiple. However, Ward et al.'s (1998) questionnaire only



allowed participants to indicate one motive for enquiring. Despite this, the researchers cross tabulate and report and discuss findings by motive – even though this likely produced skewed data.

Studies that do elicit more substantive data on motives for seeking I&A indicate that reasons for seeking are multiple and complex. Dale et al. (1997), on an A & E telephone advice service, present quantitative data from structured interviews in categorising “reasons for calling”. However, the presented qualitative data provides a deeper illustration of some the individualised contextual nuances behind these categories. Such is the depth of the qualitative data, comparing it to the categorised quantitative themes indicates that quantitative methods, alone or even as part of a mixed methods study, are inadequate to delineate motives for seeking.

### ***2.24.3 Inquiry context***

With motives for seeking I&A tending to be multiple, personal and complex, and with imparted support reflecting these motives, it is reasonable to suggest that the inquiry context, and thus the information and or advice imparted, will be similarly diverse. However, existing studies do not adequately explore what forms of I&A are imparted. Indeed, a lack of theoretical discussion around the nature of the I&A that is subject to study means that it is difficult to put reported findings into any context.

Using the definition of I&A offered by Margiotta et al. (2003) earlier, there is a clear distinction between the generic material that characterises information, and the bespoke guidance that defines advice. Existing studies do not clearly state what information and or advice is purported to lead to their findings. For example, Mevissen et al. (2012) illustrate quantitative data that outlines the content of participants consultation with advisors, and Lechner and De Vries (1996) capture data on the clarity, usefulness, amount and overall quality of information. However, there is no attempt to describe the form or type of information and or advice that was imparted – neither as part of the data collection, nor as an illustrative case study.

In what is a common theme, as the next section outlines, quantitative studies are equally inadequate on focusing how information and or advice is used and its role in shaping reported findings.

#### **2.24.4 I&A -> Reasoning: use and role in shaping outcomes and impact**

Ward et al. (1998) and Darrow et al. (1998) present findings on the helpfulness of imparted IA. Olofinjana et al. (2009) make some attempt at capturing quantitative data on what other sources were used, but only when the helpline was unavailable. No quantitative studies adequately ascertain how imparted I&A was used and the role it had in shaping reported outcomes.

This does not adequately consider how practices around the use of I&A might vary depending on different motivation, different forms of information and or advice, or the role of less formal and subjective sources of I&A (Turnpenny and Beadle-Brown, 2014). On this basis, there is insufficient focus on how reasoning practices and processes operate in a context.

Even when discussing limitations of their research there is acknowledgement of the diversity inherent in reasoning and practices and, importantly, that quantitative methods are inadequate. Olofinjana et al. (2009) suggest that using solely quantitative methods to report outcomes is a weakness of their study. In their call for the inclusion of qualitative methods, the authors emphasise that eliciting data on an individual's narrative or individual processes is important in contextualising and understanding outcomes. In addition, albeit without using the language of impact, the authors suggest that such exploration would have provided data on impact:

“...open questions would have allowed helpline staff to further explore with callers the outcomes of helpline use. This could have provided a

more thorough analysis of outcome given the narrative nature of each caller's history." (Olofinjana et al., 2009: 367)

Despite its acknowledged importance in the study and in the wider literature, what Olofinjana et al. (2009) describe as 'the narrative nature of caller's history' is not captured in quantitative studies. In relation to open questioning providing a more thorough analysis of outcomes, the implication is that open questioning would have provided a richer account of participants experiences, capturing contextual, individual nuances and wider causal processes behind outcomes. The quantitative tools used did not adequately focus on these areas, and on this basis, it is not possible to adequately highlight or report on the efficacy or effectiveness of I&A.

#### **2.24.4.1      *Reasoning -> outcome and impact***

Unsurprisingly, with a lack of discussion around important theoretical areas, in existing research, terminology is used differently to refer to different types of data. For example, Lechner and De Vries (1996) and Venn et al. (1996) use the inherently subjective and qualitative terms 'impact' and 'experiences' when describing their quantitative studies. A lack of discussion around definitions, and thus possibly understanding around these key concepts, perhaps contributes to the preference for and poor scope of reported quantitative outcome data.

Like the critique around inadequately focusing on the use and role of I&A in reported outcomes, most studies tend to not be adequately expansive. While outcomes are reported, the impact of outcomes is often not reported. For example, Darrow et al (1998) report that over a third of participants found additional support in their local community after engaging with a cancer I&A service. However, appropriate methods are not used to find out what impact this had on individuals. Whilst this is assumed as a positive finding, from the data presented it is not possible to tell whether the impact of finding local support was positive.

## **2.25 Recommendations for further research**

Though reviewed studies do not explicitly configure or offer a causal explanation of how outcomes occur, it might be possible to infer that trust of services might be the reasoning that underpins the positive actions associated with the data reported on by Darrow et al. (1998). With the role of trust in economic theory (Furlong, 1996, Gambetta, 1988a, Gambetta, 1988b) as outlined earlier, this may have some weight, though this is not made explicit by the authors.

There are some conflicting reports in relation to accessibility of service outputs or whether outputs were understood. For example, while Mevisse et al. (2012) report a very high rating for accessibility of information, Dale et al. (1997) report disagreement between outputs imparted and what participants recalled, and subsequent action taken.

With the diversity that is inherent in service outputs and client enquiries and, considering disagreements between resources imparted and what was perceived to have been imparted (Dale et al. 1997), there are implications for the design of research tools and processes in order to ensure valid and trustworthy processes.

Firstly, as concluded from the review of the grey literature, research designs, tools and processes (i.e. services, individual cases, resources, outcomes and findings) must be framed and considered against individual, service resources and wider contexts. Some areas of context are considered in some studies. For example, in the differences in findings between patients and significant others as reported by Darrow et al. (1998). However, other critical contexts are not adequately factored in and this forms the basis for other critiques.

Context is key. Relative to knowledge of wider contexts, researchers will need to understand and have knowledge of research participant cases. This will allow some insight into what participants are seeking to do, and thus

enable a deep and rich enquiry around the impact of service outputs relative to individual situations.

Secondly, it is critical for further research designs and tools to be flexible and be able to provide a rich and deep account of agents' engagements with services (as opposed to attributing outcomes to other resources). The implication is that valid and trustworthy research is likely to be more amenable to qualitative approaches rather than rigid quantitative methods. Finally, considering that in previous research there has been a widespread lack of reporting and sometimes disagreement around what I&A materials were imparted to study participants, further studies should be conducted to address this. In a complex area and in relation to complex processes, this can be achieved by having access to imparted resources, and knowledge of the area. This will make it clearer whether resources have been understood by participants, and in effect allow researchers to make an assessment and, if needed, make inferences in relation to intended outcomes.

While the strengths of qualitative approaches have been proposed in this review, these considerations also support the need for philosophical perspectives, methodologies and methods that enable a deep and rich focus on areas of individual, service and wider context. In addition, and importantly in relation to validity, trust and legitimacy of data, the need to make inferences requires an outlook beyond simply describing agents' accounts.

A focus on the role of context in the efficacy of programmes and inferring beyond the data are strengths of realist research. In respect of realist qualitative work, it is the embracing and harnessing of inference (and having access to wider resources such as what any service has imparted and information of individual cases) in order to critically engage with research participants to reflect what is actually happening that is its key strength (Porter, 2007, Seale, 1999). Indeed, in contrast to constructivist traditions, Porter (2007) goes as far as stating that qualitative work can only be of any use, be valid, trusted and rigorous if it embraces realist inferences.

The following chapter introduces the rationale for adopting a realist philosophical perspective and a realist evaluation approach that is consistent with intended outcomes around empowerment (Perkins and Zimmerman, 1995) and newly identified pathway framework (see Harding et al., 2018). Methods and a three phase study design are then presented.

## **2.26 Chapter summary**

Firstly, this chapter focused on literature around the neo-liberal transformation of the specialist housing sector. This chapter has demonstrated the overarching role neo-liberal ideals have in specialist housing provision for older people, in both how the market is structured and the assumptions behind key support services that position older information-seeking as consumers.

Given that in chapter 1 it is stated how reassessing the home tends to be emotive and complex, accessing support services is a critical way to instil empowerment and become informed.

Citizenship and consumerist theories of agency are used to frame different support service approaches. Considering the neo-liberal conception of the consumer dominates UK policy in both the specialist housing market and how support services are conceptualised, it is not clear how and by what means an important third sector telephone consumerist information based service instils empowerment.

Secondly, and in relation to aforementioned ambiguities, this chapter has presented a scoping review of existing research and found a paucity of robust research on the outcome and impact of housing options services for older people. Reflecting a recent systematic review on the use of quality information services on health and social care (Turnpenny and Beadle-Brown, 2015), no academic research was found. While some grey research

is found, it has critical weaknesses, and often does not report individual outcomes.

In using the newly identified pathways to impact framework in chapter 2, the methodological characteristics, strengths and weaknesses of existing research have been assessed. A finding was the potential that realist qualitative approaches and case study research have in addressing the key weaknesses of existing research; namely a lack of focus on key areas of context and configuring the key processes behind outcomes.

## **CHAPTER 3 – Methodology and methods**

### **3.1 Introduction and chapter structure**

Methodology, research approaches and methods refer to the assumptions, techniques and tools that researchers use to collect data and how data is analysed (Bryman, 2016). This chapter aims to help the reader understand the considerations around these areas.

This chapter sets out a research question; a philosophical paradigm; an appropriate methodology; a research approach; and methods and analytical approaches to address the research question. In order to present a clear distinction between methodology and methods, considerations around methodology are outlined in part 1. Realism is situated in the context of other philosophical perspectives and an overview of realist evaluation and case study approaches are presented.

The methods used in the research are outlined out in part 2. In order to present a clear research strategy that underpins the rest of the thesis, the aims and objectives of the research are mapped on to chosen methods in three phases (see 5.7.1.); accessing to the case study setting and a literature review on the UK specialist housing market (5.9); a focus group with service advisors (5.10); interviews with older information seekers (5.11).

### **3.2 Aim of the study and research question**

The aim of this study is to explore the efficacy of a third sector telephone information and advice service for older people in relation to intended outcomes around empowerment.

With a paucity of existing relevant research as described in the prior chapter, and also reflected in other reviews (Turnpenny and Beadle-Brown, 2015), the scoping review identified critical weaknesses in both academic and grey research. The critical weakness is a lack of focus on important areas of



context and causal processes concerning I&A. On this basis, the central research question is:

How, why, for whom and in what context is a third sector telephone I&A service efficacious in relation to instilling empowerment in older people considering specialist housing?

The objectives of the study are to address the research question by:

- Adequately contextualising the study by defining what outcomes relate to (e.g. a form of I&A)
- Establishing critical contexts that configure to:
  - How and why I&A is sought and used
  - What processes, practices and or reasoning configure to outcomes

### **3.3 Part 1: Methodology**

#### **3.3.1 *Epistemology and ontology: The historical schism:***

##### ***positivism/objectivism v constructivism/interpretivism***

Issues around epistemology and ontology focus on the nature of knowledge, reality, and subsequently what it is possible to know about reality (della Porta and Keating, 2010, Barbour, 2014, Bryman, 2016). It is important to discuss these issues in relation to the critical weaknesses that are identified in relation to this field of study.

A positivist epistemological claim, which underpins the characteristics of knowledge and evidence (or ‘what it is to know reality’), positions our knowledge of the social world as being independent of human consciousness and conforming to natural laws.

In proposing that reality is knowable, positivism has historically suited an objectivist ontology that also positions reality (‘what is reality?’) as objective. With the knowledge of reality, and thus reality itself being objective, these approaches, initially rooted in the natural and physical sciences, lend themselves to the use of quantitative tools to capture what are perceived to be objective measures of reality (della Porta and Keating, 2010).

The academic studies in the scoping review, outlined as having critical weaknesses and insufficient focus on key areas of context and causal processes (Harding et al., 2018), are based on these perspectives.

On the other hand, an interpretivist epistemology proposes that the subject of social research – people and institutions – is fundamentally different to the natural and physical sciences (Bryman, 2016). An interpretivist epistemological perspective asserts that knowledge (or ‘what it is to know reality’) of the social world is socially constructed by individuals, and based on individual experiences. This has tended to complement the ontology of constructionism that proposes reality is not objective, but also socially constructed by individuals. Together these perspectives lend themselves to

qualitative research approaches designed to capture socially constructed knowledge and experiences of reality (Kratochwil, 2008, Barbour, 2014).

The majority of the grey literature discussed in the scoping review, where there is a focus on the use of qualitative approaches, is based on an interpretivist epistemology and constructionist ontology.

This summarises the differences between what for a long time were viewed as directly opposing assumptions and beliefs about how research should be approached. In the context of human agency, Shapiro (2004: 1) and colleagues summarise the schism between positivism, objectivism and quantification on the one hand, and constructionism and interpretivism, and qualitative inquiry, on the other:

“... the schism is portrayed...between those who believe that a scientific explanation of political life is possible, that we can derive something akin to physical laws of human behaviour, and those who believe it is not.”

The authors continue:

“...at still other times the rivals are portrayed as ‘rational choice theorists’, whose work is animated by the assumption that individuals are rational maximizers of self-interest (often economics, sometimes not), and those who allow for a richer range of human motivation.”

Yet, while this historical schism in the social sciences is useful to distinguish between the characteristics of opposing research paradigms, in light of the critical weaknesses identified in the scoping review, it is not adequate to conceptualise the epistemology and ontology as being in opposition with one another.

The scoping review outlines that the implication of existing academic research designs is that the outcomes of I&A exist largely independently of any causal pathway, context, human agency practices or generative mechanisms. On this basis, existing studies are grounded in a positivist ontological tradition that asserts that outcomes occur independent of human consciousness or any causal action. Not focusing on how outcomes are attained, by implication, asserts that outcomes of I&A does not involve any socially/structurally conditioned and subjective human action (Harding et al., 2018).

The identified research question focuses on exploring the causal pathways and processes behind social action. In a social world that is regarded to be complex and emergent (Byrne, 2013), the underpinning assumptions of existing academic study are clearly unreasonable and does not adequately consider how, why and in what circumstances outcomes or the efficaciousness of I&A services might be different.

In order to address research questions around “what caused those events to happen?” (Easton, 2010: 121), a perspective is required that fuses traditional thinking and transcends the paradigmatic schism. The following section identifies and presents a philosophical perspective that is consistent with these considerations.

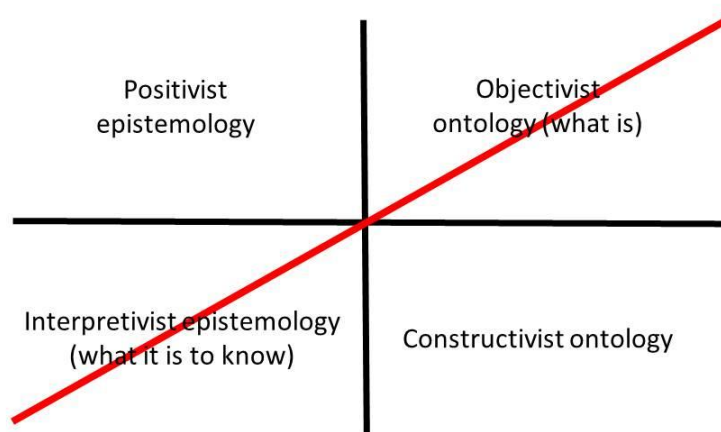
### **3.4 Realism**

The methodological perspective of realism posits that, while the reality of the social world exists independent of human consciousness (and is objective), epistemological knowledge, experiences and agency around engaging with objective entities is rarely straightforward and is open to individual and subjective interpretation (Bhaskar, 1978, 1979, Bhaskar, 1989, Alvesson and Sköldbberg, 2009, della Porta and Keating, 2010, Easton, 2010). Or as Danermark et al (2002: 5-6) state “...there exists both an external world independent of human consciousness, and at the same time a dimension which includes our socially determined knowledge about reality.”

On this basis, and as Sayer (2000) outlines, positivism assumes and seeks generalised meaning and constructivism supports the search for meaning. Realism is positioned in between these two paradigms and draws on an objectivist ontology (there is a reality) and an interpretivist epistemology (but our experiences of reality are different). Figure 6 below illustrates the philosophical positioning of realism against the other research paradigms.

**Figure 6. Research paradigms and realism**

## Research paradigms and realism



It is this fusing of objective ontology and interpretivist epistemology that makes realism particularly suited to research focusing on individual information seeking and use (Wikgren, 2005, Harding et al., 2018) and lends itself to exploring the causal pathway behind social action.

A realist perspective is adopted for this study as it places a primacy on uncovering the critical weaknesses of existing research - conceptualisation, contextualisation, causation, rigorous description and convincing explanation (Clark, 2008).

### **3.4.1 Domains of reality: real, actual and empirical**

Regarded as the 'founding father' of realist philosophy, Roy Bhaskar (1978, 1979) identified three realms of reality – real, actual and empirical. These three domains illustrate the ontological depth of realism.

'Real' refers to the subjective phenomena, reasoning and agency that act as causal mechanisms in the real world. To Bhaskar, the real domain - i.e. generative mechanisms - occur regardless of whether or not they are observable or known. In other words, mechanisms can be hidden from human consciousness and are intransitive – independent from individuals and society (Bhaskar, 1978, 1979).

The 'actual' domain refers to the outcomes that occur in the real world which are caused by generative mechanisms. In this study, if intended 'actual' outcomes refer to empowerment, the 'real' refers to the reasoning and processes that lead to empowerment (or other unintended outcomes). While the 'real' refers to generative mechanisms and the 'actual' refers to outcomes caused by mechanisms, 'empirical' refers to what is experienced or observed in relation to the 'real' and 'actual' domains (Clark, 2008).

Bhaskar further contends that these three domains of reality both overlap and diverge. For example, generative mechanisms ('real') may not configure to any outcome ('actual'). This is because, and as others have noted, the social world – unlike the scientific world – is an emergent and relatively 'open' system (Byrne, 2013). On this basis, realism and realist research acknowledges that knowledge is limited to and is sensitive to the programmes, participant groups and contexts in which the research is situated.

### **3.4.2 Different interpretations of realism**

The basic logic of realism advocated by Bhaskar (1978, 1979), which many early realist theorists such as Pawson and Tilley (1997) initially adopted (Ray

Pawson, personal communication), has subsequently been taken in different directions. It is important to be aware of these different positions as they underpin and make distinct assumptions about the nature of causal claims and have different blueprints for research.

While some acknowledge that there are many forms of realist philosophy (Maxwell, 2012, Emmel, 2013), Bryman (2016) notes that there are two major forms of realism: empirical (Pawson, 2006, Pawson and Manzano-Santaella, 2012, Pawson, 2013) and critical (Bhaskar, 1978, 1979, Danermark et al., 2002, Clark, 2008, Fleetwood, 2013). Yet, it is evident that there are even differences of opinion within these sub-branches of realism suggesting that the nature of paradigms is open to individual interpretation.

For example, identifying as a critical realist, Maxwell (2012) contends that constructivism is a useful methodological perspective from which to build realist ontology. However, while this may depend on the research area and study, others disagree. In contrast to Maxwell (2012), other critical realists outline that it is important to distinguish between ontology and epistemology. For example, Porter (2007) contends constructivism is fundamentally at odds with the key tenets of realism, and emphasizes realism's objectivist ontology and interpretivist epistemology.

Though there is often disagreement, it has been proposed that the key difference between empirical and critical realism is the character and nature of the claims it is possible to make around generative mechanisms – the basis on which individuals operate in the social world. For example, empirical realism has been interpreted as proposing that other causal explanations can be ruled out until the 'truthful' causal mechanism, akin to a Humean law, is found. On this basis, instead of generative mechanisms having tendencies that produce causality, Fleetwood (2013) interprets empirical realism as reducing causality to 'law-like relations'.

Unlike empirical realism that hypothesises and tests for ‘law-like relations’ to the ‘truth’ behind causality (Fleetwood, 2013), critical realism has been widely regarded to acknowledge that causality and agency practices are tendential. Acknowledging the role of agency and structure in triggering causal mechanisms, Porter (2015b) suggests critical realism has a much deeper and richer exploration of the contexts in which generative mechanisms fire. Subsuming epistemology to ontology, predictions of causality cannot be based on empirical Humean ‘law-like relations’ but, such is the limit of what it is possible to know in a complex social world (Byrne, 2013), critical realism proposes that tendential predictions can only be limited – not precise, but not spurious either (Fleetwood, 2013).

### ***3.4.3 The realist perspective in this study***

Underpinning the realist perspective in this study is that the social world is emergent (Byrne, 2013) and that ‘truths’ or findings can only be partial or based on demi-regularities (Jagosh et al., 2011).

Considering the disagreements over the boundaries of critical realism that are discussed above and the prescriptive ‘law like’ constitution of empirical realism, this study embraces the realist perspective as advocated by Bhaskar (1978, 1979) and which underpins Pawson and colleagues early work (Pawson and Tilley, 1997., Pawson, personal communication). This is neither critical nor empirical.

However, while acknowledging both empirical and critical realist perspectives, this study accepts there may be multiple and divergent outcomes triggered from human behaviour and wider contexts, with the research ultimately able to provide partial truths that pertain to the specific programme and research participants in the period in which data was collected. This may be applicable to others, but is non-generalisable.



### **3.5 Realist evaluation**

Realist evaluation is used in this study as a framework and to conceptualise and present findings.

Realist evaluation posits that the *outcomes of social programmes* or interventions are dependent on the *mechanisms* an individual triggers in *context* (Pawson and Tilley, 1997). On this basis, realist evaluators focus on the relationship that configures context, mechanism and outcome. This is commonly expressed as a 'CMO configuration' (CMOc):

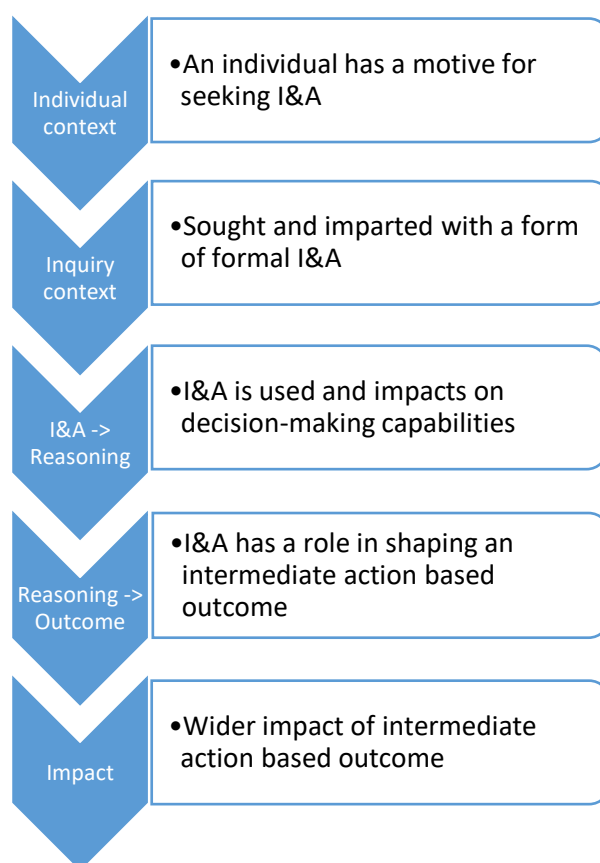
'Context + Mechanism = Outcome' or 'CMO' (Pawson and Tilley, 1997)

The CMOc is an analytical tool that supports conceptualisation of causality and helps to illuminate the objectivist ontology of knowing and the interpretivist epistemology of how we know it (Jagosh et al., 2011).

#### **3.5.1 Suitability with this study**

The CMOc is an established and widely used analytical tool that highlights the role of context and mechanisms as configuring to outcomes. On this basis, the CMOc adequately reflects the rationale behind the newly identified 'pathway to outcome' framework in Chapter 2 (Harding et al., 2018) and presented again below:

**Figure 7. Pathway to outcome theoretical framework**



The CMOc and the framework above both emphasize and give primacy to the underlying processes behind outcomes and how these are contingent upon context. In addition, also closely resembling realist evaluation (Pawson and Tilley, 1997), the processes that trigger empowerment (as the intended outcome) are also regarded to be contingent on context (Perkins and Zimmerman, 1995).

The CMOc is an established analytical tool and, for the reasons cited above, is well suited to addressing the key focus of this study.

### **3.5.2 Role of theory**

Realist philosophy holds that there exists a reality independent of human consciousness and that social programmes (for example, an I&A service) are 'theories incarnate'. This can be seen, for example, in the proposition that the very existence of a social programme is based on commissioners or

programme designers theorising that it will be in some way beneficial. The philosophical position of realism embraces theory, and realist evaluation is 'theory driven'. In other words, and not imposing any methodological blueprints (Pawson and Tilley, 1997), the primary goal of realist evaluation is to generate theory around causality and use data to test and develop it. There are different approaches to generating theory (Maxwell, 2012).

Commonly either middle-range theory (an existing theory), or a specifically tailored theory of how the programme works (a programme theory) forms the basis of study. Theories can be formulated based on either or a combination of primary and secondary sources (e.g. existing theoretical or empirical literature). However, before the methods used in this study are outlined, the following section provides clarity around key realist evaluation concepts.

### ***3.5.3 Social programme, context, mechanism and outcome***

It has been noted that it is possible, in some instances, to position data interchangeably as a context, mechanism and or outcome (Pawson, 2013, Dalkin et al., 2015, Porter, 2015a). However, while definitions are outlined below it is important to acknowledge that as opposed to context, mechanism and outcome having set characteristic boundaries, they are more fluid concepts that have an analytic process and configuring function (Westhorp et al., 2015). However, while fluid, it is useful to provide a conceptual outline of social programme, context, mechanism and outcome.

#### ***3.5.3.1 Social programme***

A social programme is an intervention that it is assumed has beneficial outcomes to agents who engage with the programme. On this basis, the rationale of social programme is by implication a theory in itself (Pawson and Tilley, 1997). Noted as a weakness in existing research reviewed in this thesis, it is important to provide a rich description of the intervention or programme, and wider contexts, in order to situate data in context.

In realist evaluation the purpose of research is to hypothesise ‘programme theory’ around how individuals in different contexts activate generative mechanisms that lead to outcomes. These hypotheses then inform the collection and analysis of data in order to address the research question.

### **3.5.3.2 Context**

A broad description of context refers to the wider conditions that trigger a causal mechanism. On this basis, in relation to outcomes, mechanisms operate in and are contingent on context (Pawson and Tilley, 1997). These can be, but are not limited to, cultural norms, prior occurrences and wider contexts that relate to the rationale of the programme or the scope of pre-existing social networks (Jagosh et al., 2011).

Consequently it is necessary for data collection to provide rich insights into the context of both the I&A programme and agent, for it is these overarching contextual factors that interact with programmes resources and generate the reasoning mechanisms that ultimately lead to outcomes. The absence of such rich insights is a weakness of existing research in the field of I&A.

Social programmes are imparted into these contexts. It is the extent to which contexts are accommodating (or not) that determines the effectiveness of generative mechanisms in relation to intended outcomes (in this study, empowerment). The implication here is that some contexts might prohibit, constrain, limit or activate different generative mechanisms – resulting in sub-optimal, less effective or unintended outcomes. A principal aim of data collection is to identify contextual conditions for generative mechanisms to operate (Pawson and Tilley, 1997).

### **3.5.3.3 Mechanism**

Terminology varies slightly. For example, Bhaskar (1989) uses the term ‘generative mechanisms’, while Pawson and Tilley (1997) and Pawson (1996) also refer to ‘mechanisms’ or ‘underlying mechanisms’. Mechanisms refers to causation – or the process of events, experiences or reasoning that are the mechanics of causal activity.

Pawson and Tilley (1997) outline the resource of social programmes (e.g. information and advice imparted over the telephone and followed up with posted written information) and the reasoning of participants to be constituent parts of a mechanism. On this basis, mechanisms are the combination of resource and reasoning that form the basis of causality, or factors that have explanatory power around outcomes.

Reasoning can be, but not limited to, cognitive or emotional responses that are triggered by the resources of the programme. Importantly, reasoning is often hidden (Eastwood et al., 2014) and tends to involve inferring beyond the data by means of retroductive reasoning (Meyer and Lunnay, 2013), which subsequently "... advances the synthesis beyond describing 'what happened' to theorizing 'why it happened, for whom, and under what circumstances' based on participant reasoning or reaction." (Jagosh et al., 2011: 7).

#### **3.5.3.4 Outcome**

Outcomes are the result of a causal process, and will only occur if the contextual conditions into which the programme is imparted triggers mechanisms conducive to outcomes. To use an analogy coined by Pawson and Tilley (1997), gunpowder will only explode (outcome) if the chemical composition is correct (mechanism) and the wider environment is favourable (context). Based on the efficacy and characteristics of the programme, outcomes can be either intended or unintended (Jagosh et al., 2011) and can be quantitative or qualitative in nature (Jagosh, 2014).

Another consideration around methods is considering the extent with which the conditions of the wider field are relatively straightforward or complex, and particularly the possibility that outcomes might be arrived at independently of the programme (or indeed whether there has been an outcome at all).

Drawing on current realist evaluation literature, there is more substantive

discussion below around the suitability of different research designs in relation to this study.

#### **3.5.4 CMOc typologies**

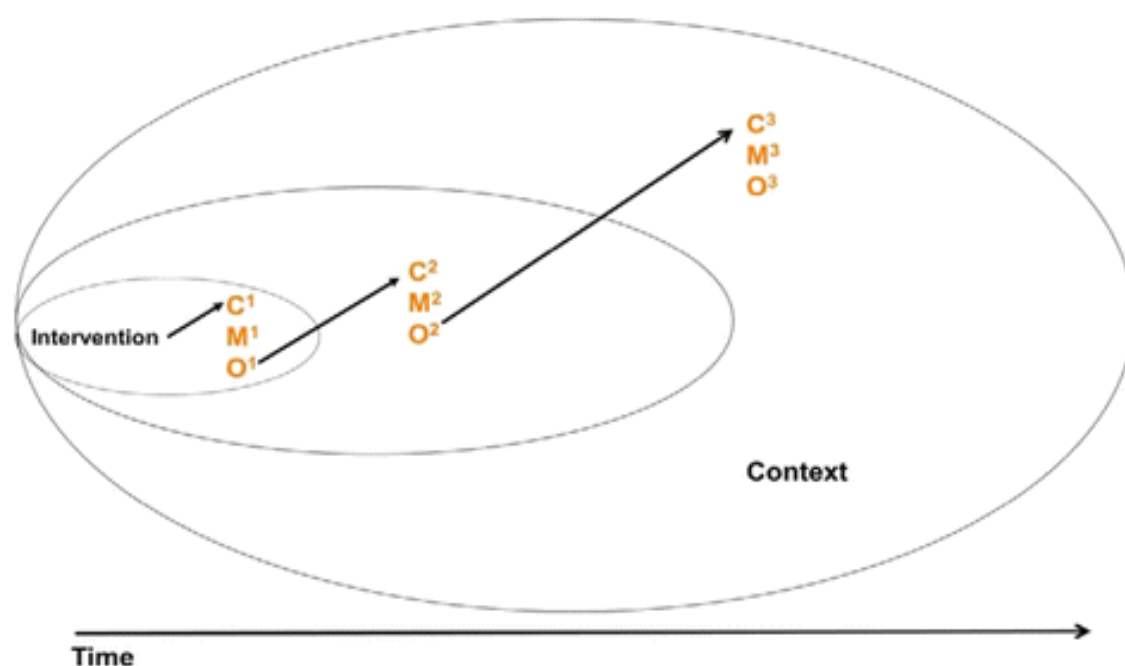
While acknowledging recent iterations of the CMOc structure (Dalkin et al., 2015), this thesis uses the original CMOc formula as proposed by Pawson and Tilley (1997). However, it is important to state that the CMOc now has a range of typologies.

Firstly, CMOc can be straightforward and singular configurations of context, mechanism and outcome (i.e.  $C+M=O$ ).

Secondly, in order to accommodate equifinality or the possibility of the attainment of the same outcome by different means (i.e. mechanisms), CMOc can have the same outcome but different mechanisms and or context (i.e.  $C+M^1/M^2/M^3 = O$ ).

Thirdly, Jagosh et al. (2015) outline how, conceptually it is possible for the outcome of a CMOc to provide the circumstances for a subsequent configuring CMOc. On this basis, as illustrated below in Figure 8, the outcome of the first CMOc provides the context for the second CMOc. This is known as the 'ripple effect'.

**Figure 8. The ripple effect**



(Jagosh et al., 2015: 4)

The ripple effect is applicable to wider circumstances or programmes where events can lead to new developments and reasoning over time which are triggered or directly attributable to engagements with the programme (Jagosh et al., 2015).

### **3.6 Case Study**

The research question and subsequent adoption of a realist evaluation framework necessitates the need to undertake research in a natural setting of a 'real life' programme. This in turn, and complimentary with realist evaluation, requires a case study approach. As Rycroft-Malone et al. (2010: 6) state this is "...because it is methodologically complementary to realistic evaluation, which advocates the use of multiple methods to data collection, and recognises the importance of context."

However, while fundamentally congruent with realist evaluation, the case study literature is diverse and, at times conflicting and unclear. For example, the two major proponents of case study, Baxter and Jack (2008) state that

both Stake (1995) and Yin (2012) base their approaches on a constructivist paradigm. However, this does not adequately engage with the assumptions that underlie both approaches to case study. For example, Stake's (1995) position is that although theory may emerge through a case study, there is no insistence on theory development. However, on the other hand, Yin's (2012) approach to case studies is guided by theoretical propositions, and the aim is to develop theory (Appleton, 2002).

In particular, Yin's (2012) explanatory case study approach has a strong focus on contextualisation and explanation, and is suited to areas, such as the conditions outlined in the scoping review of literature, where there is paucity of prior knowledge and existing research. Within Yin's (2012) explanatory approach, using a single case study approach permits researchers to attain the depth needed to explain complex phenomena within the boundaries of a real life context, or case. This is of interest when considering the complex, emergent and non-linear nature of older people reassessing their home in relation to specialist housing, and within this isolating the role of a particular I&A service in relation to intended outcomes around empowerment. In circumstances such as these a particular primacy is given to the strengths of qualitative methods (Yin, 2012).

This thesis adopts Yin's (2012) explanatory single case study approach and reflecting Yin's (2012) guidance, within a suite of multiple methods, places a particular importance on qualitative methods of data collection.

### **3.6.1 Selection of the case**

The introductory chapter outlined the current policy context for I&A provision. The importance of the third sector and telephone services was established in the context of coverage and financial efficiency.

An **unnamed organisation and service** located in the third sector was also referred to in Chapter 2 (2.6). As previously stated, this organisation and service manage the most comprehensive and unrivalled directory on



specialist housing for older people in the UK (Pannell et al., 2012). As identified in the section 'Key role of telephone I&A services' on page 73, this unnamed service and organisation was anonymised because their unique position to act as the case study service for this thesis makes them clearly identifiable. A detailed description and overview of this unnamed organisation and service is provided in the findings chapter.

These activities were important in being able to provide a trustworthy and valid account and to situate the programme, and ultimately the thesis, in the required level of context.

## 3.7 Part 2: Methods

### 3.7.1 Aims, objectives and methods

In order to be clear, this study is split into three phases. Phase 1 was on-going throughout the study and focused on building an understanding of the programme context and wider context of the UK specialist housing market.

Phase 2 focuses on identifying a programme theory, which will then be tested and developed in phase 3.

Table 5 on the following page illustrates how each aim and objective, chronologically, corresponds to a form of data collection:

**Table 5. Aims, objectives and methods**

Research question: <i>How, why, for whom and in what context is a third sector telephone I&amp;A service efficacious in relation to instilling empowerment in older people considering specialist housing?</i>				
Aim	Objective	Method of inquiry	Nature of data	Focus
<b>PHASE 1 (ONGOING)</b>				
1. Programme and wider context	To build an understanding of the programme and specialist housing market context to increase trustworthiness and validity of data	Access to the service setting and wider literature on UK specialist housing market	Multiple (observations in service setting, research diary, access to key service documents on service and literature)	Wider and programme context
<b>PHASE 2</b>				
2 Programme theory	To formulate programme theory based on experiences of advisors	Focus group with advisors	Qualitative	Programme theory
<b>PHASE 3</b>				
3 Participant context	To assess areas of possible contextual importance	Data extraction of contextual client/enquiry	Extracting qualitative &	Context

		information from referral document	quantitative data	
3.1 What	To build understanding of I&A imparted to older people reassessing their housing	Data extraction from audio recording of key details of participant phone call to service	Qualitative	Context and mechanism (resource)
3.2 What		Data extraction of imparted information sent to participants	Extracting qualitative & quantitative data	Mechanism (resource)
3.3 Context/For Whom	To explore, with older people, their biography in relation to themselves and their home	Semi-structured/realist interviews 1 month after being given I&A	Qualitative	Establish rapport and assess for possible context
3.4 Context	To establish why participant sought I&A on housing			Possible contextual circumstances (individual & housing)
3.5 What	To discuss, with older people, the I&A they received			Mechanism (resource)
3.6 How/Why	To establish the experiences, events, processes and reasoning after being given I&A, and outcome			Mechanism (resources -> reasoning) = outcome
3.7 How/Why	Follow up: To follow up and establish the experiences, events, processes and reasoning after being given I&A, and outcome	Semi-structured/realist interviews 4 months after participant is given I&A	Qualitative	Mechanism (resources -> reasoning) = outcome

Before each method is discussed in detail, key points are presented around the reasoning behind the key role of qualitative methods.

### **3.8 Key role of qualitative methods**

As the introductory chapter outlines, reassessing the home in later life tends to be a complex non-linear process and there is a paucity of existing research. This raises a number of considerations for research design.

Firstly, as an intended outcome, empowerment for individuals is widely regarded to be context dependent and the meaning or characteristics of empowerment will be determined by individual circumstances (Perkins and Zimmerman, 1995). While in other fields, such as health promotion, it is common for researchers to use objective and quantitative proxy measures of empowerment, the context dependent nature of empowerment renders the pursuit of objective and quantitative measures as problematic. It is on this basis that Cross et al. (2017) propose that empowerment as an outcome be elicited by qualitative methods.

Secondly, considering the paucity of existing research as outlined in the scoping review of literature, a critical consideration was to use methods capable of capturing processes, outcomes and theory that has been overlooked and not been initially theorised.

Thirdly, considering the complexity of issues behind the reasons older people reassess their home and living requirements, it stands to reason that the I&A services impart resources in open, emergent and complex social structures (Byrne, 2013). In turn, and considering findings where formal I&A on health and social care is often not used (Turnpenny and Beadle-Brown, 2015), it is critical to be able to determine whether reasoning and outcomes are attributable to the programme under study. Not doing this was a weakness of existing wider quantitative research reviewed in Chapter 3 (Harding et al., 2018) and is highlighted as an area for further research to address in order to be valid and trustworthy. On this basis, it is also important to have access to resources imparted to information seekers' in order to clarify, confirm and to make inferences (see page 116).

These factors support the central role of qualitative methods, particularly for identifying causal processes and outcomes. This is supported by Parry and Means (1999: 20) who, in the context of the outcomes and impact of I&A services for older people, cite the important role that "...an emphasis on qualitative process." will have in future work in this area.

Congruent with realism, and consistent with realist evaluation guidance by Jagosh et al. (2014, 2015) and Westthorp (2014), the primary methods used for configuring context, mechanisms and outcomes are qualitative methods. However, as Table 5 outlines above, the study used multiple methods (including extracting some secondary quantitative data from key documents such as imparted information resources).

### **3.9 Phase 1: Establishing research context**

#### **3.9.1 *Access to service setting and keeping a research diary***

One of the key elements of establishing credibility, or that the data collected approximates what is actually happening, is for the researcher to be embedded in the site of the research. Activities were undertaken to describe the case and provide adequate contextualisation in order to ensure the trustworthiness of the study. This did not involve ethnographic observations, but did involve having access to the programme setting and access to activities such as management meetings and board meetings. It also involved engaging in discussions about the organisation and service with key staff members, my study and various other activities.

In order to keep a record of thoughts and to record details of important conversations, a research diary was kept by the researcher in the form of an organised notebook. A research diary is noted as having many purposes (Bloor and Wood, 2006). In this study keeping a research diary allowed for a reliable record of critical details and contextual conditions in relation to the characteristics of the case study organisation – such as details of conversations pertaining to the structure of the service under study or important organisational developments (Bloor and Wood, 2006, Yin, 2011).

Alongside extracting data from important documentation (such as annual reports of prior evaluations), these activities provided critical understandings of the workings of an organisation and its service.

The research diary also acted as an important tool to enable the researcher to note down and reflexively record important conceptual developments in the study. This was particularly important in relation to the on-going development of theory and ‘hunches’ during the analytical process. Important developments were captured in ‘memo writing’ (Bloor and Wood, 2006). This is further outlined on page 159 where the analytical approach is outlined.

### ***3.9.2 Literature review on UK specialist housing market conditions***

Literature on the UK specialist housing market was reviewed in order to provide an understanding of the UK specialist housing market. This provides additional contextual depth on the market that information seekers were seeking entry to, and on which the service was providing information. Like the keeping of a research diary on the organisation and service, this provided an additional layer of understanding around a key sociopolitical context.

It is important to note that, while this literature review was undertaken after the scoping review of existing research literature (that is presented in chapter 4), this review of specialist housing market literature is presented before it in chapter 3. The positioning of these two chapters alongside each other provides the reader with a thorough overview of the important literatures – themes, concepts, research and wider sociopolitical context – and helps in framing and contextualising the findings (chapters 6-8).

## **3.10 Phase 2: Identifying and Developing Programme Theory**

### ***3.10.1 Focus group with advisors***

Consideration was given to drawing on existing literature when forming the programme theory for this study. However, in this study, an important finding has been that there is no directly relevant academic research on I&A and

housing (see Chapter 2 from page 82). A lack of research in this field is also referred to in an earlier systematic review (Turnpenny and Beadle-Brown, 2014).

With it not being viable to base programme theory on existing research, the formation of programme theory instead draws on the experiential knowledge of those who work for the case service and impart I&A to older people through a focus group (Maxwell, 2012). This theory is then tested and developed in order to generate theory that focuses on how, why, for whom and the circumstances in which a telephone I&A service is efficacious in relation to instilling empowerment in older people considering specialist housing.

Using focus groups is a recognised approach to the formation of theory (Melvin et al., 2011), and specifically in realist research (Maxwell, 2012) and realist evaluation (Pawson and Tilley, 1997, Dalkin et al, 2017).

### ***3.10.2 Advisors: key role in management and operation of the service***

In this study, telephone advisors of the case study organisation are ideally suited to being consulted in a focus group discussion in order to form programme theory.

As is outlined later when the account of the case study organisation is presented (Chapter 4), a number of organisations contributed to the development of the service under study. However, due to changing organisational priorities, with the exception of the organisation who currently manage the service, all other partner organisations left the partnership. On this basis, the organisations who originally developed the programme, and the individuals behind this, are now detached from the service and have little or no awareness of how the service has developed into its current form. It is the current advice team manager and the advisors who are ideally placed to be consulted when forming programme theory. In a small

organisation, with a relatively flat organisational structure, the advice team oversee and manage the day to day operation of the telephone service. This allows the Chief Executive to manage the strategic operations at a wider organisational level.

On this basis, the advisors actions have more of a direct bearing on the 'theory incarnate' (Pawson and Tilley, 1997) which underpins the design and rationale of a telephone I&A service. Such is their role in managing the service, the advisors have in-depth knowledge of the service that they provide, such as the information outputs that are sent to clients, and the rationale for how the service currently engages with older people. In some instances advisors contribute to writing information factsheets and design other resources. Their beliefs and actions are integral to the rationale of how and why the programme operates (Pawson and Tilley, 1997).

### ***3.10.3 Rationale of focus groups***

The other dominant means of qualitative data collection – interviews – are undertaken in isolation, where the experiences of an individual are a central modus operandi. On the other hand, focus groups are based on a similar rationale but allow for discussion to form between participants, who discuss and deliberate upon a series of identified issues (Bryman, 2016).

The central aim of the focus group in this study was to generate new ideas. A focus group composed of advisors was chosen as a method since they generate data through the process of stakeholder interaction and allow for individuals to draw on their opinions and generate new ideas through considered reflection (van Teijlingen and Pitchforth, 2006). More specifically, the objective of the focus group with telephone advisors who work for the case study service was to develop programme theory, around how, why, for whom and the circumstances that lead to outcomes, and to test this theory with further data.



Considering the paucity of research in relation to the efficacy of telephone housing options services for older people, the focus group did not just draw on advisors 'expert' experiential knowledge familiarity with the wider area but, importantly, was able to draw on specific expertise in relation to the service under study (Maxwell, 2012).

#### **3.10.4 Realist slant**

With the rationale of the focus group being to develop theory to explain the efficacy of the programme, a realist approach was taken (Dalkin et al, 2017). Reflecting the principles set out in the 'realist interview' approach (Pawson and Tilley, 1997), this involved a 'show you mine, show me yours' approach whereby participants (advisors) were exposed to existing ideas around what might explain the efficacy of their service prompting other members to expose theirs.

The epistemology of briefing participants with ideas is congruent with the underlying philosophical stance of realism and realist evaluation (Pawson and Tilley, 1997). The basis of discussion - revealing underlying mechanisms and intended outcomes, and how they are theorised to configure to context - is the basis of a relatively complex discussion. Formulating ideas about complex properties of knowledge can only be undertaken by constructing initial ideas about them (Blaikie, 2007). A two page brief of existing ideas and wider theory was circulated to participants one week before the focus group met. This encouraged and facilitated advisors own analytical ideas and thoughts and, on this basis, provided for a rich discussion.

However, one critique of this approach is that participants, in some instances, may merely agree with and validate the theories that are presented. To minimise this, specific theory or CMOc were not included in the brief. Instead, some broader ideas were presented with the purpose of stimulating ideas as opposed to merely eliciting agreement.

A brief was written that presented existing 'grand theory', wider research and literature around agency in the field of older people's housing and using I&A to reassess the home. As per realist evaluation theory (Pawson and Tilley, 1997), this approach allowed participants to frame discussion and generate their own ideas in order to 'accept, reject or amend' the initial ideas.

Part of the brief presented elements of Bourdieu's theory of 'habitus'(1999).For example, some factors presented as thought to possibly impact on the efficacy of the I&A service was the role of economic capital as determining the extent of alternatives (and thus extent of I&A) and the ability to act on I&A. The role of previous experiences was also outlined as something that might possibly impact on I&A seeking behaviour and use (Baxter and Glendinning, 2011). Another factor presented as possibly being important was being able to access wider support networks (Buck and Smith, 2015, Gray, 2009). The two page brief circulated to advisors is attached as an appendix to this thesis (page 352).

The focus group began with two relatively open questions addressing what use of their service depended on and why. Involving some direct questioning, but mostly drawn from discussions, over the course of the focus group participants rejected the initial ideas, and offered new ideas. On this basis, as per the rationale of realist evaluation, programme theory was formulated (Pawson and Tilley, 1997). Considering, the extent with which the initial ideas were tentative, this approach allowed advisors to highlight theorised relationships and configure causal processes based on their practice experiences and experiential knowledge of the unique service under study (Maxwell, 2012).

### ***3.10.5 Recruitment of advisors***

The working patterns of advisors are flexible. Working from home is common, and aside from team meetings approximately every 3 months, it is rare for all of the advisors to be present in the office at the same time.

Information sheets and consent forms were sent to all advisors and it was made clear that they could ask questions about the focus group before signing up.

While some did not participate because they could not be in the office, all of those who were in the office were able to read an information sheet (appendix 7 – page 349) and chose to sign the consent form (appendix 6 – page 347) and agreed to participate. On this basis, four advisors (out of six) participated in the focus group.

The focus group was audio recorded, transcribed by the researcher and uploaded to NVIVO version 11. The focus group data was analysed using the same four stage cyclical approach used to analyse the interviews. This is outlined on page 163.

#### ***3.10.6 Focus group dynamic***

The focus took place at the headquarters of the organisation who run the service under study. Of the six telephone advisors employed when the focus group took place, four participated in the focus group.

Two advisors exclusively work from organisational headquarters, and four of the advisors work remotely some of the time. The two advisors that didn't participate work remotely for most of the time. On this basis, outside of team meetings, which occur approximately once every three months, when all advisors are present at the headquarters, it was difficult to schedule a date and time when all advisors were in the same location.

Focus group attendees were Beth, Ryan, Aaron and Charlie (anonymised). In general, the advice team have a good, friendly and warm working relationship. Beth is the advice team manager.

There was a good level of active participation and contribution. However, Beth, as advice team manager, was the most active in the discussion. However, this is not surprising. The researcher's relationship with participants may also have had an impact on the amount people contributed. For example, over the course of the project and by the time of the focus group, Beth had become the researcher's primary contact at the organisation. On this basis, the researcher and Beth had developed a good and understanding relationship. Considering Beth's senior role, positive relationship with the researcher, and greater knowledge of the project, Beth may have felt more comfortable to contribute to the discussion. Beth spoke 81 times.

Citing the positive and more extensive working relationship with Beth does not mean that the researcher had a negative relationship with the other participants, but aside from Ryan, the researcher had less contact with Aaron and Charlie. While both Aaron and Charlie made important contributions, having less contact with the researcher may have meant they felt less comfortable in contributing to discussion. However, other factors might also have contributed to their lower contributions.

It also transpired that, upon arrival at organisational headquarters to undertake the focus group, the 'meeting request' in the outlook calendar had somehow not made it into Aaron and Charlie's email inbox. While a time had been circulated by email, the focus group started 15 minutes later than scheduled and Ryan had to remind Aaron and Charlie that the discussion was taking place. Thus, there is a possibility that not being reminded and having to leave their work relatively abruptly, also impacted on their contribution. Aaron spoke 44 times and Charlie 37 times. Speaking 42 times, Ryan also made a similar level of contribution to the discussion as Aaron and Charlie.

Considering the focus group took place in working hours, a designated one hour timeslot had been set aside. This took place during participants lunch

break, and was organised so that the two advisors working remotely could cover the telephone service.

Although the focus group started 15 minutes late, it ran 15 minutes over meaning that the focus group ran for the full hour. However, although the focus group ran for the entirety of its designated timeslot, ultimately it was limited to a set time. However, withstanding these dynamics and issues, all participants made important contributions to the discussion. In wider literature characteristic by a paucity of research and application of theory, the discussion was rich, positive and fulfilled its purpose around developing the programme theory

### **3.11 Phase 3: Interviews with older people to develop theory**

#### ***3.11.1 'Context mining' and resource mechanisms: Data extraction from primary source material***

Relating to information seekers who were recruited for interview (see below), data was extracted from three forms of primary source material in order to 'mine' for contextual circumstances of importance and also provide an awareness of imparted I&A resources. Identified as important in addressing the weaknesses of existing research (see page 116), these were:

- Referral documents which advisors complete in order to capture key details of a client enquiry (typically age, tenure, address, qualitative details of the enquiry).
- Audio recordings of telephone conversations between information seekers and advisors (only accessed when an information seeker had been recruited and given consent).
- Copies of imparted information sent in the post.

### **3.11.2 Realist interviews and semi-structured interviews**

The 'realist interview' approach, as set out by Pawson and Tilley (1997), is a didactic form of interview characterised by its reflexive "...teacher-learner function and the conceptual refinement process." (Pawson and Tilley, 1997: 165). In this approach research participants are exposed to the researcher's conceptual frameworks and theories around what they think is happening and why, thereby critically engaging participants, through direct questioning, to reflect upon, accept amend or deny the theory (Pawson and Tilley, 1997). This interview approach was used, where appropriate.

In this study, a prompt was used to enable the teacher-learner function:

"I'd like to share one idea about the impact of I&A, and I'd like your reaction to it, and to see if it fits with your experiences. The idea is that [in these circumstances, you triggered x mechanism after engaging with the I&A, and this lead to x outcome]... does that fit with your experiences?"

This prompt was adapted for each interview and was dependant on the theory and CMOc under development. However, in some instances it was not feasible or even not ethically appropriate to use the realist interview approach. For example, a CMOc emerged around the misunderstanding of information by interviewees. Being direct about issues in these circumstances was deemed too combative and would not have adhered to high ethical standards. On this basis, in some instances it was not possible for participants to clarify the theory that was being developed.

Yet, it was still possible to use approaches more synonymous with the semi-structured interview to attain sufficient depth through realist analytical approaches (see page 159). Realist researchers Smith and Elger (2012, 2014) note how strictly adhering to the realist interview can be problematic for some participant groups, and propose a much less didactic approach to

interviews for realist research. As per Smith and Elger's guidance, initial 'indirect queries' and open questioning was used to "...pursue focused discussion of specific,...pivotal, processes and their different interpretations..."

The authors continue:

"Such recommendations highlight the importance of connecting analytical agendas with actors' own experiences and reflexivity, but suggest that this is a less didactic process than Pawson and Tilley imply."(Smith and Elger, 2014: 118).

Consequently, in this study, when it was not possible to undertake the realist interview approach, initial 'indirect queries' and open questioning was used as the means to provoke discussion in key areas. More direct questions were then used to follow up on areas of interest. In these circumstances, retroductive reasoning and inference were crucial tools in order to analyse data from a realist perspective (Meyer and Lunnay, 2013). This analytical strategy is outlined in greater detail in the following section.

### **3.11.2.1      *Suitability of telephone interviews***

The focus of study - around the use of information imparted by the service under study – formed the basis of participants' theoretical accounts (Bryman, 2016). On this basis, telephone interviews were deemed an adequate approach for interviewing participants.

In comparison to postal questionnaires, the Telephone Helplines' Association(1999: 52) state that "...a telephone interview has a better 'fit' with a helpline service than a postal survey... a telephone interview allows for a more in-depth understanding of the caller's experience."

However, there is wider evidence from the academic literature that telephone interviews, when compared with face to face, elicit longer interviews (Sturges

and Hanrahan, 2004). Considering the participant demographic group, undertaking interviews by telephone was a good means of eliciting data from a socially isolated group, partly because it allows participants to control their own social space (Holt, 2010). Central to this is the enhanced ability, when compared with face to face interviews, of participants being able to terminate the interview if inclined to do so.

### **3.11.2.2      *Two phases of telephone interviews***

Over a period exceeding what could be considered to be short term (Case study organisation Chief Executive and advice team manager, personal communication) telephone interviews with participants were undertaken one month after the participant had contacted the service, with a follow up after four months – or three months after the first interview.

Considering the national coverage of the case study service (the case study service is discussed more in chapter 5), telephone interviews and not needing to travel also enabled access to a wider range of participants. Undertaking telephone interviews created a good level of reciprocity, trust, rapport and produced interviews of sufficient length and depth.

### **3.11.3 *Inclusion criteria***

#### **3.11.3.1      *UK resident and age***

As there is no agreed definition of what constitutes ‘older people’ in a UK context, in this study the primary inclusion criteria was that the I&A seeker was a resident in the UK and over 65 years of age. No upper age limit was applied. The youngest participant was 65, and the oldest was 90.

#### **3.11.3.2      *Key resource mechanism: ‘accommodation listing’***

A weakness in existing research outlined in the scoping review and elsewhere (see Harding et al., 2018) is that it is not clear what specific I&A resources were imparted to research participants, and subsequently it is not clear what findings relate to.



In order to address this, an additional criterion was applied that permits the study to be specific with what I&A resource was imparted and what findings relate to. This criteria was that, as part of engaging with the service, what is known as an 'accommodation listing' was included in imparted resources. With realist evaluation characterising mechanisms as being a combination between resources and subsequent reasoning (Pawson and Tilley, 1997), the resource in this study is the 'accommodation listing'.

Drawn from the information directory, an 'accommodation listing' is a listing of alternative forms of accommodation in a desired locality. This provided an indication that the participant was actively reassessing his/her home and considering specialist housing, and thus was engaging in practices that are the principal focus of this study. An example of an 'accommodation listing' is attached in appendix 9 (page 355).

### **3.11.3.3      *Purposeful sampling***

Although many note that the term 'sampling' is suggestive of a positivist paradigm (Maxwell, 2012, Emmel, 2013), it is nonetheless used here to describe the strategy used to choose cases.

As Emmel (2013: 83) states, in a realist strategy, sampling "... is used towards building a system through which sets of ideas can be judged, verified, refined, or indeed, ejected wholesale..."

The author continues:

"...purposeful choices explicitly and strategically bring cases into engagement with one another and with wider social processes in which they occur towards the act of producing theory."

In this study, the programme theory developed in a focus group with advisors (Phase 1) and subsequent ideas behind how the programme worked, in what

context, how, why and for whom, informed a purposeful sampling strategy (Pawson and Tilley, 1997, Pawson, 2006, Emmel, 2013) when selecting older people to interview. Sixteen participants were recruited,

The details of purposeful sampling strategies altered when new themes and possible theory emerged in order to accommodate 'information rich' cases in a manner that did not overlook possibilities for new ways of making sense of data (Maxwell, 2012). This allowed for a "...continual interplay between evidence and ideas." (Emmel, 2013: 109).

#### **3.11.3.4      *Recruitment process***

After being briefed about the inclusion criteria and notified of when it changed (as per the purposive sampling strategy), potential participants (clients of the organisation, who are over 65 years old and who had been sent an 'accommodation listing') were identified by service advisors who sought these persons permissions to be contacted by an independent researcher about whether they would like to participate in a research project. The advisors had knowledge of the key points of the study, and communicated to potential participants the rationale for the study and what participation involved.

At regular periods, and upon client referrals, an assessment by the researcher took place around whether the person met the sampling criteria. Contact was then made with potential participants as appropriate. Upon contact by telephone, potential participants were then verbally briefed by the researcher about the rationale of the research and what participation involved. If participants indicated interest at this stage, the researcher sought consent to post written information (appendix 4 – page 343) about the study, a consent form (appendix 3 – page 341) and a self-addressed prepaid envelope. The latter ensured that participating in the study incurred no cost to individuals returning their consent form.

When informed consent was gained by receiving the signed consent form in the post, an interview time was arranged by telephone. On this basis, older people who were recruited engaged with the researcher twice before being interviewed. This permitted enough time to build important levels of trust, rapport and reciprocity with participants before engaging in data collection (Mills et al., 2006).

#### **3.11.3.5      *Breakdown of information-seeking participants***

Table 6 provides a breakdown of the study participants. Names given in the table and throughout are pseudonyms.

**Table 6. Breakdown of participants**

<b>No.</b>	<b>Participant</b>	<b>Gender</b>	<b>Age</b>	<b>Current tenure</b>
1	Neil	M	67	Mainstream housing (private renter)
2	Gerald	M	81	Mainstream housing (owner)
3	Hilda	F	86	Mainstream housing (owner)
4	Sheila	F	75	Mainstream housing (owner)
5	Doris	F	70	Mainstream housing (no tenure)
6	Harry	M	65	Mainstream housing (owner)
7	William	M	78	Mainstream housing (owner)
8	Henry	M	79	Mainstream housing (owner)
9	Olivia	F	75	Mainstream housing (owner)
10	Lilly	F	66	Social tenant (mainstream)
11	Teresa	F	74	Social tenant (mainstream)
12	Wendy	F	78	Social tenant (specialist)
13	Phyllis	F	90	Social tenant (specialist)
14	Mildred	F	86	Social shared ownership (specialist)
15	Rosemary	F	76	Social tenant (specialist)
16	Sally	F	69	Social tenant (mainstream)

During five recruitment rounds that followed a purposive sampling strategy (Emmel, 2013), 59 clients gave their consent to be contacted by a researcher after speaking to an advisor. 49 matched the inclusion criteria and contact was made with 45. Contact was unable to be made with 4. Of this number, 43 consented to be posted information on research containing an information

sheet and consent form. 16 of this 49 sent their consent form back and agreed to participate, reflecting a recruitment rate of 37%.

Of the 16 participants, five are male and eleven are female and reflects a 31%-69% male to female gender balance. This broadly reflects the wider gender balance of the service that is outlined earlier (see page 170).

Available data on overall client tenure outlines that 60% of callers resided in the mainstream sector (45% homeowners, 15% private renters), while 20% were social tenants (12% housing association, 8% local authority). Other callers were classified as 'other' (14%) or residing in a 'care home'.

Within each sector, data is not available for the form of accommodation - for example, form of specialist accommodation of clients. However, the overall balance around tenure is broadly reflected in this sample, although the proportion of social tenants is higher.

In the sample, 56.25% (9) resided in the mainstream sector (44% homeowner (7), 6.25% private renter (1), 6.25% no tenure (1), while 43.75% (7) resided in the social sector (6.25% shared ownership (1), 6.25% Local authority tenant (1), 31.25% housing association tenant (5).

It is important to note that the study only recruited one participant who rents privately (Neil). This low number can be explained by a number of reasons. Firstly, private renters are among the lowest client group. Of the available data, between April 2015 and March 2016 15% of overall clients were recorded as private renters. Also, anecdotally, it was suggested that those currently private renting may feel the least benefit from the service (advice team manager, personal communication), which it was suggested could explain a low recruitment rate.

This is a possibility because people's wider experiences of reassessing their home, if negative, sometimes impacted on their desire to participate in the

study. Although being assured that their experiences would be of interest and valued, some people's negative experiences (n=4) when reassessing their home led them to not wish to participate in the study. For example, one lady expressed concern and shock with the researcher at the cost of specialist housing in the private sector, and a subsequent feeling of unhappiness led her to not want to participate.

However, conceptually, though their options are likely to be more limiting, those residing in the private mainstream rental market still reassess the home for similar reasons. Thus there is no clear reason to suggest the experiences of renters would not be consistent with the findings. Indeed, the one private renter recruited to the study was part of the second largest common mechanism found in the study (with three other owner-occupiers). The mean average age of participants was 76. The youngest was 65 and the oldest was 90. Only one participant did not complete the study and participate in both interviews. Despite numerous attempts at arranging a second interview, this participant (Wendy) could not be contacted. 16 people participated in the first interview, and 15 participated in the second interview. These 31 interviews yielded over 20 hours of data.

#### **3.11.4 Data saturation**

Although data saturation is likely to vary for different studies in different fields, it is useful to draw on wider studies to get an indication of what sample sizes have been found to be consistent with data saturation.

For example, Guest et al. (2006) discuss how basic elements for themes were present after six interviews, with saturation achieved after 12. In relation to theory based interviews (such as this study), Francis et al. (2010) outline how data saturation was reached in between 14 and 17 interviews. Another study Hennink et al. (2017) differentiates between two forms of data saturation - code and meaning saturation. 'Code' saturation refers to developing a thematic framework, while 'meaning' refers to participants'

experiences. They found that code saturation was reached after nine interviews, and between 16 to 24 were needed to attain meaning saturation. In this study recruitment concluded when data saturation was reached at both the open coding (i.e. code) and retroductive reasoning phases (i.e. meaning). This was reached with 16 participants, over 31 interviews and this quantity is consistent with the studies outlined above.

#### **3.11.4.1      *Consideration of face to face interviews***

Considering research participants' home environment is central to this study, face to face interviews in participants' homes were considered as providing further details of participants' accommodation. However, for the following reasons face to face interviews were deemed unsuitable.

The primary focus of this study is on I&A use in relation to the efficacy of the resources imparted by the service. While the home environment is central to the study, reflecting the active consumer dynamic that underpins the service, advisors do not make judgements and impart information based any formal needs assessment. Instead, information is provided based on an individual's desires and preferences. This makes any visit to a persons' home, where researcher judgements may have been formed (for example, around whether a participants' home was appropriate or not), largely redundant.

### **3.12 A realist approach to analysis**

Of primary consideration to the analytic approach was the identification of a strategy consistent with realism and realist evaluation approaches, and thus capable of configuring context, mechanism and outcome.

As the realist literature outlines, critically important is the proposition that the identification of mechanisms in particular "...can exist beneath the empirical surface and are not directly observable." (Eastwood et al., 2014: 2). On this basis, the primary task of realist research and associated analytical strategies is to causally infer, based on data, and theorise how contexts

configure to mechanisms and outcomes (Pawson and Tilley, 1997, Sayer, 2000, Danermark et al., 2002, Eastwood et al., 2014). In other words, as Danermark et al. (2002: 79) outline, "What does this mean? What follows from this? What must exist for this to be possible?" are questions that were asked of the data collected through this study.

Retroductive reasoning (a form of counter-factual thinking) is a form of logic capable of moving beyond description of data to make causal inferences about configuring context, mechanism and outcome (Pawson and Tilley, 1997, Sayer, 2000, Danermark et al., 2002, Eastwood et al., 2014).

Yet equally, as Meyer and Lunnay (2013) note, a possible critique of counter-factual thinking and retroductive reasoning is the danger that the researcher imposes theory (programme theory or other ideas) on to the data. On this basis, steps were taken to avert such occurrences. Meyer and Lunnay (2013) propose that pre and open coding be used, before and alongside causal inference through counter-factual thinking and retroductive reasoning, so that alternative ways of making sense of the data are not overlooked:

"... because it allows researchers to identify findings external to the original theoretical lens for further exploration and interpretation of the data (beyond the original theoretical premises). Pre-coding "may give rise to provisional codes which are subsequently firmed up and 'validated' by ongoing data collection and analysis and may eventually be adopted as core codes and categories" (Layder, 1998: 55). In this sense, emerging data that is not in keeping with the original theoretical frame is not overlooked – the theoretical frame is fluid, rather than rigid."(Meyer and Lunnay, 2013: 7)

It is on this basis that open and pre coding allows for other causal explanations and possibilities to not be overlooked. However, it is important to acknowledge that if a realist interview approach is used (as it was in this



study), through the teacher-learner function (Pawson and Tilley, 1997) the means of data collection and analytical approach taken will still 'test' programme theory. An important consideration in a field defined by a paucity of research, a combination of realist interviews and open and pre coding both tested initial programme theory and ensured that other causal explanations and possibilities were not overlooked.

This approach was adopted in this study. The steps and reasoning for each step is described and outlined below.

### ***3.12.1 Cyclical Stages of analysis***

Realists Danermark et al. (2002) and Eastwood et al. (2014) note that the cyclical mode of counter-factual thinking and retroductive reasoning, albeit from a realist perspective, is the 'constant comparative analysis' that has become synonymous with forms of grounded theory (Barbour, 2014).

Counter-factual thinking and retroductive reasoning is a mode of logic that is non-linear, but cyclical and on-going during and after data collection (Manzano, 2016). Yet, as Meyer and Lunnay (2013) outline, it is important to introduce stages into the analytical process that allow for all possibilities of explaining causality.

All data was managed and analysed in NVIVO Version 11. Stage 1 involved forming initial programme theories. In this study, the programme theory was formed in a focus group with advisors. Stage 2 focused on collecting data. In this study, considering the use of the realist interview, a key focus of data collection was to enact the 'teacher-learner' function and gain information-seekers insight into the specific theory underdevelopment (Pawson and Tilley, 1997).

Stage 3 involved open and pre coding, including on data where participant feedback was gained on the programme theory under development. This

formed a thematic analysis (Miles and Huberman, 1994, Barber, 2014) which produced a large number of codes, including participant's insight into the relevant programme theory and other important themes. The presence of other themes was critically important

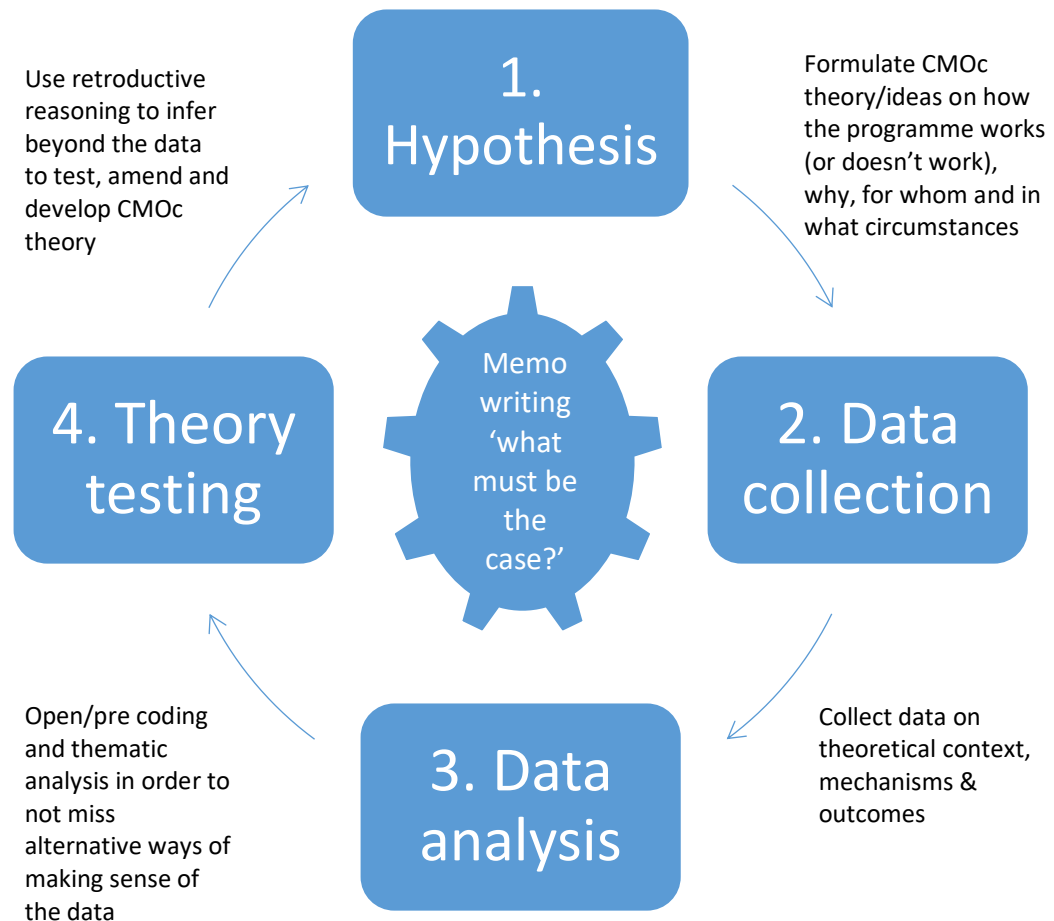
As such, the first three stages ensured a continual interplay between ideas and developing those ideas, and used both deductive and inductive reasoning (or together as retroductive reasoning) to test and develop theory. On this basis, the fourth stage was to use retroductive reasoning to infer beyond the data in order to test, amend and develop theory and configure context, mechanism and outcome (Pawson and Tilley, 1997, Sayer, 2000, Danermark et al., 2002, Eastwood et al., 2014). This four stage process was cyclical in nature, until data and theories were saturated.

In practice, and congruent with Meyer and Lunnay's (2013) recommendations, counter-factual thinking and retroductive reasoning in this study was furthered by writing memos and keeping records of thoughts throughout data collection and analysis. Memos were hand written in a research diary, on post-it notes or in word documents. Considering causal and explanatory elements can exist beneath the surface of participants' theoretical accounts (Eastwood et al., 2014), using the open coded data from Phases 3, memo writing aided causal inference and the testing, refinement and development of CMOcs.

Retroductive reasoning was also aided by graphically visualising data in NVIVO. Visualizing data refers to the function in NVIVO that graphically illustrates how a source (e.g. transcript) has been coded. This provides a summary and indication of what themes have been associated with which participants. This was done in NVIVO by right clicking on a source and following the path '*Visualize/Chart Document Coding or Chart Document Coding by Attribute Value*'.

The four stages of iterative analysis outlined above is illustrated below in Figure 9 (adapted from Moore (2012)):

**Figure 9. Cyclical data collection and analysis**



### 3.13 Rigour

There are four established concepts that constitute rigour in qualitative research - credibility, confirmability, dependability and transferability (Guba and Lincoln, 1985).

#### 3.13.1 Credibility and confirmability

Credibility revolves around the believability of the findings and being able to demonstrate that findings are credible (Guba and Lincoln, 1985). In this study, participants were interviewed twice in order to go beyond getting a brief 'snap shot' of participants' experiences. This was important to elicit

detailed and thorough accounts of participants' experiences that are ultimately credible.

Linked to credibility, confirmability refers to the 'accuracy' of the data (Guba and Lincoln, 1985) and whether, for example, findings are shaped by participants or by the researcher or other existing ideas. In this study, although testing theory does risk overlooking other causal processes (Meyer and Lunnay, 2013), pre and open coding was undertaken. These steps (see page 159) ensured that, while the programme theory was adequately tested, other ways of making sense of the data and causal processes were not overlooked. This also ensured that findings were shaped by participants' experiences.

Credibility and confirmability were both greatly enhanced by framing data from Phase 3 in individual and wider context. Firstly, this refers to framing participants experiences against the resources they were imparted with. Critical to this was having access to audio recordings of telephone calls between advisors and information seekers, and also accessing the materials that were posted to participants. This led to better questioning during interviews and ultimately ensured that causal processes related to the imparted resources of the service, as opposed to other support mechanisms. To our knowledge, and although this is an emerging field (Turnpenny and Beadle-Brown, 2014), other studies do not take this rigorous approach. Secondly, it was important to frame participants' experiences against the conditions in the sociopolitical structures of the UK specialist housing market, or layers of overarching context. These conditions are presented in a comprehensive outline of the contemporary UK specialist housing market (see chapter 2) and act as a key frame for the findings.

The experiences of participants', and extent to which those experiences are consistent with the conditions in the UK specialist housing market are good indicators of confirmatory and credible findings. As an additional indicator of confirmability, In this study, the findings were critically appraised, developed

and subject to broader discussion through multiple conference presentations, involvement of other realist researchers in developing CMOc and through discussing findings with peers.

### ***3.13.2 Dependability***

Dependability refers to whether research processes are transparent (Guba and Lincoln, 1985), and is aided in this study by outlining transparent methodological and analytical steps and illustrating the key processes around how findings emerged. This allows other researchers to repeat this study.

### ***3.13.3 Transferability***

Transferability refers to whether findings can be transferred to another context (Guba and Lincoln, 1985). This study is clear that findings relate to the specific case study service and participants' under study. As such, 'truths' are partial, but may have some transferability to other directly relevant or indirectly related contexts.

## **3.14 Ethics**

Institutional ethical approval for the research was granted by the Faculty of Health and Social Sciences at Bournemouth University on 11/09/2015. The accepted application can be found in appendix 1 (page 339).

## **3.15 Methods and approaches not used**

A number of other methods were considered, and it is important to state what these were and why they were not used.

### ***3.15.1 Interviews with practitioners in case study organisation***

It is common for realist evaluators to interview practitioners, primarily to build knowledge of participant cases and to triangulate the findings of data collection with participants (e.g. Rycroft-Malone et al., 2010). Interviews with practitioners were considered as a source of data collection for this study.

However, considering the nature of the programme, and the availability of other sources of data, they were not undertaken or needed.

In a telephone service, there is no face to face contact. As the service was constituted during the study there was no advisor initiated follow up contact with information seekers. On this basis, advisors did not have the frequent, substantive or continued contact with clients (that is common place in many other social programmes) whereby their insights would be able to triangulate findings.

In addition, such is the high volume of calls taken by the service, advisor interviews would not have been able to provide substantial or even any detail of participant cases beyond the content of referral documents. On this basis, access to the audio recordings of advisor-client phone calls and referral documents built adequate understandings of the details of participants' engagements with the service.

Another purpose of interviews could have been around clarifying key points around the organisation or factors that impact on service delivery. However, providing an understanding of the organisational context, within which the service sits, was achieved by having continued access to the setting and wider documentation.

With the organisation operating a complex and uncertain climate, interviews with key members of staff would have likely only provided an insight into issues at that specific time. With the resources committed to this study being a sole researcher, a large number of additional interviews at regular periods of time would have likely further stretched finite resources. Instead, the nature of on-going and emergent organisational issues were elicited through frequent discussion and personal communications that were associated with continued entry into the organisational setting. While not captured in formal interviews, audio recorded and analysed, these personal communications

were noted and used accordingly into providing important issues impacting on the organisation.

This is not so much a limitation of the study, but a practical consideration around what resources were able to be directed to, in addition to the 1 focus group and 31 client interviews.

### ***3.15.2 Data collection with stakeholders in the wider field***

Data collection was also considered with wider persons of interest in the wider field - such as practitioners in the older person's third sector (e.g. Age UK), policymakers in the social sector (e.g. local authorities or housing associations) and executive level staff in the private sector specialist housing providers (e.g. McCarthy & Stone) - who might have been able to provide their perspective on the wider conditions of the field. However, as has been outlined in recent discussion around realist evaluation, an evaluation can only ever be partial and it is often not possible to evaluate all of the layers of the wider context of systems through means of data collection (Westhorp, 2016).

However, as an accompanying section that places the case study service in context outlines, there is substantial literature (including empirical work based on primary sources) to draw on, which is able to situate the findings in the wider context, conditions and complexities of the field.

### **3.16 Chapter summary**

The strengths of realist philosophy, realist evaluation and a single explanatory case study approach are presented as addressing the poor focus of existing research has on the context, processes and causal pathways behind the outcomes of the identified telephone housing options service.

The following research question is identified:

How, why, for whom and in what context is a third sector telephone I&A service efficacious in relation to instilling empowerment in older people considering specialist housing?

A suite of predominately qualitative methods, set out in three phases, are identified as being the most appropriate to answer the research question. The following key methods were undertaken:

- Access to the setting and a literature review of the specialist housing market in order to situate the research in context
- A focus group with advisors (n=4) in order to formulate a programme theory
- Realist/semi-structured interviews with older information-seekers considering specialist housing (n=31) to test and develop programme theory:
  - 1 month after contacting the service (n=16)
  - 4 months after contacting the service (n=15)

Finally, given the use of predominately qualitative methods, a realist approach to analysis that is cyclical in nature is outlined. The following chapters 5-7 present the findings. Firstly, chapter 5 provides an overview of the case study organisation and their core activities and operations, including the service under study. Chapter 6 presents the focus group findings, and outlines programme theory based on advisors ideas. Chapter 7 presents the interview findings with older people, and provides a robust account of theory development.



## **CHAPTER 4 - Phase 1 Findings: Case study service**

### **4.1 Introduction and chapter structure**

This chapter, which presents phase 1 of the findings, builds a detailed portrait of the organisation and service under study. The chapter is designed to assist in understanding to what findings in later chapters relate.

What follows is a comprehensive overview of the key activities and operations of the case study organisation and service under study. The chapter covers how the service is structured and issues with funding. Importantly, the latter outlines the current funding and fiscal climate and the original conditions of funding that has shaped how the service operates. The chapter concludes with outlining the CCHPR's economic evaluations of the service, though it is highlighted how the efficacy of the telephone service remains unknown.

### **4.2 The case study organisation**

This description of the organisation that runs the service that is acting as the case study has been formulated based on observations of practice, personal communications with members of staff, wider access to the organisation and data extraction from key documents. This is to provide an enhanced understanding of the organisation and how the service functions and is structured, thus providing and situating data in the wider programme context. In the scoping review of literature, it was noted how this is a weakness of existing studies – i.e. descriptions of services and resources imparted to individuals tended to be poor.

Among a number of third sector organisations (such as Age UK, Housing Learning and Improvement Network, Foundations, Independent Age and Care & Repair England), the organisation in question is a charitable organisation that operates in the older people's social sector. More specifically, the core mission of the organisation is to help older people make informed decisions about meeting their housing and care needs.

Operating out of office space in London, the organisation's core activity is to provide older people (and related stakeholders) with information and advice about housing and care issues. The service that they run and co-ordinate with other agencies, through a national network of local partner agencies, is described in the organisations 2013 Annual Report as "...the main vehicle by which [the organisation] delivers its mission..." (the organisation, unpublished).

Outside of the service, the organisation undertakes various activities and projects often in conjunction with other agencies in the older people's social sector, and is often funded by one or more of the organisation's strategic partners. For example, the organisation has a collegiate and close working relationship with Age UK, Foundations, Care & Repair England, Housing Learning & Improvement Network and Independent Age.

One specific example of activities related to the organisation's core mission is, in partnership with Care & Repair England, delivering a number of training workshops and seminars in order to support information and advice provision within the sector. However, the extent of the organisations engagement with some other organisations is more wide reaching. Often under the guise of corporate social responsibility, firms such as Nationwide, Legal & General and Aviva are examples of firms that the organisation has previously worked with, and that often fund projects that meet their central aims and objectives.

#### ***4.2.1 The Telephone I&A Housing Options Service***

Reflective of a neo-liberal paradigm that places a primacy on accessing information as a means to consumption, it is important to note that the service requires information seekers to be active consumers (Becker, 1976, Clarke et al, 2007, Nielsen and Phillips, 2008). In other words, older people (as previously defined) initiate contact with the service. On this basis, imparted information is based on the desires and preferences of information seekers but without a formal evaluation or assessment of need.

The I&A service originated from a partnership between the organisation and three other well-known organisations in the older person's social sector. However, on account of the changing priorities of the other partners, the organisation is the only one remaining to provide the service. Because of this, shortly after the other partners pulled out, the service was rebranded. The service is a national telephone housing options information and advice service. The service was originally funded, in the most part, by a £1.5m grant from the Department for Communities and Local Government (DCLG) for the period ending December 2010. From 2011 to the end of 2014, £3m additional funding was secured from DCLG, who have also provided a further £1m to fund the service from 2015 (Lewis, 2014). Funding has also been received from the Big Lottery scheme.

In relation to housing, engaging with the service tends to result in receiving one or more pieces of I&A about housing, including printed information that is posted to clients. For example, the service imparts a range of factsheets and other information that match an individual's circumstances (e.g. 'pursuing sheltered housing when a low priority' and 'accommodation listings').

Between April 2015 and March 2016 the telephone service engaged with 5,730 clients, of whom 34.5% were male and 65.5% were female. Available data on overall client tenure also shows that, in the above period, 60% of callers resided in mainstream sector (45% homeowners, 15% private renters), while 20% were social tenants (12% housing association, 8% local authority). Other callers were classified as 'other' (14%) or residing in a 'care home'.

The service has three delivery models:

- 1) An online directory of housing providers and care services across the UK that is accessible online
- 2) The national advice team that manages telephone enquiries

- 3) The local partner agencies that deliver more intensive advocacy and casework

#### **4.2.2 Online directory**

The online database is the directory of housing options that the telephone advisors use to generate accommodation searches and listings that are subsequently posted to information seekers. It is important to note that the directory of housing options includes either information gleaned by the organisation or written by providers themselves. In relation to the latter, the organisation receives differing levels of information.

The online directory of housing providers is kept up to date in four key ways. Firstly, many big providers (e.g. housing associations and private specialist housing developers) provide lists of schemes. Secondly, local authorities verify schemes that are included in the database. If any aren't included, some local authorities provide updates to the organisation that then updates the directory. Thirdly, the organisation employs members of staff to search lists of landlords and contacts them in order to provide lists (these tend to be of smaller schemes). Fourthly, the local partner agencies also look to fill in any gaps and update the database.

In relation to being informed by providers, the organisation has a questionnaire designed to elicit a wide range of information from them. The questionnaire covers accommodation, communal facilities, available services, to whom the scheme is directed, ethos/lifestyle, 'service promise' and costs. If the questionnaire is completed, which allows the directory to be much more up to date, providers who complete this questionnaire receive what is called a 'Quality of Information Mark', and it is valid for 24 months. On their website, the organisation states that:

"Since its launch in December 2007, the QI Mark has rapidly grown in popularity becoming a kitemark setting new standards of objectivity

and clarity in the descriptions of sheltered and retirement housing schemes for elderly people. ([the service], 2016)

This kitemark is referred to by DCLG, Department of Health and Department for Work and Pensions (DCLG et al., 2008: 139) in their document 'A National Strategy for Housing in an Ageing Society' as an exemplar of good practice.

Where possible in addition to showing detailed information from providers, the directory also shows Care Quality Commission accreditation, although this is only possible where elements of care are delivered - such as extra care housing.

The directory is widely regarded as being the most comprehensive national database of older people's specialist housing, and it is frequently drawn upon in research concerning the specialist housing market for older people (e.g. see Pannell et al., 2012).

#### ***4.2.3 Local partner agencies***

Local partner agencies, many of which are local Age UK's can be found in some regions across England. Depending on funding, the number of local partner agencies varies between 15 and 30.

The organisation manages and distributes funds to the local partner agencies. Since the 2011/12 financial year funding for local partners has included provision for a caseworker to be employed at each location. In addition to providing information and advice, caseworkers are able to offer more substantive assistance, such as advocacy (Margiotta et al., 2003), in order to resolve housing and care problems.

While any strategy would be hampered by constraints around coverage, there is no clear strategy or approach that links or ensures a 'joined up'

approach between the telephone I&A service and the more intensive support offered by local partner agencies.

### **4.3 Funding**

As is common for many organisations in the third sector, and particularly I&A providers, sources of funding are a key concern (Netten and Forder, 2008). For example, as data collection with information seekers was being undertaken during the run up to the end of the financial year in April 2016, this period also marked the end of the most recent round of funding from DCLG. As a result, for the latter period of 2015 and early 2016 the organisation was unsure whether additional funding would be granted.

Although some funds were held in reserve that could fund the service for approximately three months (Case study organisation Chief Executive/advice team manager, personal communication), during the time frame of data collection activities were undertaken to cut costs. For example, for a period of time, two of six advisors were seconded to the consumer organisation 'Which?' for 2-3 days per week.

Sustainable sources of income and non-reliance on grant funding is a concern for the organisation. This is particularly the case as early business plans (Counsel and Care et al., 2007, Counsel and Care et al., 2008) and tenders put forward to DCLG outlined how the service would aim to be self-sufficient within 3 years (Case study organisation Chief Executive, personal communication). However, approaching a decade after these initial business plans, this aim has not been realised.

#### ***4.3.1 Reduction in commitment from DCLG and local partner agency coverage***

Despite additional DCLG funding gained after April 2016, the organisation was not able to sustain the same level of service as it had been giving in the previous period. Before April 2016, the local partner agencies that act as face to face counsel and or advocacy/casework support, were estimated to

cover around 20% of the regions in England (Case study organisation Chief Executive, personal communication). With a lower level of funding elicited from DCLG, the organisation was only able to fund approximately half of the local partner agencies - a reduction in coverage estimated to be around 10% (Case study organisation Chief Executive, personal communication).

#### **4.3.2 *Original conditions of funding***

One of the conditions of the initial DCLG grant was for the organisation to deliver and reach eight agreed outcomes or targets. The targets, presented as broad objectives, aimed to measure the success of the service. They are specified in the 2012 report by Cambridge Centre for Housing and Planning Research (2012a), and are mostly quantitative indicators.

Among these targets was that between 1<sup>st</sup> March 2011 and April 2012 there were to be 175,000 engagements with the service. The organisation reported 171,179 engagements, and this was accepted by DCLG as being sufficiently close to have met that target. Of particular interest concerning the telephone service, within the overall target, DCLG set a sub target:

"At least 22,500 customers receiving personal housing related advice from a [service] advisor" (CCHPR, 2012a: 7).

The service reported 18,191 engagements with the telephone service, and this was again accepted by DCLG as sufficient.

For two key reasons, this performance measure is of substantial interest to this thesis, the importance of which will be better understood as the findings and subsequent chapters are presented. Firstly, it demonstrates that meeting quantitative targets acts as a key performance indicator, and arguably drives the make-up of the service. In particular, clearly influenced by 'new public management' approaches to tendering (Ferlie et al., 1996), the setting of the targets seems to have been motivated by the assumption that quantity is an effective indicator of 'success'. Secondly, the wording and nature of the

target specifies and assumes that the telephone service provides advice, and this implies a discursive, deliberative and advisory approach rather than information only being the dominant output.

One of the unquantifiable targets set was to further develop the customer relations management (CRM) software system. Where previously telephone advisors were using a piece of open software, the 2011-12 period saw the organisation invest in a bespoke software. This allowed advisors to better record the details of engagements with clients.

Although the CRM is not integrated with local partner agencies, it provides national advisors with a means of capturing and storing information on clients – such as details of the older person or the enquirer’s relationship to the older person and, where possible, age and tenure). It also enables to recording of engagements with the service and specific details of what information and or advice was imparted during individual interactions. The software also allows users to export data into a number of forms for analysis purposes (such as Excel spreadsheets). This system is what produces the referral reports, which the researcher used as a tool to mine for context and other relevant information concerning the screening of participants in relation to the inclusion criteria.

#### **4.4 The costs and benefits of the service**

The on-going economic analysis of the service by CCHPR (2012a, 2013, 2014, 2015) indicates that it is becoming increasingly efficient. For example, the unit cost<sup>1</sup> of the telephone service has reduced from £20.31 (2010/11) to £15.29 (2011/12). The equivalent figures for the website are 18p and 14p, whilst the cost of providing each housing options download from the website in 2011/12 cost 50p per unit.

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<sup>1</sup> The cost of engaging with clients – calculated by dividing the total financial costs (£278, 134) and amount of clients engaged (18, 191)



The DCLG grant for 2011/12 was £800,000. This was evenly split between the national advice team and the local partner agencies. With the total of clients who used the national advice telephone service and partner agencies numbering 65,109, the cost per unit can be calculated at £12.29. This figure is arrived at by dividing the grant by the number of unique client telephone enquiries (18,191) and the total of documents downloaded from the housing options website (44,786). The equivalent figure for the local partners is £108. This larger figure can be attributed to the more time consuming and intensive nature of local partner agency work (for example, casework and advocacy) and is as a result of engaging with fewer clients for longer periods.

There has been some economic evaluation of local partner advocacy and casework. This work presents findings that illustrate the value of the service to individuals and the public. Whilst it is hard to estimate the opportunity costs of the service – or the cost of not engaging with the service – research by CCHPR stated that:

“Analysis of a sample of ten of one local partner’s case study clients showed that there was an approximate average saving to the public purse of £3014 per person for each of the sample cases. The service assisted some people to remain in their own home with adaptations or home care and/or improved income, whilst for others the most appropriate support was to move to sheltered housing or to downsize. Through these interventions a number of possible detrimental and costly outcomes for individual older people were averted. These included avoiding court action for debt, homelessness, GP visits or hospital admission as a result of health issues caused by unsuitable housing, and preventing the need to move to residential care, all of which can have significant costs to local authorities and national government.”(CCHPR, 2012b: 2).

Furthermore, an analysis on the impact of local partner advocacy and casework found that client income had increased on average by £2,050 per

annum (ibid). The impact of the caseworker service led by local partner agencies has also been the subject of impact evaluations, and these were outlined during the literature review (CCHPR, 2013) on page 95. However, while the cases reported are overwhelmingly positive, opinion on the efficacy of the telephone service is mixed.

#### **4.5 Chapter summary**

This chapter has provided an overview of the case study organisation and service under study. In doing so, the chapter has outlined the core activity of the organisation to provide I&A on housing to older people, and three models of service delivery that are intended to meet that core activity. Central to this is the national telephone housing options service, which also tends to send information to older people in the post.

A key point of this chapter has been to present the older and more contemporary issues around funding. The original conditions of the DCLG grant and continued desire to find sustainable (and a non-reliance on grant based) funding in a harsh funding climate has a direct influence on the day to day operations of the organisation and telephone service.

Chapter 6 presents the programme theory derived from the focus group with advisors, which is developed further in the chapter 7 where the interview findings with older people are outlined.

## **CHAPTER 5 - Phase 2 Findings: Programme theory development**

### **5.1 Introduction and chapter structure**

This chapter presents programme theory based on drawing on experiential experiences through a focus group with advisors of the case study service.

This chapter is structured as follows. Firstly, important themes are presented, followed by illustrating how these themes were proposed to configure. On this basis four programme theories are presented. Thirdly, implications for data collection and the purposeful sampling strategy are then outlined.

### **5.2 Important themes**

Participant's ideas around the contextual factors conducive to the use and impact of I&A made little reference to the existing ideas included in the brief: purchasing power, capital or resources. Indeed there was agreement that the ideas in the brief were regarded as too simplistic in determining causal processes around individual use of I&A. Aaron in a disparaging tone, outlined that it was a "no brainer" that high purchasing power enabled a person to have more options:

“... obviously it's an absolute – I was a bit surprised when I looked at this paper [programme theory brief] – but it's a no brainer that people with money have more options than people with no money.”

Although Aaron did not comment on whether higher purchasing power was also conducive to enhanced capabilities to use I&A, over the course of the discussion there was agreement that there was little or no causal link between higher purchasing power and enhanced capabilities around using I&A. Another participant offered one such reason for this. In reference to people's expectations of not needing or wanting to spend money when reassessing their housing, Beth commented that “I think money can be a hindrance sometimes...”

The rejection of the ideas included in the initial brief was also expressed by others. Another participant stated that purchasing power was not a critical context. Ryan stated that:

“I made a note actually reading through it [brief] this morning that I’m not sure I would agree that the most effective use of I&A does come from people with higher purchasing power...”

Later on in the focus group Ryan continued:

“Yea I mean it’s difficult because it’s not the kind of thing you can say ‘well generally speaking those with more finances will be better off with I&A than those who don’t because there are so many other factors that will play off that which may mean that someone with no money is going to do a lot better with the advice that we give them than someone who has got millions um.”

Before configurations are outlined alongside supporting data, some of the important themes within context, mechanism and outcome are introduced.

### **5.2.1 Context**

From the cyclical analytical process (see page 161), four contexts that are defined by different circumstances emerged from advisors’ experiential experiences.

Knowledgeable or extent of prior knowledge is a common theme among these theories. This is similar to findings of wider literature, which indicates that knowledge of alternatives is a key factor in effective seeking and use of I&A around health and social care (Turnpenny and Beadle-Brown, 2014). While this was discussed in the previous section on the initial brief, it was proposed that this would also tend to be greater in those with higher

purchasing power, as a wider indicator of capabilities. Yet, as outlined above advisors did not agree.

Another key contextual issue was suggested to be the older person's mind-set – namely whether a person is open and receptive to the service. For example, Ryan commented, “I say a lot of it comes, once again, back down to whether they are receptive to the information and advice.” For example, as Charlie commented:

“... it's a strange thing because some people ring up and who are absolutely not receptive to receiving anything, I mean they ring up to confirm their prejudices or whatever and not to listen or take account of anything that they're told at all hehe!”

Finally, seeking I&A in conjunction with a support network was regarded as a crucial contextual condition associated with older people being able to attain intended outcomes.

### **5.2.2 Mechanisms**

With mechanisms defined earlier as the process of events or cognitive and or emotional experiences that are the mechanics of causal activity (Jagosh et al., 2011), and based on programme resources and subsequent reasoning , the focus group also clarified that the theorised mechanisms of I&A are based on the impact I&A has on an older person's thinking.

With the resource being predominately information based outputs, and specifically an 'accommodation listing' (see inclusion criteria – page 152), reasoning was perceived to range from being closed and unreceptive to the I&A, “beginning to understand”, “educating” to supporting, developing and validating thinking.

### 5.2.3 Outcome

Consistent with literature that the intended outcomes of I&A services in this area is empowerment (Dunning, 2005), advisors expressed that I&A, depending on contexts and mechanisms, triggers differing levels of confidence to act. As Charlie remarked, "... they have their confidence even if it happens within one call." Beth also outlined confidence as the key outcome of being imparted with I&A:

"...but more than the information we gave her, it was the confidence we gave her to do something and it was that supporting role."

On this basis, intended outcomes of the service were theorised around being confident or increasingly confident to act and subsequent empowerment.

## 5.3 Programme theory CMOc

With important themes presented in the prior section, based on the realist approach to analysis outlined earlier (page 159), the following section uses supporting data to configure theorised context, mechanism and outcome configurations. In doing so, theory of how the programme functions, or programme theory is presented.

While it is important to note that a mechanism consists of both resources and reasoning (Pawson and Tilley, 1997), with this study being clear and focusing on those imparted with an 'accommodation listing', the resource for all identified programme theories are based on being imparted with an 'accommodation listing'. As such, the following programme theories focus on presenting the reasoning component of mechanisms.

### 5.3.1 Programme theory 1

Mid/advanced decision-maker (reasonable or good knowledge), open and receptive **(context)** + Contribute to develop or validating thinking **(mechanism)** = Confident to act **(outcome)**

Participants identified a group who have a reasonable or good knowledge of their options and have a realistic perspective. For example, Beth commented:

“I think a lot of what we do is people... that will research all the things themselves and they’ve got a reasonable understanding but they want to check it so they want to talk to someone about their personal situation and ‘have I got this right?’, ‘have I understood this to be right?’, I think those people probably get quite a lot out of the information and advice... just checking that they haven’t missed anything or they’ve understood it properly or that they’ve interpreted that to their situation. So I think they probably get quite a lot from, on an information and advice level.”

In this context, clients are “just checking that they haven’t missed anything” and or wish to discuss whether they have interpreted information correctly to their situation. This illustrates that they are open and receptive to being given I&A about their situation, have demonstrated a reasonable or good knowledge and are at a relatively advanced stage of decision making (*context*). In this context, when options are discussed, and I&A imparted, it is theorised that I&A is used to develop or validate thinking (*mechanism*). The outcome is being confident to act.

### **5.3.2 Programme theory 2**

Absent/unsupportive network, open and receptive (**context**) + Contribute to support, develop and validate thinking (possibly repeat callers) (**mechanism**)  
= Confident to act (**outcome**)

Advisors identified a group where a defining contextual element was a lack of a supportive network – i.e. absent or where a network is unsupportive. In these situations, advisors outlined that as well as any I&A imparted, the service also provided clients with a supportive mechanism.

For example, Ryan commented:

“I had a call the other day actually it was from a lady who started the conversation with saying ‘I don’t necessarily have a question, but I don’t have any friends or family, and I’m thinking of doing this, and I kind of just want to talk it out loud with someone’ um so...”

It was proposed that seeking to validate a reasonable or good level of knowledge (similar to programme theory 1) is also something that clients seek in the absence of a supportive network. Aaron agreed with this and also outlined how he perceived older people with no help, or little support, to seek multiple engagements with the service.

Similarly, Beth also outlined an example where the service plays a supportive role because an older person’s network is unsupportive. As Beth notes, playing a supportive role, where a network was unsupportive, repeat calls gave the older person confidence:

“... a women was living with family and the relationship had broken down and she couldn’t talk to her family about that and she was pretty down, pretty depressed, spoke to Eve, within 2 weeks she’d moved. Eve spoke to her 3 or 4 times, but more than the information we gave her, it was the confidence we gave her to do something and it was that supporting role.”

This outlined a context where callers are open and receptive to I&A and support because either they lack a wider network or their wider network is unsupportive (context). In this context, imparting I&A serves to support, develop or validate thinking (mechanism). Like programme theory 1, this configuration and particularly the supporting role of the service, enables older people to be confident to act (outcome).



### 5.3.3 Programme theory 3

Early decision-maker (no or little knowledgeable), open and receptive  
**(context)** + Educating **(mechanism)** = Emerging confidence to act  
**(outcome)**

Participants identified a group who are early in the decision-making process, have no or little knowledge of options, but also “know things aren’t working right now” and are open and receptive (context). For example, as Beth stated:

“...we have many conversations where you just explaining the options to people, and what I mean by that is that some people don’t know about the different options that are available – you’re educating them I suppose – so they’ve not made a decision, they don’t know what they want, they know things aren’t working right now and need to change, so the ones you get quite early on in the decision process I suppose.”

An identified mechanism of imparting I&A in this context is “educating” or informing. Education as an important mechanism was also referred to by Beth in other parts of the discussion (“I think a lot of what we do is educating people”), and with specific references to early in the decision-making process (“Just the education bit in the beginning I think.”).

With older people in this context being open and receptive to I&A , they are at a much earlier stage in decision making (context) and as opposed to developing or validating thinking in order to be confident to act, ‘educating’ and being more informed ( mechanism) will lead to an *emerging* confidence to act (outcome).

#### **5.3.4 Programme theory 4**

Early decision-maker - unrealistic mind-set or conflicting beliefs **(context)** +  
Open/receptive to I&A, key contribution to 'educating', 'begins to understand'  
**(mechanism<sup>1</sup>)** = Emerging confidence **(outcome<sup>1</sup>)**

**OR**

closed, unreceptive **(mechanism<sup>2</sup>)** = Continued unrealistic perspective  
**(outcome<sup>2</sup>)**

Open and receptive are prior mind-sets and contextual element in programme theories 1, 2 and 3. However, in programme theory 4, on account of having a prior mind-set that is unrealistic or beliefs that conflict with how to attain desired resources, being open and receptive (or closed and unreceptive) is dependent on a person's reaction to I&A that is imparted.

Context: Unrealistic mind set

A group was also identified whose context was shaped by incorrect knowledge, an unrealistic perspective and or conflicting beliefs/knowledge of the system. However, while an incorrect knowledge and unrealistic perspective may be 'bad news', as Beth commented they have still been informed:

"So I think it has to be about being better informed, even if it still doesn't give you the options that you want, at least, and that's what I think is the difficult thing is that sometimes we deliver the bad news, they're still better informed..."

The following extract featuring three of the participants describes examples of this context, and mechanisms - whether, how and why I&A could be of value in this context:

Beth: "One of the other things of what it can do I think is that people who want to buy a property for example, will

know exactly what they want but it doesn't exist, and they're not always willing to compromise... I remember specifically one who wanted two bedrooms and two bathrooms in retirement housing. It's really unusual and I'm not sure how you would find it... I think there can be some people who are so specific about what they want and it just doesn't exist or it's so rare it's going to be really difficult to achieve it and they're not willing to compromise sometimes."

Charlie: "That's one thing I was going to say, I don't know whether it's a benefit to them but I think it is, that people who've effectively been chasing something that they'll never get, whether it's a two bedroom house in social housing when they're on their own, or things like this, that we can tell them why and what the situation is. Quite a lot of what we do is telling people why they can't have what they want."

Facilitator: "Ok right."

Charlie: "But I don't know how beneficial that is. I mean it is if it stops them banging their head against a brickwall!"

Aaron: "I think that does sometimes really help people actually because sometimes people say they don't know why people didn't tell them that before, so they begin to understand why people might... because the housing department just told them to go away but nobody has really said why. Nobody has pointed out well actually there is a huge demand for this kind of housing..."

Beth: "Two bedroom bungalow with a small garden hehe."

Aaron: "... that it has to be rationed and once it's explained a bit and you get them to think about it, sometimes they understand that..."

This extract outlines the reasoning mechanisms that are associated with this context. Charlie and Aaron, particularly the latter, outline that I&A in this context might act to inform and educate – despite a person having a prior unrealistic perspective – thus leading to emerging confidence (outcome). Yet, on the other hand, Beth also suggests that some people don't wish to compromise, thus continuing to have an unrealistic perspective (outcome).

Context: conflicting beliefs

While, as above, it is theorised that sometimes clients can have unrealistic expectations, it also emerged that some have similar conflicting beliefs. Having conflicting beliefs, and thus incorrect knowledge and an unrealistic perspective was associated by Charlie as being a mechanism that often led people to be closed and unreceptive to I&A:

“Yes because it's a strange thing because some people ring up and who are absolutely not receptive to receiving anything, I mean they ring up to confirm their prejudices or whatever and not to listen or take account of anything that they're told at all hehe!”

Advisors outlined that conflicting beliefs are based around an expectation around not needing to spend money in order to make a change. Often, as Beth outlines in the extract below, this can be because of an intention to pass on wealth – thus what could be perceived as unrealistic mind-set creating a sense of disadvantage:

“...I accept why they feel disadvantaged, erm but that's just about if you've always saved and possibly gone without because your intention was to give your money or leave your house to your kids, if all of a sudden actually if someone is saying to you 'you need to spend your money', you are disadvantaged because that wasn't your aim for the last 30 years... it's just getting over that hurdle of changing your mind set of having to spend it”

In contexts characterised by incorrect knowledge, unrealistic perspectives or conflicting beliefs, there is the suggestion here the mechanism around the value of I&A is whether it changes someone's mind set. Beth also suggests that they get "...this lecture day in/day out..." ('scrimped and saved and went without when we was kids, they get it for nothing, why do I have to pay?'), suggesting that these conflicting beliefs around the need to spend money are thorough and deeply ingrained in some clients mind set (see Charlie above on confirming prejudices).

Thus, in the act of receiving I&A, while clients may be informed despite having conflicting beliefs, they may be closed and unreceptive to I&A (mechanism) and continue to have an unrealistic perspective and a mind set characterised by conflicting beliefs (outcome). However, clients may be open and receptive to I&A, begin to understand (mechanism) and gain some emerging confidence (outcome).

#### **5.4 Purposeful sampling strategy**

The four identified contexts drove the initial purposeful sampling strategy (Emmel, 2013). With advisors acting as gatekeepers to participants, this required advisors to identify potential participants in the outlined contexts. Levels of knowledge are relatively subjective and identifying participants based on areas that are ultimately subjective can, in some instances, be problematic. However, the focus group demonstrated that advisors were clearly able to discuss cases based on participants demonstrating levels of knowledge. For example, implicit in wanting to discuss options is that clients had already done their homework on (i.e. demonstrating reasonable to good knowledge), or demonstrated an unrealistic perspective and or had conflicting beliefs.

On this basis, advisors were able to recount and agree on examples, with fairly distinct boundaries, of clients with corresponding levels of knowledge. However, while it was less clear to identify clients with little or no knowledge, the area of a participant's pre-existing level of knowledge is built in to the

semi-structured interview schedule (e.g. 'why did you contact the service?'). On this basis, the data collection tools were able to corroborate the judgement of the advisor.

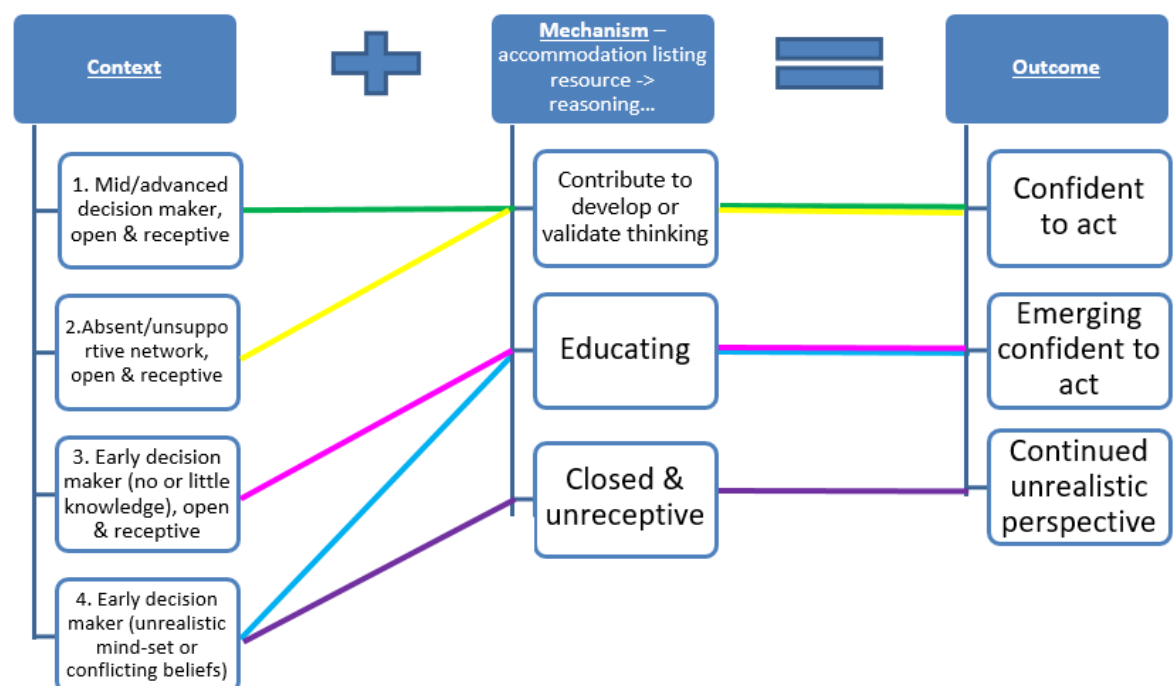
However, as the following chapter will outline, other more identifiable characteristics soon emerged that had an impact on the purposeful sampling strategy.

## 5.5 Chapter summary

This chapter has outlined four programme theories that were derived from the experiential knowledge and ideas of the advisors who manage and run the service on a day to day basis.

It is important to note the programme theories are generally positive in orientation, and hypothesize circumstances and mechanisms that instil empowerment in older information-seekers. Programme theories 1, 2, 3 & 4 are illustrated on the following page:

**Figure 10. Programme theories.**



The advisors imply factors that impact on an information seeker's reasoning are areas of individual context – for example, whether an information seeker is open and receptive or whether they have an unrealistic mind-set or conflicting beliefs. The information resources, with a focus on accommodation listings, are configured to varying levels developing thinking or educating, with outcomes around empowerment - confidence or emerging confidence to act.

While the impact of wider structures and context – namely the conditions of the UK specialist housing market – was mentioned as a contributory contextual factor to information seekers causal processes in relation to using I&A, advisors frames of reference are not based around what they can do to impart understanding about the complexities of market. The implication, and proposed limitation, of the service is thought to be that if a person approaches the service with a closed mind-set their unrealistic perspective may manifest as an outcome.

Interestingly, this negative outcome is framed around a person having a 'continued unrealistic perspective', and is thus framed around the information seekers' individual shortcomings as opposed to shortcomings in other areas – for example, the complexities and shortcomings of the specialist housing market. This will become of interest to the reader as chapter 7 (page 192) is presented.

Although drawn from the perspective of advisors', the programme theories are grounded in economic approaches to behaviour and rational choice assumptions. In doing so, and in the most part, the programme theories are underpinned by the consumerist theory of seminal rational choice theorist Gary S. Becker (1976). As outlined earlier (see page 34), Becker's theoretical work has been hugely influential and underpins the proposition (or the 'theory incarnate' of the service) that it is information that instils empowerment and agency in consumers. Chapter 6 tests and develops the programme theories presented in this chapter.

## **CHAPTER 6 - Phase 3 Findings: Interviews with older information seekers**

### **6.1 Introduction and chapter structure**

There is no 'gold standard' around how to report fully developed CMOc findings. For example, Williams (2013) uses three stages and (1) contrasts programme theory, (2) states how the theory developed with supporting data and (3) finally clarifies the final CMOc. In contrast, Jagosh et al. (2015) uses only two phases and (1) simply provides a description of the CMOc and then (2) uses supplementary supporting data to evidence the CMOc.

The use of different approaches suggests that whatever approach suits the characteristics of the individual study is the most appropriate.

Williams (2013) three phased approach is appropriate where there have been subtle developments in programme theory. However, given there are substantial developments to the programme theory in this study, this makes Williams' (2013) approach unsuitable. It is not adequate to contrast programme theory to what was found in the interviews with older information seekers. A more substantive indication of how and why programme theory developed is required, and this is outlined on page 203.

In relation to presenting the CMOc, the approach taken by Jagosh et al. (2015) is taken. This approach provides a description of the CMOc, and is followed with individual cases and supporting data. However, there is a key addition to the approach taken by Jagosh et al. (2015).

It is important to be transparent and clearly present developments in programme theory (Wong et al., 2016). On this basis, as stated above, a section of this chapter is dedicated to providing an account, along with supporting data, of the key factors in the development of programme theory. Considering that this field is defined by a paucity of study, this approach has an important dual purpose. This structure both clearly presents critical



developments in the study's formation of theory, and also outlines how other important causal explanations were not overlooked.

This chapter has five key sections. Firstly, the open coding and key themes from the cyclical analytical approach (see page 161) are presented (Miles and Huberman, 1994, Barber, 2014).

On the basis of these key themes, the third section outlines in the analytical process how and why the programme theory began to develop and depart from the programme theory. This establishes the key areas of context that emerged. The fourth section demonstrates how retroductive reasoning was used to conceptualise mechanisms.

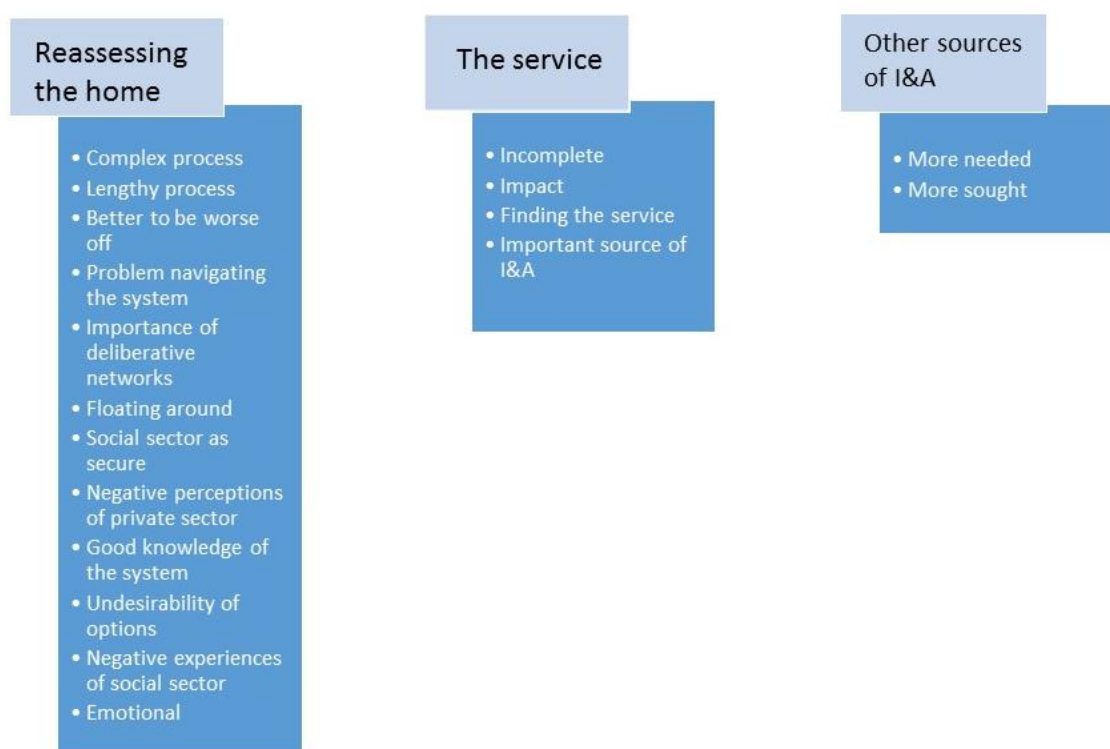
In the fifth and final section, areas of context, mechanisms and outcomes are configured. These are described and presented with supporting data.

## **6.2 Open coding themes**

The thematic analysis was conducted in NVIVO (version 11). Specific participant quotes from these themes and nodes are presented when presenting the CMOc's later in this chapter.

Open coding was formed around three key themes - 'reassessing the home', 'the service' under study and 'other sources of I&A'. These key themes, and sub-themes are presented below in Figure 11. Following on from Figure 10, some of the key components of the sub-themes are then further unpacked.

**Figure 11. Themes and sub-themes**



### 6.2.1 'Reassessing the home'

Below are the codes associated with the theme of reassessing the home:

**Figure 12. 'Reassessing the home' theme**

★	Name	📖 Sources	▼	References
⊕	Reassessing the home		0	0
⊕	⊕ Complex process		12	21
	⊕ Lengthy process		12	32
	⊕ Better to be worse off		7	10
	⊕ Problem navigating system		5	12
⊕	⊕ Importance of deliberative networks		3	19
	⊕ Floating around		3	11
⊕	⊕ Social sector as secure		3	4
⊕	⊕ Negative perception of private secto		2	2
⊕	⊕ Good knowledge of 'system'		1	1
⊕	⊕ Undesirability of options		1	1
⊕	⊕ Negative experiences of social secto		1	3
⊕	⊕ Emotional		0	0

There are many codes associated with the wider theme of reassessing the home. However, many codes within this theme act as barriers to reassessing the home. Key codes outline how the process of reassessing the home is both a complex and lengthy process, with many experiencing problems navigating the system. It is also telling that it was common for participants to feel that they would be better if they were worse off financially - as they would be higher up waiting lists and more eligible for social sector specialist accommodation.

Some of the characteristics of specialist accommodation were perceived as undesirable, and thus unresponsive to people's desires. For example, the size of accommodation, not having access to a garden, not being allowed pets, and having too much of a stereotypical outlook.





There are also important perceptions of different sectors. Some cited the social sector as being associated with security, particularly when compared to the private sector, yet some also cited negative experiences of engaging with the social sector (e.g. local authorities and housing associations). Many outlined how they were a low priority in the social sector, desired to move within the sector but also it was hard to move within it. A lack of transparency in the social sector was a source of annoyance - a source of angst for some.

**Figure 13. 'Negative experiences of social sector' codes**

Negative experiences of social sector	1	3
Low priority re social sector	8	18
Hard to move into or within soci	7	22
Conflicting beliefs	2	3
Annoyance	2	2
Acceptance	1	1
Unresponsive	4	5
Inflexible to circumstances	1	1
Conflicting beliefs entitlement t	4	21
Rude	2	2
Lack of transparency	2	9

Just as some outlined negative experiences of engaging with the social sector, many participants had negative perceptions of the private sector - including levels of distrust. This was particularly prevalent concerning leasehold.

**Figure 14. 'Negative perception of private sector' codes**

		Negative perception of private sector	2	2
		Distrust of private sector	8	12
		Not wanting to buy-leasehold	6	11













Considering the many barriers associated with this wider theme, in what is an emotional issue (including upsetting, uncertain, a feeling of being unwanted), there was a sense that many were "...floating around" and remained uncertain.

Finally, in a code that has overlap with other themes, the importance of deliberative networks was apparent - or the ability to access networks for the purpose of discussing their situation. However, within this, there was a tendency for participants to be unable to access the support of a deliberative network.

### 6.2.2 The service

This theme contains coding associated with the service and concerns 'finding the service', 'important source of I&A' and 'impact' and 'incomplete'.

**Figure 15. Service related codes**

	Name		Sources	References ▾
	 Reassessing the home		0	0
	 Other sources of I&A		0	0
	 <input type="text"/>		0	0
	 Incomplete		8	20
	 Impact		0	0
	 Finding FirstStop		0	0
	 Important source of I&A		0	0

In relation to finding the service, as Figure 16 below demonstrates, participants tended to find the service while conducting a wider search. Within a wider search, this included social networks, and it was common for participants to be signposted by Age UK (still sometimes referred to as Age Concern). Some participants couldn't recall how they came to contact the service and one other had contacted them in the past.

**Figure 16. 'Finding the service' codes**

Name	Sources	References
Reassessing the home	0	0
Other sources of I&A	0	0
	0	0
Incomplete	8	20
Impact	0	0
Finding FirstStop	0	0
Can't recall	3	3
Part of wider search	5	7
Contacted before	1	1
Important source of I&A	0	0

Many codes outlined how the service was regarded as an important source of I&A. For example, it was commonly perceived as a good and helpful resource, reassuring, comprehensive and the role of perceived human interpretation, and that they had spoken to a human being, was valued. For many, the service was the only, or one of the only, sources of support participants drew on. Importantly, it was also common for the service to be valued in comparison to participants' engagements with social sector channels (e.g. local authorities and housing associations).

**Figure 17. 'Importance of I&A' codes**

Name	Sources	References	C
Incomplete	8	20	
Impact	0	0	
Finding <input type="text"/>	0	0	
Important source of I&A	0	0	
Good or helpful resource	6	11	
Reassuring	9	16	
Comprehensive	7	15	
Human interpretation	2	4	
Only source of support	6	8	
Relative to LA, HA or govt	0	0	
Efficient	3	6	
Open	1	5	
Reliable	1	4	
Polite	3	3	
Helpful	2	3	
Wonderful	1	2	
Refreshing	1	1	
Grateful	1	1	
Impartial	1	1	

However, while an important source of I&A, other data outlined that the impact of the service was mixed. Figure 18 below presents codes around the impact of the service. For the purposes of forming data into themes, and considering the intended outcomes of I&A around confidence and empowerment, data concerning impact illustrates empowerment or non-empowerment.

However, as Figure 18 also demonstrates, the service did play a role in some participants' searches, including visits. Yet, where participants experienced empowerment this did not often reflect the levels of intended confidence. For example, data was coded as 'beginning to understand' and reflected participants who felt the service outputs gave them an 'introduction'.

One participant indicated that the information triggered her to feel that she wasn't ready for specialist housing, and thus triggered a sense of resilience.

**Figure 18. 'Empowered' codes**

Name	Sources	References
Reassessing the home	0	0
Other sources of I&A	0	0
Firststop	0	0
Incomplete	8	20
Impact	0	0
Empowered	0	0
Resilient - not yet ready for specialist housin	2	13
Informed	0	0
Beginning to understand	8	45
Searches	8	34
Knowledge	6	12
Introduction	3	4
Not empowered	0	0
Finding FirstStop	0	0
Important source of I&A	0	0

**Figure 19. 'Not empowered' codes**

Name	Sources	References
Not empowered	0	0
Apprehensive	5	24
Confusion	1	8
Duplication	2	10
Terminology	2	8
Volume	1	2
Reinforcement	3	6
Little viable	1	2
Unwillingness to compromise	6	20
Too small	4	5
Unsuitable options	5	7
Provided little new	1	3
False hope	1	2
Doesn't need I&A to be confident	1	1
Not used	0	0
Social networks	1	3
Progress without it	1	1
Gave to proxy	1	1

Many participants remained apprehensive after engaging with the service and this was important in many not being empowered. There was also some confusion with imparted information, particularly around terminology.

For two participants, the service reinforced what they already knew about options in their locality, and this meant that subsequently the information was not used and progress made through other channels. Another participant did not use the information, and instead gave it away to a member of her social network.

For some participants, some of the information on accommodation contained options that were not viable - either through not willing to compromise or unsuitability (e.g. not matching the eligibility criteria). Many options provided little new options, which one participant associated with a feeling of false hope.



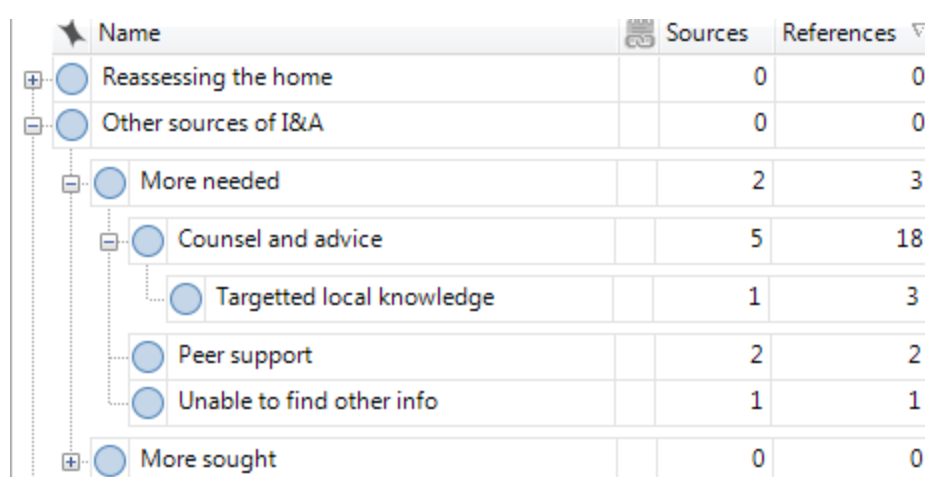
Finally, one participant (Rosemary) outlined how she did not need I&A to be confident. This was because she was in the social sector, limited to it, but also familiar with it.

Reflecting some of the coding around impact that is not empowering, as Figure 19 above illustrates, it was common for participants to indicate that they felt the information was incomplete. For example, participants thought information should have included an indication of room plans and sizes, more clarity on what level of care or support and the characteristics of accommodation, whether schemes had vacancies, the eligibility criteria and also the application processes.

### 6.2.3 'Other sources of I&A'

This theme focuses on participants who indicated they sought, desired and or needed more I&A based support. As outlined below, more support was needed, and counsel or advice and peer support were outlined as desirable. Counsel and advice, in particular, was associated with engaging with more targeted local knowledge.

**Figure 20. 'Other sources of I&A' codes**



Name	Sources	References
Reassessing the home	0	0
Other sources of I&A	0	0
More needed	2	3
Counsel and advice	5	18
Targetted local knowledge	1	3
Peer support	2	2
Unable to find other info	1	1
More sought	0	0

Below outlines coding around when more support was sought, both prior or parallel to contacting and after engaging with the service.

**Figure 21. 'More sought' codes**

Name	Sources	Reference
Other sources of I&A	0	0
More needed	2	3
More sought	0	0
More sought after FS	0	0
Counsel	2	4
Advocate	1	3
Prior or parallel to FS	0	0
LA HA	12	23
Allocated properties	2	6
Social networks	5	16
Wide search	8	12
Other adverts	2	2
Local awareness	1	2
Estate agents	2	2
News	1	2
Other third sector agencies	0	0
Age Concern	2	3
CAB	1	1

Information seeking practices prior or parallel to engagements with the service encompassed a wide search, including regular social sector channels (local authorities and housing associations) and in some instances resulted in being allocated properties (though not attributable to the service). Social networks, local awareness, news, adverts and estate agents were other sources of information, as were other third sector services - Age UK (often articulated as Age Concern) and Citizens Advice Bureau.

However, after engaging with the service there were also instances where participants sought additional counsel and advocacy. This is also reflected above where other participants also expressed their desire for these types of substantive support.

With the key areas of open coding presented, the following section demonstrates how these coding frameworks were used as a basis for conceptualising areas of context and forming mechanisms.

### **6.3 Testing and developing the programme theory**

#### **6.3.1 *Emerging areas of context***

As the open coding suggests, while the interviews served to test the programme theories during the interviews, data analysis also produced important themes around the wider conditions of the field (see ‘reassessing the home’) and alternative ways of making sense of participants experiences in relation to reassessing their home. These themes make for additional and overlooked layers of context, and provide the primary rationale for the development of the programme theories.

In this section the wider context and imperfect wider conditions of the field are introduced. It is important to acknowledge that the wider conditions of the field alone were enough to mean that the programme theory was not adequate.

##### **6.3.1.1.1 *Imperfect wider conditions of the field***

As outlined in the overview of the UK specialist housing market (see Chapter 3), and reflected in participants’ experiences (see figures 8-10), the wider conditions of the field are characterised by unresponsiveness, a lack of transparency and complexities.

Groups tended to experience different issues. For example, information seekers in the social sector, limited to that particular sector, were a low priority (on account of a wider shortfall) and often cited a lack of transparency in how to navigate the system. However, information seekers already in the social sector had a higher level of understanding about alternatives and the system in general. This is what information seekers in the mainstream sector lacked, and their terms of reference often indicated system based

complexities. Yet, with some options perceived to be undesirable, a lack of wider transparency was compounded by many options being unresponsive to what people wanted. These are the wider imperfect conditions of the field that the programme theory did not consider.

#### **6.3.1.1.2 *Transferability of theorised areas of context***

It is important to note that within these aforementioned wider imperfect conditions of the field, some of the elements and themes from the programme theory were found to have some importance. For example, the theorised contextual circumstances around stages of decision making was important, but it did not solely characterise or reflect critical elements of context that configured to mechanisms and outcomes. However, stage of decision-making, scope and levels of knowledge were implicit in the contextual nuances found to configure mechanism and outcome. But what were these contextual nuances?

Implicit in a participant's current tenure, or where they resided, provided indication of different levels of knowledge. Although there was some variation, there was a fairly dominant distinction between those who resided in mainstream housing and those who resided in the social sector.

#### **6.3.1.2 *Those in the social sector: familiarity but restricted***

Already being in the social sector (and limited to it) was synonymous with some experience and knowledge of alternative forms of accommodation, and how to access them. Considering these experiences and familiarity, it did not trigger any of the proposed sense of learning, validating thinking, or outcomes around being confident to act.

This can be illustrated by Rosemary's case. Rosemary indicated that she was an advanced decision maker (theorised context). She knew what she wanted, and had a good knowledge of the social system in which she was already operating in. The programme theory outlined that Rosemary's thinking would be validated (mechanism), through seeking and being

imparted with information from the service, and that this would make her more confident to act (outcome). However, it became clear that these elements did not configure. In Rosemary's own words in the transcription excerpt below:

- Interviewer: "...I'd just like to share one idea, or one idea about how information and advice kind of works for people."
- Rosemary: "Right"
- Interviewer: "And I'd like your reaction really, reaction to it and to see if it fits with your experiences. This idea is that the information and advice contributes to developing and validating your thinking, and therefore making you confident to act."
- Rosemary: "Hmm."
- Interviewer: "How does that fit with your experiences?"
- Rosemary: "I'm not worried about acting...I don't think that's improved my mental processes on it, it's just so infuriating that I can't do anything."

This excerpt illustrates the dual function of realist interview (Pawson and Tilley, 1997) and open and pre coding (Meyer and Lunnay, 2013), or the data collection and analytical process that gained participant's insight into existing programme theory and used open and pre coding not to overlook other possibly causal explanations.

In this transcription excerpt Rosemary outlines how, through knowing what she wants, the information did not validate her thinking (or "...improved my mental processes on it...") or made her more confident to act. Through already residing in the social sector, and limited to it, Rosemary had existing knowledge, and did not need information to be confident or empowered.

Instead, Rosemary indicates that "...it's just so infuriating that I can't do anything." Utilising retroductive reasoning, this provoked questions around the reasons why she couldn't do anything. In other words, what were the contextual conditions and mechanisms that led to this outcome?

Also implicit in participants already in the social sector is that they had already unsuccessfully pursued alternatives through regular social channels. In other words, participants were a low priority. Becoming frustrated with engaging with local authorities and or housing associations tended to motivate participants in the social sector to contact the service. However, the service did not alter their low priority status or lead to the intended outcomes around being confident to act. People in these circumstances did not need to be empowered, but they did desire viable and accessible alternatives.

#### **6.3.1.3 *Those in mainstream housing: less familiar, 'floating around' and accessing more communicative support***

##### **6.3.1.3.1 *Less familiar***

In contrast, those residing in the mainstream sector tended to be much less familiar with how to pursue, access or even which forms of accommodation suited their needs. Yet, while this would seem a more conducive set of circumstances towards being the variants of learning, and thus being increasingly confident to act, this was not the case. In contrast, while invariably more informed, in many cases people tended to be almost the opposite of confident or empowered. For example, some were apprehensive or had not understood the 'accommodation listing' (see figure 15). In other words, in circumstances where service outputs could have been the most efficacious, engaging with the service was not enough to instil empowerment.

##### **6.3.1.3.2 *Inability to access further deliberative support***

A 'deliberative network' is commonly used to refer to the role of deliberation in policy processes (Knops, 2016). However, the term is used here to describe an individual's network for purposes of deliberation.

The role of continued, on-going and more substantial support - through a network or through the service - was hugely under-emphasised in the programme theory. For many participants in mainstream housing, a lack of a network, and not getting on-going support from the service (despite some trying to initiate further contact) - particularly in discussing, deliberating and exchanging views - proved to characterise many participants' circumstances. The inability to access deliberative support had a significant bearing on the nature of mechanisms and outcomes.

In the CMOc concerning those in mainstream housing, contacting the service tended to be motivated by lacking a deliberative network. However, where a participant had access to a deliberative network (through a social network), reasoning was triggered to use the information outputs in such a way that would trigger deliberation within that network.

While there are variations to these developments, how mechanisms and outcomes triggered from participants' tenure and or where they resided, with all the associated nuances, added important layers of depth and were critical points of departure from the programme theory. Through the analytic approach outlined on page 159, this analysis was critical in developing the programme theory in order to understand what was actually happening, why, how, for whom and in what circumstances (Pawson and Tilley, 1997). However, before the findings are outlined and cases and quotes used to demonstrate CMOc, it is important to discuss other reasons as to why the programme theory did not reflect what was really going on.

### ***6.3.2 Further reasons why the programme theory was insufficient***

#### ***6.3.2.1 Clarity on what exactly was imparted***

Margiotta et al.'s (2003) definitions emphasise the generic characteristics of information and the bespoke guidance that typifies advice. Considering these differences, during the formation of the programme theories in the advisor focus group, the discussion was clearly focused on the service imparting both forms of support. In a discussion exercise, this is not surprising.

Despite what are fundamental differences, in the wider sector and within the case study organisation, support is commonly conflated together and referred to as "I&A" or "A&I". There may have also been some element of bias in relation to what type of support was deemed desirable and, crucially, what was envisaged as being imparted.

Yet, the nature of this client group's engagement with the service tended to be dominantly information focused. While some telephone conversations, in some instances, provided some bespoke guidance, this was not always present, and the primary and dominant output for this client group engaging with the service was being sent a generic information pack in the post. While some of this information was tailored to the individual's circumstances (e.g. the locality parameters of the accommodation report), even this can be positioned as generic information.

On this basis, it is important to consider and to be aware that participants had engaged with a service that tended to be primarily information focused, or generic "...material deemed to be of interest to a particular population.." as opposed to substantive "...guidance and direction on a particular course of action which needs to be undertaken in order to realise a need..." (Margiotta et al., 2003: 9).

While the case study organisation and wider sector conflate information AND advice, the primary and dominant output for participants in this study was information.

#### **6.3.2.2 *Theorised absent support network as triggering repeat calls: unfounded***

Programme theory CMO2 outlined how an absent supportive network could possibly lead to people contacting the service on more than one occasion. However, while these circumstances were theorised as a circumstance which could lead to a client contacting the service more than once, within the



time frame of the study participants with a lack of a network did not contact the service again. There was, however, one exception.

It transpired during one participant's second interview that he did try to contact the service again in order to further discuss a query he had. The participant in question was on the online directory and he was prompted and chose to engage in the live chat function. Although, the live chat function was not available, the participant was given the option to leave a written message. On this basis, he typed and sent a message online. However, the participant never heard back from anyone.

This prompts questions around the functionality of information technology systems, but it also raises questions around a coherent strategy around client follow ups.

There is nothing prohibiting a person from calling the service again, although some participants in interviews seemed hesitant to call again, or for me to arrange a follow up, even though they clearly would benefit from discussing options further.

Importantly, as the CMOc findings are presented, it is possible to identify the circumstances in which follow up calls and increased ongoing dialogue would likely and tend to be the most beneficial. However, as the findings are presented it also emerges how other forms of discussion and dialogue would likely be valued.

#### **6.3.2.3 *Factors around not standardising follow up calls***

Apart from a piecemeal approach, currently there is no standardised approach, strategy or work plan to proactively follow up with clients. There are practical factors which likely impact on this, and during the time frame of data collection these factors were compounded by the precarious financial and staffing situation of the organisation and service.

It was communicated to me that while the advice team manager valued the role of proactively following up with clients, having adequate resources was seen as a barrier toward pursuing follow up calls as standard practice (Advice team manager, personal communication).

Examples of resource issues include, firstly, staff turnover during the time frame of data collection that put pressure on existing staff members.

Secondly, data collection took place in the run up to the end of the financial year and coming up to the end of the most recent government grant. There was some trepidation around the organisation during the latter stages of 2015 as to whether DCLG would provide funds from April 2016. On this basis, although there was some funding in reserve, the organisation faced the possibility of losing their primary source of funding. Partly motivated by reducing costs, in January 2016 for a few months, two advisors (out of five) were seconded to a consumer organisation for two days a week.

This compounded what was previously a case of managing finite resources. Considering the volume of calls, and tasks around what is termed 'fulfilment' (printing information, putting it together and posting it) which is a task for advisors to do before they finish work for the day, and the additional pressures outlined above, during the time frame of data collection finite resources were stretched even further.

#### **6.4 Summary: key points behind development of programme theory**

In order to be transparent and describe how and why theories were refined (Wong et al., 2016), this section uses participant cases and draws on constraints associated with the service to illustrate how and on what basis the programme theory was developed.

Pawson and Tilley (1997: 150) suggest that theorising, particularly around contextual conditions, is rarely straightforward and that contextual conditions, tend to be:

"...chronically vulnerable to the intrusion of or invasion by more immediate external contextual conditions, overwhelming the program and conditions for its success... Contexts for action are thus intrinsically uncertain."

As the open coding in the prior sections suggests, in abstract terms this is a good description of why and how the programme theories were not sufficient, and marks the principal reasoning behind their development. In short, the programme theories did not adequately consider the wider and complex context and imperfect system in which their service operates, that are presented in the outline of the UK specialist housing market (see Chapter 2).

The programme theories reflect the ideas of advisors. Built into this are advisors' perceptions of the system and the impact of the service that they provide. It also provides an insight to assumptions behind their practices. However, as the open coding suggests, the tendency for older people's experiences of navigating the system to often be negative was not adequately considered by advisors. In other words, the extent with which the findings of the interviews with older people reflect the constraining and complex characteristics of the wider context and system is very evident.

Yet, this does not tell the full story. Two areas identified by advisors as being contextual drivers did have some importance. Yet, additional layers of nuance around circumstances and prior experiences were found which, in effect, served to substantially develop these two circumstances that were found to trigger mechanisms and lead to (unintended) outcomes. As is outlined in this section, these are stages of decision making and the role of support or deliberative networks.

## **6.5 Mechanisms**

As per the analytical approach set out on page 159, retroductive reasoning (Meyer and Lunnay, 2013) allowed the analysis to infer and go beyond description in order to arrive at the reasoned explanation associated with realist evaluation (Pawson and Tilley, 1997). This is particularly needed for identifying mechanisms, as they can often be hidden (Bhaskar, 1978, 1979, Eastwood et al., 2014, Pawson and Tilley, 1997). This section illustrates the steps around how and why open coding and retroductive reasoning was used to form mechanisms (Meyer and Lunnay, 2013).

### **6.5.1 *Apprehension***

A feeling of apprehension was described by some, particularly when it was put to participants when using the realist interview approach. However, it was also evident in other's frames of references, retroductively reasoned and inferred from open coding around participants' experiences, including the need and desire for further support.

Considering wider contexts around the system being unresponsive, complex and lacking transparency, the reasoning here is that the need and desire for further support is based on participants being unable to use service outputs to become empowered. In simple terms, it was apparent that many were the opposite of confident or empowered - i.e. were apprehensive.

### **6.5.2 *Lack of comprehension***

One participant (Doris) outlined how the information sent to her was predominately on bed-sits, something which she did not desire. Under descriptive open coding, this was categorised as 'unwillingness to compromise'. However, upon closer investigation and looking at the information that was sent to Doris, it was apparent that the information did not contain any references to the term 'bed-sits' or the small forms of accommodation associated with bed-sits. Indeed, the information included many options that were much larger forms of accommodation. On this basis, what was openly coded as an 'unwillingness to compromise', based on a

participant's perceptions, was retroductively reasoned as the participant lacking comprehension - something which was found to be a latent mechanism.

### **6.5.3 Trust**

As already outlined, trust is something that can pre-suppose a prior engagement (Gambetta, 1988a). The open coding outlined how the service was an important and valued source of information relative to negative prior experiences. These negative prior experiences were often around being unable to glean information from or engage with other agencies (e.g. local authorities, housing associations and government).

This was inferred, and was also directly stated by some participants, as triggering reasoning to trust. Similarly, trust was also inferred when participants stated a reliance on the service – implicating a reasoning around trust (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016c).

### **6.5.4 Speculate to accumulate**

For one participant, Olivia, it became apparent that networks (coded as deliberative networks) were important to her as a means of collecting information and discussing various issues (including reassessing her housing). However, as above, this is descriptive and not able to infer to her reasoning behind the importance of deliberative networks. Through retroductive reasoning it was inferred that Olivia's reasoning was one where she would 'speculate to accumulate'. The rationale behind this was based on Olivia stating how she gave her imparted information outputs away in the hope it would lead to increased discussion with a member of her network around the issue.

### **6.5.5 Resilient**

One participant, Lilly, outlined how she was only beginning to think about specialist housing. However, upon reading through the imparted information,

Lilly stated how going into specialist housing "...would be like giving up". In the open coding phase this was coded as 'resilient', and is reflective of her reasoning to not act on the information.

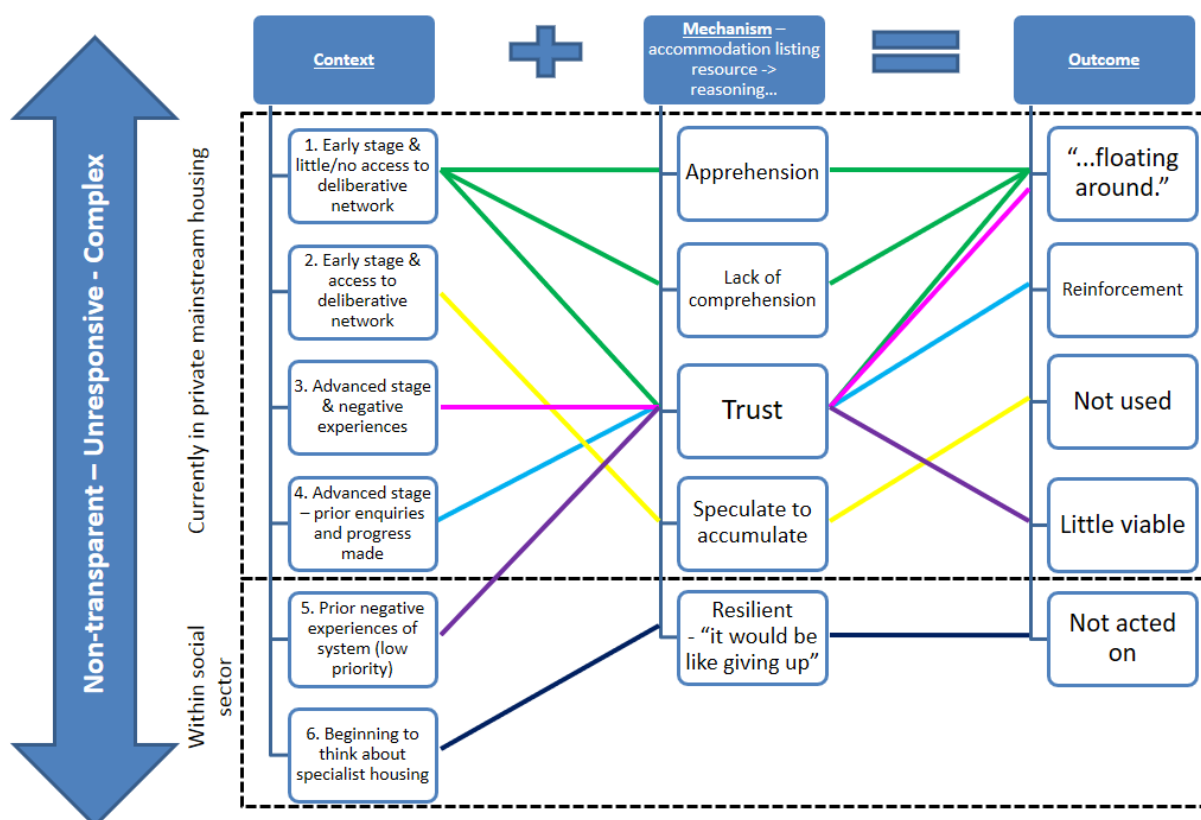
## 6.6 Context, mechanism and outcome configurations

### 6.7 Introduction

The prior sections of this chapter demonstrate the important developments in the programme theory. In short, against an overlooked backdrop of the restrictive sociopolitical structures of the UK specialist housing market, older people's tenure was a critical context in shaping their experiences – including the mechanisms discussed in the prior section. This section uses participant cases, with supporting data, to describe and provide evidence for CMOc.

However, before the CMOc are presented with supporting data, the below diagram provides an overview of the CMOc. Presenting this diagram before describing the CMOc with supporting data helps and guides the reader to conceptualise the CMOc.

**Figure 22. Context, mechanism, outcome configurations**



## **6.8 CMOC1: floating around**

### **6.8.1 Context**

In this CMOC, the person has a perceived need to reassess their home. The person contacting the service currently resides in the mainstream sector, is at a relatively early and uncertain stage in their decision making process (i.e. around knowing what they want, what is suitable and or how to attain it) and has a relatively poor knowledge about alternatives. The person is also not readily able to draw on deliberative networks in order to sufficiently discuss their situation (context).

### **6.8.2 Mechanisms**

As per the inclusion criteria, all were imparted with information – including an ‘accommodation listing’. As outlined earlier, this is a listing of possible alternative forms of accommodation drawn from the directory of specialist housing.

In these circumstances engaging with the service outputs triggered three mechanisms, and although experiences differ, all lead to the same outcome. Firstly, some participants were apprehensive (mechanism). Apprehension is defined as referring to uncertainty and fear (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016a). In other words, triggering this reasoning meant that participants were unsure around how to proceed.

Secondly, in these circumstances, and particularly considering unfamiliarity with alternatives, one participant did not adequately understand the information and thus lacked comprehension (mechanism) (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016b).

Thirdly, one participant was heavily reliant on the information and used it to inform a search of alternatives. Implicit in relying on something is to reason to trust it (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016d), and thus this participant reasoned to trust (mechanism) the information.

Trust was something that was not evident in participants whose reasoning differed. For example, Neil, who triggered apprehension outlined how an emotive and complex issue could be addressed by being sent an information pack. Subsequently he desired a much more substantial and deliberative form of service, and had sought to access one. Another participant who triggered apprehension and sought a more substantive service, Hilda, did not trust some of the options in the information – specifically leasehold.

### **6.8.3 Outcome**

While the aforementioned circumstances were found to trigger these three different mechanisms, and although experiences of the outcome differed, the complexity and particularly the non-transparent nature of the market – or overarching contextual conditions – had a significant impact on leading to the same outcome. This outcome is being unsure – of what to do and what was happening. One participant suggested he was “...floating around” (Gerald), and this is a useful term to provide an indication of outcomes in these circumstances.

Participants were not confident or empowered, and not being so meant they were unsure or drifting along without an answer – or “...floating around”. For example, those who reasoned apprehension (mechanism) stated that they were no closer to finding “...the roadmap for the future” (Neil).

Similarly, another participant, Doris, was unsure what to do. Like Neil, the information did not provide Doris with a “...roadmap for the future”. However, this was principally because she did not understand the information and thus illustrated a lack of comprehension (mechanism). Unsure what to do based on the information provided, Doris was “...floating around”.

This outcome is also applicable to Sheila, who was reliant upon and thus trusted (mechanism) the information. As she had no other support, Sheila did use the information to search for alternatives and made applications. Yet, because she outlined how the wider system lacks transparency, she was frustrated and unaware if she had actually made any progress. Sheila was



not confident or empowered, and surprisingly considering she was visiting alternatives based on the information, Sheila spoke with much trepidation. On this basis, like the participants above, and despite more actively pursuing options, Sheila was still unsure about what was happening and was 'floating around'.

#### **6.8.3.1 *'Floating around' and seeking more support***

Most of these participants either sought out further support, and or stated it was desirable, or even used the interviews with the researcher as a means to discuss their situation. In all cases, the purpose of support (either sought or perceived as desirable) was to provide more discussion and deliberation around their issue. For example, Hilda sought additional support in order to provide more discussion and deliberation when visiting accommodation:

"...there's an organisation called 'Wellbeing'... I've only just yesterday arranged for someone, who's a member of that kind of charitable thing for older people to help them get on and that, to come with me in a couple of weeks to see a place...I'm undecided but I'm making myself look and am just taking the first chance of going with somebody to look at something to have their ideas as well, and because you see she might be looking and bringing out more questions when we're there than I might bring myself. But it's going to take me a while I know. I just wish if there was a little bit of family I think it would help because I'd want to please them as well, you know and it would influence my choices."

Another example, in the extract below, Gerald outlines how he benefited from using the interviews to discuss his situation:

Gerald:	"...No but that's good and thank you for your interest as well"
Interviewer:	"Oh no, well I'm glad you seem to have found our conversations of use."

Gerald: "Oh yes indeed and because just besides the fact of the matter there is an emotional response and that has to be worked through as well, so talking to you about what we've talked about that helps to clarify the emotional thing and if I leave my home I have to come to terms with the fact it's not my home any longer, so there's an emotional yank and an emotional commitment which has to be thought of, but talking about it to someone does help."

Interviewer: "Yea well I'm glad you've got some benefit."

Gerald: "Yea well you've provided that. I don't know about the organisation though, and whether they've got people one could ring and talk it over with, I mean I've talked it over with you now, but that sort of getting over the emotional situation when one's looking and having to leave or go somewhere different for the rest of your life, that would be a useful service - you know you could pick up the phone or whoever, a helpline, an advice line and just chat over these things with somebody."

Interviewer: "Yea I think they are able to offer that, I mean they're obviously happily speak with you about these issues."

Gerald: "Do they?"

Interviewer: "Yea"

Gerald: "Because all I've been concerned about is learning about properties and you know not the other aspect of it, oh good so I can give them a call and they at least be able to talk about these things, because they will know how other people have dealt with them and what are the upsides and downsides wouldn't they, in an emotional

way. So there we go, I don't know if there's anything else I can help with."

#### **6.8.4 CMOc1 examples**

#### **6.8.5 Apprehension**

##### **6.8.5.1 Neil**

A retired community development worker, Neil is 67 and lives with his wife, 79 who was diagnosed with dementia around nine years ago. Since 1972 they have been renting a large Crown Estate property, with eight or nine bedrooms, from Transport for London on a short term let basis.

Neil is reassessing his home, but has little knowledge around options or the system, is at an early stage and has not been able to access relevant knowledge or support around housing options (context).

Neil contacted the service and asked the advisor whether they could provide any information around housing options. The length of the call with the advisor was a little over 50 minutes (though most of the dialogue concerned how Neil could verify that trades people who had recently been in contact were not trying to scam him). The advisor sent Neil a personal housing options report containing an accommodation listing containing 38 listings of local sheltered and extra care schemes in the social rented sector.

During the interviews it was clear that Neil was no clearer on what he was going to do next. In other words, Neil was 'floating around' (outcome).

Neil stated that his current dilemma could not be answered adequately by an information pack and he felt he was no closer to finding the "...road map for the future." This provides indication that Neil remained apprehensive (mechanism) about what he should do next:

"Well it's a difficult problem I've got really that can't really be answered in an information pack I don't think because it's quite sort of, you know, knotty and there's a lot of emotional attachment to this place... I

don't have a road map for the future – that's my big problem. In a way I'd like to get an answer – I'd like to move on only from the point of view that I would know where I was going to – get that out of my head. In another way I don't want to move on because this is home and basically our life so it's a difficult problem which you can't really answer in this report... I'll need to talk to the family and maybe some other people who are more familiar with the dementia issue really."

Despite the information that he received, which resulted from a single engagement with the service, this quote indicates that through a lack of discussing what is an emotive situation, Neil remains apprehensive (mechanism). When this theory, around being apprehensive and 'floating around', was put to Neil during the first of his interviews his response was "Yea absolutely – living in limbo". In other words, in a context characterised by uncertainty and a lack of knowledge (implicit in being at an early stage of decision making), engaging with the imparted information did little to address that uncertainty, and he was apprehensive (mechanism) and 'floating around' (outcome).

Interestingly, Neil did indicate the types of support he would deem of value. In the quotation above he states how "I'll need to talk to the family and maybe some other people who are more familiar with the dementia issue really." Indeed, the wider role of 'talking' is important to the forms of support Neil values if he is to get his "...road map for the future."

Through engaging with the Alzheimer's Society, Neil was made aware that a local Age UK was a local partner agency attached to the service and used to house a caseworker. However, the caseworker had recently moved in order to take up an advisor role with the telephone service:

"I was quite sorry to see that because that would have been – because you said would it have been good to have some sort of specific counselling on housing and I thought yes that would be good

and then I could go to somebody who's locally based and go to and say, you know, well this is my situation, I think on balance I'd like to look into the option of what you know of local housing situations and how it would meet my needs. That's quite a specific sort of requirement that can't be met on a report like this one... They do offer that if you want to discuss it further give us a ring and I don't know whether that would work as I haven't tried that but I doubt whether they'd have the local knowledge to be able to take it to the depths I need to find out because I'd like to, well what I would want to do is talk about if any of these places (a) are they dementia friendly – you know would they just reject our application... You know, what happens when the person, we're a couple, when my wife say needs to move on to residential care – have they got any facilities – I can't remember what they call it now – extra care or something like that I think. I know some places have got like sheltered accommodation and then when one or other of the couple becomes not so well they can move on to residential care within the same setting close by.

It doesn't make it clear in this report whether there's anything like that in the Borough of Barnet at all. And then maybe talk about the idea of living somewhere else entirely, you know, not in the Borough of Barnet. So the report just specifies Barnet but you know there's an awful lot to talk through. And if it was somebody who was knowledgeable in housing I could talk to the Alzheimer's Society or the carers centre but they wouldn't have the in depth knowledge of the housing market situation that we would need to have that sort of conversation. They could just talk about the emotional and funding issues may be but that's as far as it could go."

It is quite clear that Neil still had a sense of apprehension (mechanism). However, in order to move from being apprehensive to having confidence, Neil felt that he would benefit from accessing more substantial localised knowledge and support in order to discuss and deliberate about his situation and what to do next. Not accessing this type of support was holding him back

from attaining his "...road map for the future." Interestingly, Neil indicated he was sceptical as to whether the telephone service under study can offer the required level of detail, discussion and deliberation he perceived to be beneficial.

Underlining the benefit of forms of support that furthers discussion, in addition to advice or counsel from a formal source, Neil also stated that there was a need for a peer support group - "Well yea I think that's definitely needed." In the second interview Neil outlined how a more substantial service, based around discussion and deliberation, would in his view lead to the envisaged and intended outcome of the programme:

Interviewer: "It's really interesting because one of the things, talking to people and particularly your case actually is, I ask myself, what is it that instils people to act or what is it that enables people to act... One thing that I'm getting is that information, like your comment, an information pack isn't enough but there's a broad literature out there on how discussion, deliberation, ongoing dialogue, and as we mentioned last time peer support, things like this are actually positioned as being able to provide people with a much more stable footing..."

Neil: "And confidence to make these big decisions really."

Interviewer: "Absolutely, yeah."

Neil: "Just interestingly, I don't know whether you know, the service had an on the ground worker in Barnet."

Interviewer: "Yes I remember we discussed that last time."

Neil: "She's still around in the area apparently. She does occasional work, I'm not quite sure on what basis it is, with Age Concern. I actually made an appointment to see her but unfortunately on the day of the appointment she was ill so she's going to rearrange

that with me. But that may be the information I need because she's worked on the ground so she's knows the local scene better."

When Neil states how he envisages more substantive support leading to the intended outcomes around confidence, this prompts him to say how he sought an appointment with a caseworker attached to the Age UK in his locality (who had since moved back to being a caseworker as opposed to working as a telephone advisor). Although he could not get an appointment, it further demonstrates how people in these circumstances desire a more substantial service.

Interestingly, considering other mechanisms and CMOc in this study, Neil also outlined a mechanism that might emanate from such a service - trust:

"They need somebody that they can trust and independent probably so I think someone like [the service], Age Concern, Age UK would be the thing so it's the independence of taking an overview of all the different options out there and find the one that's most appropriate to you."

Neil's case outlines how, considering what is an emotive decision in a complex field, a single engagement with the service over the telephone and being sent an information pack is too 'light touch'. He would desire a more substantial service.

### **6.8.6 Trust**

#### **6.8.6.1 Sheila**

Formerly married twice, Sheila is 75 years old, and has three children and eight grandchildren. She has lived alone, in a house that she owns, for 26 years. Sheila contacted the service primarily because her environment is becoming unsuitable because of a decline in health:

"... things are going worse and worse like this, you know, with my hip giving me a lot of problems, I'm thinking can I imagine still being here struggling up those stairs in a year. No I can't really, I'd like to be able to, but if I'm honest with myself, no I can't see it."

Sheila contacted the service when at an early stage, with little knowledge of the system, and, as is outlined below, with little wider support (context). Sheila spoke to an advisor for 4 minutes. On the basis of the conversation Sheila was sent a personal housing options report and an accommodation listing comprising of 23 sheltered/age exclusive living schemes around three desired localities.

Whereas other participants for whom the service triggered apprehension around not knowing what to do next, Sheila does know what she wants and was using the information to visit and apply for sheltered housing. On this basis, Sheila is not apprehensive. However, with no access to support or other sources of information Sheila is totally reliant on the information:

"All I've got is this brochure, and ring them up you know to see if they have got anything or whatever. I don't know anything else... like I say, I don't even know any other organisations [who could provide information and support]. I don't know anything else, I'm sure there is stuff that you could do, but I don't know of it and you know, I don't know where you find out...."

Implicit in reliance and dependence, in this case concerning the information, is that it is trusted (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016d). On this basis, when Sheila was imparted with the information this triggered a sense of trust (mechanism). If the information was not trusted, Sheila would not be using it to the same extent, if at all. However, despite trusting the information and using it to inform her search



for alternative accommodation, Sheila was unsure if she had made any progress:

"...I've never heard from anybody"

Not hearing from anybody was a source of distress for Sheila. While her experiences are different to other participants, due to the lack of transparency associated with the wider market she is, like others, 'floating around' – unsure and uncertain what is happening (outcome). Considering this lack of discernible progress, like the majority of participants in this CMOc and as indicated by the below transcription excerpt, Sheila thought that additional support would be of value:

Interviewer: "...a lot of people I speak to think that after being sent this information, they would benefit from some further advice and discussion, is that something you think you would benefit from?"

Sheila: "Well yes. Obviously it can't do any harm can it? You know because you just reach a cross roads and think well there's no one listening, well they've heard what I've said, don't want to know any further, might cause them a little bit of work, they don't want to know then"

Interviewer: "Yea, so I suppose what you're saying is, well my interpretation is that navigating the system is quite challenging"

Sheila: "Yea"

Interviewer: "Again, because a lot of people I speak to in a similar context to yours, they describe themselves as 'floating around'. So they've got all this information, and they're pursuing different options but for various reasons they're 'floating around'"

Sheila: "Well yea it's just, how can I explain it, you start off all optimistic because you hear of all these people that gets this help, oh well I'll get that because I've never asked for stuff and they'll realise that, and they'll realise that I need it otherwise I wouldn't ask, and then all of a sudden you're getting these blocks, and then you realise that people don't get back to you and then you just accept it then - I'm not getting any help - you're going to stay as you are, and I think you just, I don't know, accept it, or create a big fuss, but where do you create the big fuss?"

Other participants were 'floating around' (outcome) based on an apprehension (mechanism) associated with the complexities of the wider system and a lack of more substantial support. Being reliant and trusting (mechanism) the information, while informing Sheila's search for an alternative, led to her to be similarly 'floating around' (outcome). However, in Sheila's case this was because a lack of transparency meant that it was not possible for her to know if she had made any discernible progress.

With Sheila's consent at the conclusion of the interview I arranged for a follow-up call from an advisor.

#### **6.8.6.2 *Lacking of comprehension***

##### **6.8.6.2.1 *Doris***

Doris is 70 years old, a former registered nurse, and currently works as a receptionist in a dental surgery. Doris currently lives with a former partner. However, relationship breakdown has triggered Doris to contact the service with a view to wanting to move back to the region where she was born and where her family still lives:

"I live with a partner presently and I've lived with him for 16 years but I'm afraid it's got to the point where we actually can't stand each other

so that's why I contacted [the service] or whatever because I wanted to find out about accommodation."

With Doris urgently seeking to reassess her home, she also outlined how she had unsuccessfully sought wider support and had no deliberative networks with which to draw on for support (context).

Doris contacted the service and spoke to an advisor for six minutes, and was sent a personal housing options report, a factsheet about renting sheltered housing when being a low priority and an accommodation listing. The latter provided details of 41 sheltered and extra care schemes, all of which were through housing associations and ranged from schemes with bungalows to one or two bed flats. However, after going through the information, she did not use it to support her enquiries, and was subsequently 'floating around' (outcome).

Doris had indicated during the interviews what she was after:

"Even if it's just a one bedroom flat, I don't mind that. I don't need a big place just for me."

And in the transcript excerpt below:

Interviewer:	"So is it, is it mainstream or more retirement housing, like sheltered housing and things like that you're ideally looking for?"
Doris:	"I think that would be better for me at my age... But I don't need any help or anything at the moment but you never know in the future...And sheltered to me it seems a bit more secure as well. Umm I worry about going to live in

something like if I rented a place I'd be on my own."

Although much of the information provided details of schemes to these requirements, including bungalows, and one or two bedroom flats in sheltered housing developments, Doris was under the perception that:

"...they were all bedsits. I'm sorry I don't want a bedsit. I don't want to sleep in the same room as I live in."

In reality, although some of the schemes had one or two bedroom flats, most consisted of larger forms of accommodation, and the term 'bedsit' was not mentioned in the information. Doris felt the terminology and information wasn't clear enough. For example, she mentioned that the information did not make it clear what size the forms of accommodation took, and this led to a sense of ambiguity:

"...there was no plan of the accommodation – what size it was, what size the room was. Because if it was a bedsit you'd expect a fairly decent size room...Er it didn't have anything like that...And I couldn't find that when I actually looked erm on the site when it shows you nice pictures of the outside and everything but erm it gave no indication of what size the flat was."

Despite Doris's claim, the information provided (although said to be incomplete in relation to preferred detail) did not include any bedsits. Instead, through misinterpretation and a lack of comprehension (mechanism) with the information, Doris did not use it and was 'floating around' (outcome).

Unlike Neil, Gerald, Hilda and Sheila, Doris did not suggest that any additional means of support would be of value. However, reasoning around misinterpreting the information through a lack of comprehension, and while

Doris felt the information could have included more detail, clearly indicates that further support is needed in order to aid understanding.

## **6.9 CMOC2: Speculate to accumulate**

### **6.9.1 Context**

Similarly to CMOC1, in this CMOC there is a perceived need to reassess the home, is a resident in mainstream housing and is at an early stage in decision making. However, unlike CMOC1, CMOC2 is characterised by the participant having and utilising access to a deliberative network through a social network.

### **6.9.2 Mechanism and outcome**

The information is not initially used (outcome). Instead the information is given away to a member of the relevant support network in order to maintain and gain additional support - by reasoning that by speculating (giving the information away) she would accumulate discussion (mechanism).

### **6.9.3 CMOC2 example**

#### **6.9.3.1 Olivia**

Olivia is 75 years old and lives alone in a flat that she initially rented, but now owns. Olivia has never married but, predominately through her career but also through other life experiences she has built up, values and draws on an extensive deliberative network for support (context). Olivia's flat is on the second floor and getting up the stairs has become very challenging, indicating that Olivia has an urgent need to reassess her home (context):

"...I was just saying this morning I could just go up and down two flights of stairs - there's no lifts - and not hold onto the banister. Now I'm hauling myself up by the banister, hanging on to it coming down in case my knees give way and the message has come back to my body, I have got to move for safety sake because I'm in danger of falling..."

Olivia spent most of her career working in retail for a well-known large retail company. Her employer used to organise workshops for their employees around reassessing the home, and this is how Olivia became aware of the service. Upon telephoning the service, Olivia spent 25 minutes talking to an advisor. On the basis of this contact, Olivia was sent a personal housing options report and an accommodation listing - providing details of 30 retirement and sheltered housing schemes across a range of social rent and leasehold tenures.

Olivia outlined how talking to her friends, exchanging experiences and opinions was the primary means with which she became informed. It also became clear that, Olivia placed such value on this network, that in order to maintain it, she would not just take from it, but also give to it:

"... Like all relationships you can't take, take, take. You've got to sort of give as well."

Despite her fairly urgent need to reassess her home, reflective of her wider practices around becoming informed, Olivia gave away the imparted information to a friend. This meant that, at one month and four months after engaging with service, she had not used the information (outcome). However, while Olivia's reasoning may at first appear puzzling considering her circumstances, it became clear that Olivia was reasoning that through speculating, she would accumulate.

Regarded as a 20th century proverb, the dictionary definition around the phrase 'speculate to accumulate' means "that outlay (and some degree of risk) is necessary if real gain is to be achieved." (Knowles, 2006). Olivia's reasoning followed that through speculating (giving her information away in order to contribute to and provoke discussion among her network), she would accumulate (mechanism) wider perspectives through discussion and deliberation with a member of her deliberative network. Thus exhibiting the mechanism 'speculate to accumulate':

"Yeh I am on my own but I have got a good circle of friends, a really good circle – for advice etc. The friend who borrowed my information sheet on the housing for the elderly – I mean she's great at doing finance and giving advice on banking because that was her job and she likes to be consulted because she's still got a contribution to make. And she's really got me sorted out because I was just shambling along. You know, letters come and I thought I'll read that later – something from the bank etc. Now she's made me more aware that I should be reading them and dealing with them as soon as they arrive."

The 'speculate to accumulate' mechanism is also illustrated in this transcription excerpt:

- |              |   |
|--------------|---|
| Interviewer: | "I was very interested by what you said there, you said you turn to your friends for advice, because one of the things I notice is that through giving the information to your friend, it's almost like giving and receiving advice from your friends is a really important network for you. Does that fit with..." |
| Olivia:      | "Yes. Because, you know, my first thing is don't panic, you know, I'll phone so and so and get their opinion."  |
| Interviewer: | "Yea."  |
| Olivia:      | "And maybe you'll get an opinion from another friend who's totally opposite in their life style, in their outlook on life but through these opinions you take your information etc..."  |

This outlines the importance attributed to the role of accessible deliberative support networks - and in particular discussion and deliberation - in relation to instilling intended outcomes around empowerment and confidence.

Olivia's reasons why she chose to 'speculate to accumulate', and give her

information away, are reflective of wanting to avoid mechanisms experienced by other participants in this study (Neil, Gerald, Hilda), who had a sense of lingering apprehension. For example, it was apparent that Olivia felt some apprehension around reassessing her home:

"... I love this flat and I really don't want to move... but I hate to move but you've got to."

"... they're wonderful neighbours but then they said so am I to them and, you know, nothing goes on forever. And that's the other thing nothing goes on forever."

Olivia felt that, though giving her information away and not using it in the time frame of the study (outcome), through reasoning to 'speculate to accumulate' (mechanism), she would be able to discuss, deliberate, exchange ideas and gain the knowledge needed to make a decision in an area that was shrouded in apprehension.

On this note, also important was the tone of the interviews. Like others, Olivia was using the means of data collection to discuss and deliberate over the pros, cons and uncertainties that she felt around reassessing her home. Indeed there was indication that the interview process was a means for Olivia to try and recruit me into her network. For example, Olivia offered to send me copies of information she planned to pick up on visits to various retirement complexes with her friends, and she said she would update me if anything happened in relation to her moving.

Although ultimately this study was not able to highlight the impact of Olivia's 'speculate to accumulate' reasoning, it does show the perceived value of accessible and related support - in this case peer support - in order to discuss, deliberate and exchange experiences and opinions. Olivia's case also illustrates, driven by her circumstances, her reasoning and methods of accessing such support.



This adds further evidence that forms of support - ongoing discussion and deliberation - including becoming informed of options through information, are crucial to instil understanding and enable empowerment in a complex area such as reassessing the home in later life.

### **6.10 CMOc3: Negative prior experiences**

In this CMOc the person resides in mainstream housing and is at an advanced stage of decision making as denoted by knowing what they want. However, the person is at an early stage of accessing what is desirable and has had negative experiences of navigating the market (context). In this context, particularly in light of negative experiences of navigating the system, imparted information initially triggers trust (mechanism). However, with it being challenging to navigate the system, like CMOc1, this leads to '...floating around' (outcome).

#### **6.10.1 CMOc3 example**

##### **6.10.1.1 *Harry***

Harry, a retired public sector marketing manager, is 65 years old and lives with his wife in a house that they own. They have no children. Harry is pursuing shared ownership to free up capital "...in order to stave off any financial difficulty that may occur...". However, as Harry also states "...that's not as easy as it sounds." In other words, while Harry was at an advanced stage, in relation to knowing what he wants, he has been unable to navigate the system. On this basis, Harry outlined a series of negative experiences around seeking this form of tenure (context).

Harry spoke to an advisor for a little over 10 minutes, and on the basis of the conversation was sent a personal housing options report and an accommodation listing. The latter provided details of shared ownership developments across parts of East Anglia.

In relation to prior negative experiences, Harry implied how he trusted (mechanism) the service and its outputs, as providing a reliable perspective:

"...when I read the government website I thought 'this is a piece of piss, I'll be alright with this'. But then I spoke to [the service], and realised it's not a piece of piss and that you had to apply a lot of hard work to it."

However, for a number of reasons, Harry indicated that even four months after speaking to the service, he was no closer to finding a shared ownership property. Though he had moved into rented accommodation, this provided a home in the interim period, he had not been able to successfully pursue shared ownership, Harry was continuing to search for opportunities but was unsure how to proceed. Like participants in CMOC1, Harry was 'floating around' (outcome).

Like others in the mainstream sector, Harry perceives he would benefit from increased support directed at increasing understanding. Implicit in this is that he failed to get this from engaging with the service:

"So what [the service] could do, it's *raison d'être* could be the company who tells it like it is... They have an opportunity here. Because the system is such shit, they could be the shit busters."

Harry indicates here that, with the system being complex to navigate, the role of a possibly more substantive service could be to provide the means to 'tell it like it is' and inform or educate people of the complexities.

## **6.11 CMOC4: Reinforcement**

### **6.11.1 Context**

In this CMOC, the person lives in mainstream housing, contacts the service and is imparted with information when at an advanced stage of decision

making - principally because knowledge has been accrued over a lengthy period involving prior enquiries (context).

### **6.11.2 Mechanism and outcome**

In this context, the person finds nothing new in the information that wasn't already known, and trusts (mechanism) that the information reinforces what they already knew (outcome).

### **6.11.3 CMOC4 examples**

#### **6.11.3.1 William**

Retired from the industrial sector, William is 78. Not long after his retirement William separated from his wife, though they "...remained very good friends". Since 1992, William has been living in a park home. Around a similar time Williams's health began to decline, but he still enjoyed his home:

"When I first moved in I had the health problems which were obviously a bit traumatic but once I was back to normal health, more or less normal health, I considered this place paradise."

However, now such is the extent of his health issues, his home has become unsuitable. As William indicates, it is particularly isolated:

"The location I've got, although it's a beautiful location, it's not isolated from other properties because there's a group of them but it's isolated as far as transport, buses, shops and all those sort of facilities are concerned."

William had been in contact with local authorities and housing associations, and had made progress with prior enquiries. As William says, "... I was already in the middle of sorting it out myself." (context). Such is the extent of William's prior enquiries, he had been allocated properties, but had turned them down.

However, William contacted the service as he didn't find dealing with housing associations to be very easy. On this basis, he spoke to an advisor for just under six minutes and was sent a personal housing options report, a factsheet titled 'Sheltered Housing: Renting for people who may be considered a low priority' and an accommodation listing. The latter contained details of 16 forms of accommodation in William's locality, all of which were available for social rent.

However, based on earlier enquiries, shortly after receiving the information William was allocated another place. In order to clarify, during the interview when asked if William had found this place because of the imparted information, he commented:

"No it definitely didn't come from them [the service]. When I first started the ball rolling I wasn't in touch with them [the service]... That information only come fairly late..."

In relation to the information, William continued:

"...it didn't really tell me anything I didn't know. There were a few details which it told me, but I was pleased to find that it more or less tied up with what I'd found was available in the local community, and it gave me details of each of the properties, but I don't think there was any of them that I wasn't aware of in one way or another."

Because of his prior enquiries, and the progress he had made (context), William was already aware of the options included in the information and reasoned to trust (mechanism) that it reinforced what he already knew (outcome).

Shortly before the second interview, William had moved into the accommodation he had been allocated and he contacted me in order to give

me his contact details for his new address. During the second interview, William reaffirmed that he trusted (mechanism) the information to reinforce (outcome) and confirm what he already knew:

"...one of the main reasons for coming here – its location and there were only one or two other places – I think there was only one other – it was the closest there is to what I was looking for and the booklet reinforced that. There is another place, there's two or three places close by but there're all probably at least half as much again or twice as much distance from where I need to get... So it made the location very – it confirmed the location was a good one to go to."

However, although William had moved, though it was not attributed to the information, William indicated that he would have appreciated a more on-going and substantial service:

Williams: "... not being rude at all because I think they're trying to do a good job but it's almost first and last."

Interviewer: "What do you mean?"

William: "Well you get the first step where you get the information and that's it – nothing else happens. They don't phone you or contact you and see how it's going, have you found anywhere."

Interviewer: "Yea so is that something you would think would be valuable, a more substantial dialogue?"

William: "I certainly think it would be – I don't think it would help me now, I think I'm past that stage but when I was looking it would have been very helpful because there were lots of stages where I was stuck with the system and I didn't know what to do about it."

It took William some years from initially beginning to reassess his home to actually moving. However, when reflecting after moving, and even when at a fairly advanced stage, William outlines how he found the system hard to navigate and lacking transparency - so much so, that he indicates that a more substantial and on-going service would have been of benefit. In other words, a more substantive service isn't just valued by those in immediate need of it, but it is also deemed desirable based on the reflections of those at a more advanced stage – in this case someone who has actually moved.

#### **6.11.3.2      *Henry***

Henry is 79 and is retired from working in many fields. He currently lives in the home he owns and has lived in for 36 years. However, because he and his wife are going through a legal separation, Henry is having to sell the house. Because of this situation Henry had made progress with enquiries through his local authority and housing associations (context).

Henry had actually been allocated accommodation before, but had to turn them down as he could not afford to occupy two properties at the same time (while his house was on the market).

Henry indicated that he contacted the service because he wanted to discuss the complexities around his wider situation. For example, he was concerned that he might be effectively homeless in the interim period between selling his house and finding somewhere new. Henry spoke to an advisor for nine minutes and was sent a personal housing options report and accommodation listing in the post. The latter included 19 schemes in the social rented sector. Upon receiving the information, Henry outlined that the information provided nothing new, and that he trusted (mechanism) the information to reinforce what he already knew about alternatives (outcome):

"I knew of these places, they were local... I knew of these places myself because it's a case of picking up the phone and you phone this housing association and you make a bid, you have a week to make a bid."

During the second interview, Henry outlined further how the imparted information reinforced what he knew (outcome):

Interviewer: "...So in relation to the [service] information, if I said that it reinforced what you already knew, does that fit with your experiences?

Henry: "Yea definitely. It didn't really put any new ideas into my head"

Henry outlined reinforcing what he already knew was triggered by reasoning to trust (mechanism) the information:

Interviewer: "In relation to reinforcing what you already knew, do you think, did it trigger a sense of trust in the information, if it reinforced what you already knew?"

Henry: "Well I suppose in a way it did yes, it was like a backup to what I already knew and it reinforced what I already knew. You know it wasn't like 'well I went and found this information out, but is it strictly true?', and in actual fact their comments were reinforcing what I had already found out. So I suppose in that way it was a good thing."

However, reflecting participants in CMOC1, Henry's case is interesting when considering what he clearly desired from the service. The tone of the interview(s) with Henry, similar to the interviews with Neil and Gerald, was one where he was discussing what other options he might have. For example, while the service acted to reinforce what he already knew about housing options, he wished to discuss his situation and particularly his concern about occupying two properties and being liable for the council tax on both. Henry had been a mature student before and he outlined how he

could go back to university to do a course and live in halls. Knowing I was a university student, Henry asked me about term dates:

Henry: "... So I might apply, it's a full time course of a year and your fees or whatever are paid for you and you could, the way I look at it as well, they'd be a dormitory there and you could stay on campus."

Interviewer: "Oh ok."

Henry: "That would solve the problem housing wise, for a short period, but then again you have what are the breaks again - half term and midterm - when does the University start up again when they've had their..."

Interviewer: "Usually, is it around September time I think?"

Henry: "Is it? That's when they have their break."

Interviewer: "That's when it starts up again, usually , I can't talk, there's a bit of difference but it's normally around that time of year."

Henry: "Aye it finishes in the December as well doesn't it, it starts up again in late January."

Interviewer: "A lot of places are different, but yea that sounds about right."

During the second interview, Henry indicated that he had enrolled on the course he spoke of in the first interview and had arranged to live in halls of residence for a year. As the below transcription excerpt illustrates, Henry desired a much more substantial service where he could discuss his situation. When asked what he would have liked from the service, Henry stated this directly:



Henry: "I think the information that they seem to gather is very sparse, er you know."

Interviewer: "In what way?"

Henry: "For people to make a real decision of whether they should move or shouldn't move"

Interviewer: "Did you say sparse, as in?"

Henry: "As in the information, it's too basic"

Interviewer: "Ok, what other types of information would you have expected or liked to have."

Henry: "Well I would have liked some place local that I could physically go to and talk over with them, rather than read it in a pamphlet or a letter or whatever, where I could exchange views and perhaps that would be more helpful than reading items out of a paper or whatever."

Indeed, it transpired that shortly before the second interview that Henry had sought additional advice around his situation:

"I went to a drop in centre and there was a person who used to be a homeless officer and she advises on different things where if you go to the council and ask them for what housing options were available to me, I've never had an answer and I don't, when I asked her, when I spoke to that same person on Tuesday and I told her that I was going to college and I was going residential, and I asked her what would happen in that instance, would I still be declared homeless when I sold the house?... She said don't tell them! So in regards to the residential part of the college, so I'll just keep stum about that..."

Although at a much more advanced stage than many other participants (e.g. Neil, Gerald, and Hilda), because Henry was aware of alternative options, Henry would still value a more substantial service with a focus on discussion and deliberation in order to "...exchange views..." about his situation. He actively sought this out after engaging with the service.

## **6.12 CMOc 1 - 4 mainstream residents key findings**

### ***6.12.1 Unresponsive and undesirable options***

Though not a direct finding in relation to the efficaciousness of the information, but nevertheless an important finding, in relation market information seekers are trying to enter, is that many are not desirable.

It was common to be critical of the size of options. For example, Gerald and Hilda both commented that they felt Abbeyfield options were too small. In addition, as an 81 year old, Gerald felt that living with people in their 90s would not be welcomed on account of the age gap. William, who had moved (though not attributable to the service outputs) cited many reasons why he did not like his new accommodation.

In relation to private options, the private sector tended to be deemed untrustworthy, not secure and the associated costs (e.g. terms of leasehold) undesirable. This is clearly extremely problematic when forms of private tenure and leasehold, for many homeowners in the mainstream sector, are likely to be one of the more viable options.

These findings around the undesirability of leasehold are entirely consistent with the existing literature (see Chapter 2) that illustrates the restrictive, unresponsive, non-transparent and complex conditions associated with the sociopolitical structures of the UK specialist housing market.

### ***6.12.2 More targeted support and role of deliberative networks***

Some of the information imparted was not relevant or did not pertain to an individual's or a household's circumstances. For example, Neil was given

information on schemes where residents had to be Jewish. Included in the information sent to Harry (a 65 year old with no apparent health issues) were details of extra care schemes for which he would not be eligible and were unsuitable. On this basis, there is a need for deeper questioning around ascertaining what a person is seeking, what is suitable and a more sophisticated data management system that allows for more targeted information.

However, more than increasingly targeted information, participants' experiences suggest much more thorough support is needed. More targeted support reflects the wider need and desire for a more substantive dialogue between principals, agents and among peers. This was not accommodated by the service, where some information seekers' telephone conversations with advisors lasted a matter of minutes.

The need for a more substantive service was directly stated (Neil, Gerald, Sheila, Harry, Henry, William), reflects what some participants did after contacting the service (Hilda, Olivia) and even motivated others to participate in the study (Gerald, Neil, Hilda, Henry). This last point is important. Considering the interview and discussion based method of data collection (i.e. an interview), it is compelling that the tone of many interviews was one of participants wanting to discuss their options. In Neil's words, "Well it's a difficult problem I've got really that can't really be answered in an information pack..." In other words, a service around discussion, deliberation and exchanging views can be regarded as intrinsically desirable.

Interestingly, this was perceived as desirable by those at early stages with no access to a deliberative network, for whom the service triggered mechanisms such as apprehension. For others in early stages, who misunderstood the information, the value of a more substantive service would almost certainly aid understanding. However, a more substantive service was also suggested as desirable by those at a more advanced stage by participants who reflected how challenging it had been to navigate the market.

While many participants who lacked a deliberative network outlined reasons why such support would be desirable, the underlying reasons why a more substantive service can be regarded as desirable was articulated by one of the participants who did have access to a deliberative network. The reasoning behind "speculate to accumulate" (i.e. giving the information to a member of a support network in order to give and then receive support back) illustrates a central purpose is to receive another opinion, perspective and critically discuss options. As outlined by Olivia, this substantive dialogue, inherently involving the building of a relationship and dialogue, was not accommodated by the service.

The following section outlines the findings, experiences and CMOc of those whose circumstances are heavily characterised and influenced by being in and limited to the social sector.

### **6.13 CMOc5: Little viable**

#### **6.13.1 Context**

Key elements of context are being a social sector resident, and having a perceived urgent and pressing need to access alternative accommodation. However, there are many more nuanced elements inherent in these circumstances.

Older people already residing in the social sector, and who were limited to it, had already pursued options through their regular social channels (i.e. local authorities and housing associations). This has three important implications for the nature of participant enquiries.

Firstly, relative to CMOc1-3, in this context older people had a relatively good knowledge of alternatives and the social sector. Secondly, implicit in contacting the service after engaging with social channels is that participants had made unsuccessful attempts, and sometimes shared quite negative experiences of engaging with local authorities and housing associations. In

other words, in a sector based on allocation and rationing, participants in this context were a low priority and this reflects why they contacted the service. As Wendy described:

"Yes I can't, well I've got my name down for the council, but they work on a situation where they A, B, C, D situation, and I'm D because I've got a roof over my head and somewhere to sleep, and if my name got the top of the list sort of thing, and somebody else was less mobile than me, they would get it... You know, so I'm on – what I feel – is an everlasting list! You know and not getting anywhere... It's a problem, it is a problem."

Thirdly, with the dominant output of the service being a directory of accommodation, the information was only of use if schemes listed in the information might accept direct applications outside of local authority allocation systems (FirstStop, 2013, Age UK, 2016). Although this is likely to be a minority of schemes (advice team manager, personal communication) and tends not to be listed in the information. As one participant, Sally, outlines in relation to finding schemes in the information who take direct applications:

"... so if you take it out of that forty probably six or eight are possibilities."

Finally, these circumstances indicate that the nature of intended outcomes were different for people in the social sector. As outlined when discussing how the programme theories developed, through already having knowledge of the system and alternatives, people did not contact the service in order to be confident or empowered. In contrast, in these circumstances people contacted the service because they wanted to find accessible accommodation in a rationed system where they were not a priority.

### **6.13.2 Mechanism**

As outlined in CMOc1 and 4, implicit in 'trust' as a form of reasoning is that something is reliable, and a hope or belief that something is true (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016d). Relative to unsuccessful, negative experiences and difficulties with trying to affect change through local authorities and housing associations, contacting the service and being imparted with information triggered a sense of trust (mechanism) and options are pursued.

For example, relative to her negative experiences of engaging with the local authority, Wendy gave strong indication that she found her experience to be reliable and that engaging with the service was a positive and transparent experience. It can be inferred that, relative to prior negative experiences, this triggered a sense of trust (mechanism):

"...it's very good, you've only got to praise it really, and as I say the people that are nice, well the one lady [in the social sector] I dealt with, she was very nice and said what she would do, because sometimes when they say 'oh I'll ring you back' that's the end of it sort of thing, they don't want to take it on because they can't help, so they don't answer back."

Similarly, and again relative to negative experiences of engaging with social channels, Rosemary stated:

"I spoke to a lovely lady and she told me, you know, there could be light at the end of the tunnel and she would send some paperwork out. Which she did very fast and efficient... Actually it made me feel comfortable and relieved that there was other options out there"

Reliability is a perception associated with trust (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016d) and this is supported in wider

literature, that is discussed earlier, where it is outlined that a pre-condition for trust can be distrust (Gambetta, 1988a, 1988b, Furlong, 1996).

### **6.13.3 Outcome**

Unsurprisingly, being imparted with information – mostly including schemes already known or not eligible for – meant that in relation to both mechanisms little was viable (outcome). For example, as Phyllis outlined in detail, while the information was well received:

"...it's very helpful but in actual fact there's not a lot that can be done because there are so many people who are looking for places. Once I'm here in sheltered housing they think I don't need to move."

Phyllis continued:

"That's the point – once you're in accommodation you've got to stay there... Any other wish is quite out of the question."

This situation, reminiscent on many others in the context of being limited to the social sector, was the source of frustration for Phyllis:

"I don't know. It's quite difficult really. I don't know why I asked them in the first place about moving. You can ring up all these people roundabout and they say 'oh no you're in sheltered housing so we don't want to know.'"

Phyllis continued:

"The trouble is we're getting too old haha. Too old and we're not wanted any more haha. Consequently we need accommodation and there isn't enough accommodation to go round."

Phyllis' knowledge and experience of engaging with the sector is reflective of the overarching contextual conditions that have been previously discussed – namely a shortage of units.

#### Seeking additional support

While the immediate issue is the shortage of units in this sector, similar to participants in CMOC1-2 and 4, one participant indicated how the options in the information were not viable and she sought additional advice and support. For example, as Teresa outlined:

“And the only one property, when I rang up the lady said “no, no we only rehouse elderly people inside the borough”... So unfortunately no they wasn't of any help to me.”

Interestingly, during the second interview Teresa stated that in the months after contacting the service, she sought additional advice from the third sector housing organisation 'Shelter'. In Teresa's own words:

“...I actually rang up the Shelter helpline, advice helpline for housing and he was the man that said to me “no you won't get housed by them”. He said not if I was doing it on my own, he said you need an advocate to speak up for you... So very kindly he found out who one of my local councillors were and gave me the phone number and I had a visit on Saturday by this councillor taking down all the details and he told me that he and the MP had agreed to take it up for me... And so it looks like at last something might be happening.”

Like participants in other CMOC, on account of the complexities of the system and associated difficulties, Teresa sought additional support - in her case further advice, from which she gained an advocate to further the case on her behalf.



While in many cases in earlier CMOC, reasons for seeking additional support tended to be around an apprehensiveness and wanting to discuss or deliberate around alternative options, although a frustration around being unable to navigate the system was also cited (Sheila), it is the former here that triggered Teresa to seek additional further support.

#### **6.13.4 CMOC5 example**

##### **6.13.4.1 Sally**

Retired from retail development roles in the third sector, Sally is 69 and has been renting a first floor maisonette property from a housing association for sixteen years. However, Sally has never been happy in the property, and has been proactively trying to move since 2003.

Sally has undergone "quite a few years of not very good health...", and this has exacerbated her desire to move as the property has become increasingly unsuitable for her needs. Sally wishes to move nearer to her daughter, so she can help with looking after her granddaughter. However, this pressing desire to move has been hindered by her low priority status with various housing associations. On this basis she has found that "more doors are closing..." in her engagements with housing associations and they have not been particularly forthcoming or helpful in providing Sally with information on properties (context).

Sally contacted the service and spoke to an advisor for a little under four minutes, and was sent a personal housing options report and an accommodation listing. The latter contained details of 43 providers of a variety of retirement housing across different tenures (from social rent, market rent and leasehold).

Relative to the problems Sally had with engaging with housing associations, she indicated that the efficiency, forthcoming and helpful nature of the service was:

"Absolutely efficient, wonderful, three minute phone call, job done. I was so impressed, so impressed, courteous, charming, information, understood what I meant – we'll put something in the post – wonderful... I was amazed how my three minute phone call produced exactly what I needed."

Sally herself indicated how these experiences, relative to prior negative experiences, triggered a sense of trust and reliability (mechanism) with the information:

Sally: "[the service] is probably the only organisation I now know of that helps me and makes my equation more workable."

Interviewer: "... because you commented that it was clear, easy, professional. If I said it's something you can trust, how does that fit with your experiences...?"

Sally: "Totally... when I got everything I wanted in that three minute phone call and then it arrived within a few days not three weeks later, and then I sat down and avidly went through it and then again I went through it in the evening and marked up what I was going to do... Totally everything one wanted in life, that every other situation is not... Your organisation is totally everything geared at people's centred. There's an affinity, there's an empathy, there's an understanding and a clarity. The right questions were asked and information was followed through... Now to get that in the real world is very few and far between... so it was so refreshing, your organisation. I can't tell you how refreshing it was."

Sally outlines how the service, relative to her circumstances and prior negative experiences (context), triggered a sense of trust and reliability (mechanism). However, considering her circumstances, it was outlined

earlier how she thought that only a minority of options would be suitable. This proved to be the case, and during the second interview Sally outlined how only a small number took direct applications and she was encountering barriers. Ultimately little was viable (outcome), as Sally outlined:

“I did a lot of ringing around at the time and there were only about six options actually...I have rung round the six possibilities, most had no vacancies, one I had registered with already – Anchor – and another Anchor I didn’t like because it was very tiny and there was no ground outside at all... I don’t think there’s much else in my situation I can do ....”

This highlights how, in these circumstances, some options included in the information had already been pursued. As others expressed, it also highlights how many options are unresponsive to what people desire, and that there are an overall shortage of options. Ultimately, while it is beyond the service to alter a person’s eligibility criteria, relative to prior unsuccessful and negative experiences, the service was trusted (mechanism) – despite little options being viable (outcome).

## **6.14 CMOC6: Resilient**

### **6.14.1 Context**

In this CMO, as above, the person contacting the service currently resides in the social sector. However, unlike CMOC5 the person does not have a pressing need to reassess their home and is instead beginning to consider specialist housing. Experiences of engaging with social channels to access specialist housing have been limited. Unlike CMOC5, prior enquiries have not been made and are not characterised by unsuccessful enquiries and negative experiences (context).

### **6.14.2 Mechanism and outcome**

Considering the need to access specialist housing is not perceived as particularly urgent, upon receiving the information and going through it, a sense of resilience is triggered (mechanism) where it is reasoned that specialist accommodation is not desirable - yet. This results in not acting on the information (outcome).

## **6.15 CMOC6 example**

### **6.15.1.1 Lilly**

Lilly is 66 years old, divorced and currently lives in a two bedroom flat that she has been renting from a housing association for 11 years. To access Lilly's flat she has to climb some stairs, which she called a "nuisance", particularly when, for example, it comes to bringing home a lot of shopping. Lilly also has fractious relationships with her neighbours, with concerns about high levels of noise. In her own words, "...I went through a period of 'I just cannot stand this anymore'." Although she says these issues have since stopped, indicating less urgent circumstances (context). Lilly indicates that the stairs and her fractious relationship with her neighbours was the reason she began to reassess her housing:

"So that's when I started looking for other alternatives other than [housing association] who I rent off and city council, outside of that you know, because I was desperate, and my housing officer said 'you got to be proactive', so that's when I came across that [service]."

Lilly spoke to an advisor for nearly 17 minutes and was sent a personal housing options report and an accommodation listing of 17 listings of retirement housing (16 sheltered, 1 extra care) in her desired locality. However, Lilly did not pursue any of the options listed in the information (outcome):

"... having spoken to them, I'm not ready to go into assisted living or warden based living, I'm just not ready for that. My ideal would be to

get a two bedroom house with a little garden, so although they were very good and the information they've given is brilliant, you know if I was at that stage where I needed you know to live in a complex if you like with a warden and all of that, that would be great – but I'm not, I'm not ready for that. It's like giving up you know! And I'm not ready for that yet."

Lilly commented that upon going through that she was not ready for retirement "assisted living or warden based living". This was triggered by a sense of resilience (mechanism), and can be illustrated by how she reasoned to overcome some of her motives around seeking information. In relation to the stairs, described as a "nuisance", Lilly continued:

"...but that's all they are - they're not insurmountable - do you know I can manage, I can make three trips up and down from the car, and have a sit down in between you know! It's not insurmountable, it's not a reason to give up."

Upon asking Lilly about whether she thought that the information had triggered a sense of resilience, she agreed:

Interviewer: "... I actually just looked up the dictionary definition of resilience and it said 'the capacity to recover quickly from difficulties'"

Lilly: "Haha! Yea that sounds like it could be attributed to me! It just wasn't for me, I'm not ready to move into like sheltered housing or anything like that, I'm just not... I don't want to live in a complex and sit in a day room... I've got too much to do! You know."

Subsequently, with Lilly's context triggering reasoning around resilience (mechanism), the information was not used to pursue any alternatives (outcome).

## **6.16 CMOc 5, 6: Social residents' key findings**

### ***6.16.1 Limited to a system in which participants are a low priority***

This participant group is characterised by three important circumstances that define their context. Firstly, participants are limited to the social sector. Secondly, participants tended to have already made enquiries through the regular housing association and or local authority channels. However, almost all enquiries were unsuccessful and or constituted negative experiences. Thus, thirdly, this participant group tend to be a low priority for housing. Coming to the service, in many instances, having exhausted many options, the primary use of the information is to find housing association schemes that take direct applications outside of the local authority allocation system (FirstStop, 2013, Age UK, 2016).

Relative to participants' unsuccessful or negative experiences of engaging with local authorities or housing associations, most participants with a perceived pressing need to move found engaging with the service to be a positive experience. This triggered a sense of relative trust and reliability with the service and the imparted information (mechanism). As outlined earlier, implicit in 'trust' as a form of reasoning is that something is reliable, and a hope or belief that something is true (Cambridge Advanced Learner's Dictionary and Thesaurus, 2016d).

Considering participants' low priority within a system they are limited to, and constraints of the system - principally caused through a shortage of supply - this is hardly surprising. The shortage of retirement housing, alongside the shortage of general housing, has been a long standing and common theme in the UK for some time (Select Committee on Public Services and Demographic Change, 2013, Javid, 2017).

Many have highlighted that the UK has a shortage of retirement housing (International Longevity Centre, 2016), something that is projected to get worse considering current building rates and forthcoming demographic changes (Knight Frank, 2014). Indeed, a parliamentary committee was set up in 2012 to identify the key issues in relation to the shortage of retirement housing (Select Committee on Public Services and Demographic Change, 2013).

Participant's experiences are indicative and reflective of the wider conditions of the field. With demand exceeding supply, as Phyllis (a 90 year old participant in this study) outlines "...we need accommodation and there isn't enough accommodation to go round." As outlined in the overview of the sociopolitical conditions on the UK specialist housing market (see Chapter 2), a shortfall in units is a trigger for an unresponsive, non-transparent and complex system.

While this indicates the service is of less use to this client group, it is not quite as simple as that - particularly for those in social mainstream housing who are beginning to consider specialist housing (context). For example, the case of Lilly, who upon receiving the information triggered a sense of resilience (mechanism), and decided she was not yet ready for specialist housing as "it would be like giving up". On this basis, relative to the experiences of others, information performs an important role in a person's decision-making when they are at a much earlier stage and are beginning to think about accessing specialist housing. However, even then, considering the restrictive market conditions, it can be taken as a given that information could be used to access alternatives.

Yet, participant's experiences indicates that for those who have a perceived urgent need to reassess their home, seeking and being imparted with information is largely inefficacious. However, it is evident that the restrictive conditions of the social sector have a big impact on being unable to act.

Both broader contexts - seeking information when in mainstream housing or when in the social sector - outline how, despite some positive reasoning mechanisms (e.g. trust), ultimately the service as it is currently constituted in relation to this client group cannot be deemed efficacious. A single engagement by telephone, followed up by information in the post, is either unable to adequately empower (for those in mainstream housing) or affect change (for those in the social sector). This is encapsulated by the outcomes of CMOc1 and CMOc3, where participants are, in the words of one participant, "...floating around." and uncertain what to do next.

Reasons for this differ. To those outside of retirement housing in the mainstream sector, the system tends to be regarded as complex and lacking transparency. With this in mind, reflecting the wider theoretical concerns of the welfare consumer, it can be hard to know what to do in relation to personal circumstances and it is common for information asymmetries to exist (Harding et al., 2018). The findings suggests that the service does not adequately address this and is too 'light touch'.

A strong case can be made - based on the findings, accounts and wider experiences of participants (including participation in the interviews) - that people desire and would benefit from a much more substantial service that involves deeper discussion, deliberation and exchanging of views around their wider situation, what alternatives would be suitable and how to access relevant options.

For those already in the social sector, in mainstream or specialist housing, concerns around what is best and empowerment does not pervade participants' experiences. This is not surprising, as some participants already reside in specialist housing or reside in the sector where most of it can be found. On this basis, they are a group who tend to be much more familiar with alternative housing options that are open to them in later life.



While social tenants with an urgent desire to move experience a lack of transparency and responsiveness, more broadly people are limited to a system where they are a low priority. Thus, to this group and despite some relatively positive reasoning mechanisms triggered by the information outputs (trust), the wider system is constrictive and their low priority within it makes them unable to become active agents – and little is viable.

The most efficacious outcome of the service was experienced by a social tenant who chose not to act on the information. With a less urgent need and who was beginning to think about specialist housing, a sense of resilience was triggered. The participant came to the realisation that she was not ready for specialist housing. Subsequently she did not act on the information.

While there are clear problems with the system lacking transparency and being restrictive, one participant (Teresa) did indicate signs of some progress. Yet, this was not attributable to the service, but down to Teresa seeking additional advice from Shelter. Through this advice, Teresa gained an M.P. as an advocate and was confident she would make desired progress.

Reflecting the aforementioned wider need for substantial discussion, deliberation and exchange of views, Teresa began to understand what she needed to do in order to suitably navigate the system. It is this understanding of the system, and suitable options, that participants in the other mainstream context were unable to gain from contacting the service. Yet, as Teresa's case outlines, and what others did after, or what others perceived to be valued and even what motivated participation in the study, there is a need, desire and value in a much more substantial service that gives greater emphasis to ongoing discussion, deliberation and exchanging views as a means to becoming empowered.

### **6.17 Chapter summary**

The restrictive nature of the specialist housing market, and extent to which the information based outputs was perceived to be too 'light touch' are the

key findings of this chapter. One or both are clearly reflected in all CMOC. The shortage of supply and contemporary conditions in the specialist housing market that are outlined in chapter 3 are reflected in participants' experiences (particularly in the open coding presented at the beginning of this chapter).

Social tenants tended to be unable to act because few options listed in the information was viable (CMOC5). While the restrictive conditions in the social sector, and existing knowledge of residents, have a large bearing on shaping CMOC5, the same cannot be said for those seeking information when in mainstream housing. Access or non-access to discussion and deliberation was key theme. For example, in CMOC1 and CMOC3 participants were "...floating around" (outcome) because of an inability to discuss and deliberate around their situation. In CMOC2, a participant with access to a deliberative network chose to give her information away because she speculated that by doing so she would accumulate increased deliberation. Even those at an advanced stage of reassessing their home in CMOC4 reflected how it would have been preferable to discuss their situation, and indeed one participant did so.

The preferable role of discussion and deliberation is such that some participants used the interviews with the researcher for such purposes, or even sought such support out independently. Accessing this form of support was widely acknowledged as desirable. This, along with the underlying reasons why discussion and deliberation are so valued in a restrictive specialist housing market are the key points for discussion in the following chapter.

## **CHAPTER 7 - Discussion**

### **7.1 Introduction and chapter structure**

This chapter ties together the key findings and makes recommendations for policy, practice and further research.

Firstly, the key findings are restated, the research question is explicitly answered and the importance of the findings in relation to existing research and wider literature is outlined. This focuses on emphasizing the original contribution to knowledge.

Secondly, this feeds into the two key recommendations for policy and practice. On the supply side, it is reminded how the restrictive conditions associated with the neo-liberal characteristics of the market (i.e. a shortage of units act and an unresponsive market) as the wider and overarching context for the research participants. On the demand side, the management of the service in this study has been negatively impacted on by neo-liberal new public management style targets (Ferlie et al., 1996) and serves to contrast many participants' desire for a more substantive service. An alternative perspective, that is drawn from Habermas' theory of communicative action (which is outlined in Chapters 1 and 3), is proposed as a blueprint from which to base a more substantive deliberative service on.

Thirdly, based on the findings, CMOc is used to theorise around the circumstances in which the efficacy of more substantive communicative programmes may rest.

The final sections outline some reflections on the methodology and methods used in the study, limitations of the research and makes some recommendations for further research.

## **7.2 Key findings**

The research question that has been addressed in this thesis is:

How, why, for whom and in what context is a third sector telephone I&A service efficacious in relation to instilling empowerment in older people considering specialist housing?

There are frequent calls for 'better' I&A services (Oldman, 2012), although there is a lack of critical engagement with what 'better' might constitute and the processes and practices needed to deliver more effective support. This study has answered the above research question, and also provided indications of what 'better' support is likely to constitute.

It is first of all important to consider the role of context. It is apparent in this study, that critical to considerations around context are the wider structural influences that govern the specialist housing market. The far reaching and overarching influence of neo-liberalism, that underpins both what housing options are offered and how third sector I&A support is governed, provides indication that the contemporary UK context in which active agency is expected is not conducive to instilling empowerment in older people reassessing their home. In relation to the efficacy of the I&A service under study, there was a distinction in older people's experiences based on their tenure.

For those already in the social sector, the predominately information based tools imparted by the service does not instil empowerment or confidence. This is because by the time an older person had contacted the service they had already had negative experiences of finding alternatives within the social sector. By the time participants in this study contacted the service, it was their low priority status within the sector as opposed to the information they were imparted with that drove their experiences of finding an alternative. For

example, and on this basis, many options included in the information were not viable alternatives.

Experiences differed for those who sought information in mainstream housing. A tendency to have less knowledge than those in the social sector (many of whom were already in specialist housing), and attempts to engage with a sector that can be described as complex, unresponsive and non-transparent, meant that a single engagement with an advisor over the telephone with follow up information in the post was simply inadequate to instil empowerment or confidence. Many participants sought out more substantive deliberative and citizen based services, deemed them desirable or even used interviews with the researcher in order to discuss their circumstances.

There are two recommendations to provide more conducive conditions toward empowerment. The first recommendation is to address the unresponsive, non-transparent and complex conditions in the specialist housing market. This study further underlines the need to increase the number of specialist housing units. It follows that an increase in units will provide more options and, in turn, this will increase the responsiveness and transparency of the market.

The second recommendation is to rethink the current dominant assumption that consumerist theories of agency make about what forms of support instils empowerment. In contrast to a consumerist information based service (which in this case includes the imposing of neo-liberal and new public management style targets (Ferlie et al., 1996) that encourage quantity over the quality of engagements), services should be provided that place a primacy on quality discussion, deliberation and an exchange of views. This requires a shift from emphasising neo-liberal and economic imperatives to embracing more 'citizen'-centred' and communicative approaches.

### **7.3 Contribution to knowledge**

#### **7.3.1 *Original research***

The scoping review of literature in this thesis, and an existing systematic review (Turnpenny and Beadle-Brown, 2015), both find a paucity of research on the outcome or impact of housing information and advice services for older people. On this basis, this is the first academic study that explores how, why, for whom and the circumstances in which a telephone housing options service is efficacious in relation to empowering older people reassessing their home in the context of specialist housing.

Within this focus, the impact of how the key sociopolitical structure (i.e. specialist housing market) is constituted has a critical bearing on the key findings.

#### **7.3.2 *Use of original theoretical frameworks in an emerging field***

Outlined to be consistent with a realist evaluation approach (Harding et al., 2018), Chapter 2 outlines how existing theoretical frameworks have critical weaknesses in relation to illustrating causal processes and important areas of context that lay behind what determines empowerment. A new theoretical framework is proposed. While this newly identified framework is used as a tool to assess existing research, it is also consistent the CMOC that is central to realist evaluation (Harding et al., 2018). On this basis, a strength of this study has been to develop and establish new theoretical foundations for what is regarded as an emerging field of study (Turnpenny and Beadle-Brown, 2014).

The use of these frameworks has provided key findings capable of making important recommendations for policy and practice in relation to the market and provision of support for older people seeking to reassess their home in relation to specialist housing. These key findings and policy and practice recommendations are outlined in the following sections.

## **7.4 Policy & practice recommendations**

### **7.4.1 Addressing neo-liberal market**

#### **7.4.1.1 Shortage of units and inaccessible market**

To become an empowered and confident agent, regardless of any support that is imparted, the market needs to be accessible and offer desirable options. For many reasons that participants' express and are discussed when outlining the conditions in the UK specialist housing market (see chapter 3), the market is relatively inaccessible.

For different reasons, both the social and private sectors privilege economic capital over the interests of older people. The result is a market that has a shortfall, is unbalanced toward the needs of providers, is unresponsive to older people's desires, is non-transparent and is generally complex.

Unsurprisingly, the findings outline how many participants' thought options to be undesirable and suggested how it was challenging to reassess the home in the context of specialist housing (see page 194).

The underlying issues and many reasons behind the market being inadequate and not producing enough specialist housing units outlined in detail earlier (see chapter 3) are not repeated here, apart from reinforcing that participants' negative experiences and perceptions of navigating these conditions are clearly identified as a factor for older people to trust the service (particularly those in the social sector).

However, it is a fundamental and important point. Using I&A to become confident and empowered and ultimately market access will inevitably be constrained if the market does not supply enough units (many of which are undesirable). Subsequently, the market and wider context is unresponsive to desires, non-transparent and complex. In relation to the social sector, and referring to policymaker's not prioritising specialist housing, Means (2017) refers to a systematic 'history of neglect'. This study underlines these key points and illustrates older people's experiences of reassessing housing in such conditions.

It is interesting to note that advisors frame of references, perhaps impacted on by a substantive in-depth knowledge of the sector and wanting to demonstrate this relative to those with less knowledge, highlighted how it was thought some information seekers' have conflicting beliefs with what it is possible to attain in the UK specialist housing market. On this basis, the implication was that advisors blamed poorer outcomes on people's lack of understanding of the sector, as opposed to the inherent shortcomings of the sector itself.

This is likely an attitude not conducive to imparting understanding about the sector, though the telephone nature and how the service is structured is also not conducive to that. Yet, while not a helpful attitude, the frame of reference of advisors in the focus group – regardless of whether the market has shortcomings or rather it is individuals who have shortcomings around having conflicting beliefs (or both) do not reflect the findings, but do support the key points for discussion – the need for a more substantial and deliberative service, and to increase supply of specialist housing.

There have been calls within academic literature to increase the supply of social housing (Robinson and Walshaw, 2014, Beach, 2017), and it is widely acknowledged that there is a shortfall of specialist housing for older people – and that both social and private sectors need to build more units (Select Committee on Public Services and Demographic Change, 2013).

The following sections discuss how, why, for whom and the circumstances in which an increase in supply could be beneficial.

Yet, before that, it is worth giving consideration to the proposition that if more deliberative forms of support are particularly appropriate in more challenging circumstances, whether predominately information outputs would suffice in a perfectly competitive market?



#### **7.4.1.2 *Relationship between extent of market accessibility and desired support: information adequate in perfect market?***

Hugely influential to neo-liberal economic policies, Gary S. Becker's rational choice theory proposes that emotive consumers merely require a greater investment with information (Herfeld, 2012, Becker, 1976). This is a fairly opaque statement when it is dissected seeing as Becker (1976) does not clarify what is meant by 'information'. For example, does this refer to the generic materials of interest that are central to this study (Margiotta et al., 2003), or the more education centred forms of support (Age Concern and HACT, 1999, Grant, 1996)? This is taken to assume engagements with generic materials of interest (Margiotta et al., 2003) – i.e. the information output present in this study.

However, the factors present in this study are clearly at odds with Becker's rational choice theory. Yet, this study could only to be at odds with Becker's (1976) statement because the market is far from perfect, is challenging to navigate and is relatively inaccessible.

Whether Becker's proposition - that greater investments with information are all that emotive consumers need – would be accurate if the UK specialist housing market was perfect and or a competitive market is ultimately not known. In theoretical terms it may have some weight as economic theory outlines how if a market is competitive, firms will be incentivised to attract people – including acting transparently and being responsive (Martin and Smith, 1999). This is an established economic principle (Smith, 1776). On this basis, it is also important to consider that whether a quantity of supply that is more reflective of equilibrium – where supply meets demand – would lead to more accessible market practices and thus perhaps decrease the need to access more substantive support.

#### **7.4.1.3 *The benefit of more units: how, why, for whom and in what circumstances***

As is widely acknowledged, a fundamental problem on the supply side is a shortfall of specialist housing units (Best and Porteus, 2016, Select Committee on Public Services and Demographic Change, 2013). However, building more units does not just provide a greater quantity of options, but as outlined earlier, would theoretically mean providers would be incentivised to be increasingly responsive and transparent. Yet, considering the structure of the UK specialist housing market, this would likely be of benefit to people in different circumstances in different ways.

For those in the social sector, more accessible units would equate to a more accessible market – and likely not require them to seek support assuming they were able to navigate through regular social channels. As this study finds, not being able to do this motivates information seeking. However, in the contemporary UK policy context, it seems unlikely that the conditions required for social sector expansion – increased investment (particularly grants) and less stringent limits on public sector borrowing – will be accommodated in contemporary government agendas around austerity and reductions in public expenditure.

On the other hand, for those in private mainstream housing, by implication currently above the asset threshold for most social sector schemes, more units would theoretically incentivise providers to be more responsive and transparent. It has been suggested that the private market has yet to take off (Parr, 2015), and this would reduce issues around opaque market practices that are associated with markets where demand exceeds supply.

It is also important to acknowledge the recent reforms to the leasehold sector, as outlined by The Law Commission (2017). However, it remains to be seen if the suggestions to make ‘event fees’ more transparent will make the private sector more appealing.

However, seeing as the social sector is responsible for around three quarters of specialist housing (Pannell et al., 2012), it is regarded as a key provider. Indeed, there is the possibility that a large increase in units in the social sector would widen eligibility criterion, thereby potentially benefitting those currently ineligible to enter it.

#### ***7.4.2 Addressing neo-liberal influences in the case study service***

##### ***7.4.2.1 Encouragement of quality (and not quantity)***

If the wider conditions of the field reflect a system that is directed by the interests of capital, and thus the system determines what is possible, an important question to pose is whether this is also reflective of how the case study service provides support. How is provision delivered and what are the critical influences on how support is delivered?

While inferences can only be made in the context of the service under study, upon examining the case study organisation it becomes clear how the system and its rules are shaping how the service functions. In other words, not only is the system controlling what it is possible to achieve (largely through not producing enough quantity of specialist housing), but it is also apparent that neo-liberal influences are also driving how older people are supported to enter the market.

At a practice level, it can be suggested that the attractiveness of telephone services for the most part is based on its financial efficiency - i.e. it is cheaper to run than a face to face service (CCHPR, 2012b). However, as outlined when describing the I&A service (see page 175), the conditions of the funding underpinning the government grant outlined that a target be pursued:

"At least 22,500 customers receiving personal housing related advice from a [service] advisor" (CCHPR, 2012a: 7).

The service can be seen to have been directed by economically driven necessities and new public management style targets (Ferlie et al., 1996). These factors are important in the telephone service not initiating a more substantive service through on-going telephone calls. While the service ultimately fell short of this target, though it was accepted by DCLG, chasing this quantity of engagements in order to meet the funding criteria may well have influenced the nature of the service. In other words, chasing a set target to reach a large number of individual engagements, that the service ultimately fell short of, does not incentivise follow up or ongoing dialogues. However, this provides the basis for the proposition that quantity has been prioritised, by the key funder (The Department for Communities & Local Government) and subsequently the service, and regarded as intrinsically desirable over the quality of engagements.

In relation to this, there was a concern raised to the researcher by the Chief Executive of the organisation as to whether merely sending out information packs was a worthy objective (personal communication). However, it must be acknowledged that considering the precarious nature of the financial climate, it is understandable that an organisation would work toward hitting targets, despite it likely being a contributing factor for entrenching working practices not conducive to an efficacious service.

Reflecting Habermas' (1992a, 1992b) premise for the need for communicative action, outlined earlier (see chapter 4), the wider system is directing what is possible and how it is to be achieved – in other words, the colonisation of the lifeworld by the logic of the neo-liberal and new public management type imperatives. The nature of interactions with service can be seen to be indirectly furthering what Habermas (1992a, 1992b) refers to as a 'strategic action' - i.e. the practical and real life action of the system colonizing the lifeworld and getting others to behave in a manner that suits your own end.

In relation to this study, an example of this is how advisors tended to impart generic information, as opposed to the bespoke guidance (Margiotta et al., 2003), or the discussion, deliberation, exchange of views (and the relatively substantive relationships involved) that many desired, some sought elsewhere or even orientated the interviews for that purpose. This links to the need to meet a set target, with seemingly little consideration as to whether the nature of the engagement is in any way meaningful.

#### **7.4.2.2 *Empowerment through understanding sociopolitical structures***

As outlined earlier, the reasons for a shortfall in specialist housing are not limited to a single factor, but can be traced to a large number of structural socio-political issues. These range from contemporary reforms that are limiting the ability of the social sector, to the poor reputation and unresponsive nature of the private sector (for example, around the nature of leasehold agreements).

Considering the complexity of these issues, many of which are sociopolitical and overarching in nature, a realistic ambition and intended outcome of deliberative forms of support would be to better understand these complex sociopolitical structures – and this includes understanding *all* alternative options.

Being able to navigate complex, or at least understand, sociopolitical structures is regarded to rest on the extent to which an individual is empowered (Perkins and Zimmerman, 1995) – the intended outcome of the case study service that is the focus of this thesis. On this basis, understanding of the alternative housing options, and how the market is structured, is critical to empowerment.

#### **7.4.3 *Need for further deliberative support***

##### **7.4.3.1 *Habermas and communicative action***

Within the I&A sector there are frequent calls to improve provision (Oldman, 2006a, 2006b, 2012, Green et al., 2015, Means, 2017). However, there has

been a lack of evidence and critical thought on delineating specific types of support that are likely to be efficacious in empowering older people. This study challenges and furthers established thinking by making focused recommendations on the types of services that will likely be more efficacious in empowering older people reassessing their home.

Positioning people as consumers in this market, and limiting support mechanisms to consumer based information, is clearly inadequate. This study and participants experiences indicate how assuming a more 'citizen-centred' position, and opening support to increased discussion, deliberation and discussion is likely to be more efficacious in relation to empowerment. Widely regarded as a critique of neo-liberalism, the rationale behind Habermas' theory of 'communicative action' (1992a, 1992b) not only acknowledges the restrictive and complexity of neo-liberal structures, but seeks to address these conditions by the very means participants in this study outlined would be desirable – discussion, deliberation and more broadly communicative acts.

As outlined earlier, participants either would have clearly benefited from such support, stated them as desirable, sought out these forms of support or even used the interviews with the researcher for deliberative purposes. In doing so, participants themselves indirectly and subconsciously made the distinction between the behaviours and assumptions present in both consumer and citizen approaches of agency – the very essence of the different propositions regarded to develop understanding, empowerment and agency.

While the premise of Habermas' (1992a, 1992b) 'communicative action' can be seen to reflect and govern the wider conditions of the field and the case study service, a critical area for discussion is how the theory can inform service development.

Communicative action theory places a primacy on acquiring and transmitting understanding in mutual settings where experiences are shared, allowing people to form their identities in relation to the socio-political structures of the system (1992a, 1992b). This departs from what a telephone service between two people can achieve, particularly when there is a clear need for a substantial service that can address feelings of apprehension, misinterpretation of information and a wider desire to engage in communicative acts.

Yet, though only a proposition not yet supported by research, it could be suggested that different forms of these types of support may be desirable. For example, much more substantial and ongoing telephone advice, face to face discussions and peer support in mutual settings, participatory approaches or programmes more reflective of learning and coaching - all of which involve increased communicative acts - may be desirable and efficacious to different people in different circumstances.

The seeking, giving and receiving of predominately information based outputs suggests a relatively hierarchical structure. There is a flow from advisor to client. However, the principals of communicative action, where primacy is placed on sharing mutual experiences, proposes that relatively flat structures are conducive to empowering through communicative acts. This may adequately describe and encapsulate the philosophy behind forms of support such as peer support groups, where understanding is transmitted by people facing a similar issue. This form of support was cited by Neil as being "...definitely needed." (Neil).

Communicative action is widely positioned across different fields as a theory to underpin many forms of communication. Examples include models of adult learning (Gouthro, 2006), understanding texts and information in education (Lee, 2016), effecting change through medical lifestyle interventions (Walseth and Schei, 2011), the dynamics of interpreted clinician-patient consultations (Greenhalgh et al., 2006), communicating information in order

to further consensus building in community planning (Innes, 1998), communication strategies in crisis management (Kim et al., 2016) and participatory exercises in scenario planning in industry (Duckett et al., 2016). The majority of examples use communicative action in mutual and group settings and all use communicative action as a principle to embed the communication behind the imparting of information, education, understanding and consensus building - all of which this study indicates would be beneficial to older people reassessing their housing in later life. Yet, with the intended outcome of housing options services regarded to be empowerment (Dunning, 2005), it is noted that the salient features of communicative acts are central to understanding socio-political structures, and subsequently to becoming empowered:

“Empowerment suggests that participation with others to achieve goals, efforts to gain access to resources, and some critical understandings of the sociopolitical environment are basic components of the construct.” (Perkins and Zimmerman, 1995: 571)

In other words, empowerment – as the intended outcome of the service – is suggested here to be triggered by the salient features of communicative action that occurs in mutual settings.

#### **7.4.3.2 Awareness of and assessing all options**

Communicative action emphasises the importance of and is positioned as a means for individuals to understand *all* alternative forms of action. This thesis has discussed, and demonstrated through participant’s experiences, the challenges in entering the specialist housing market. While these challenges are in part attributed to the service being too light touch’, a key reason for this relative inaccessibility of are the unresponsive, non-transparent and complex conditions associated with a market where demand exceeds supply.

On this basis, and in light of considering all alternative options, it is important to acknowledge that a strength of communicative action based programmes



in this area would be to provide awareness and consideration of alternative courses of action that does not involve entering the specialist housing market. For example, one alternative course of action might be to consider adaptations or modifications to the existing home (Silverlinks, 2016, Smetcoren et al, 2017).

Participants in this study, positioned as information seeking consumers who were interested in exploring specialist housing, were not signposted to or encouraged to consider alternatives such as adapting or modifying the existing home. This further underlines the problematic nature of positioning older people as consumers in this area – awareness (Smetcoren et al, 2017).

The scope and breadth of information seeking is invariably framed and limited to what an individual is aware of. Under a consumerist approach, information is sought and resources reflecting the breadth and scope of the inquiry is imparted. In this case, little engagement with options beyond the scope and breadth of the information seekers initial awareness was likely exacerbated by the neo-liberal and new public management style criteria which was a factor in shaping a service concerned with attaining a set quantity (as opposed to quality) of engagements. Communicative action based programmes, on the other hand, place a primacy on the quality of engagements – including going beyond the scope and breadth of information seekers initial awareness of the options that exist. This is a critical consideration when information is provided on options that are likely to be relatively inaccessible.

#### ***7.4.3.3 Proactive approaches to engaging older people***

While this chapter has used the findings to justify the appropriateness of communicative action programmes, an important additional consideration is whether programmes are reactive or proactive in engaging older people in communicative acts. Outlined earlier (see page 63), a strength of proactive approaches is that they can engage people who could benefit from a more appropriate home, but are unaware of options, provision or services (Smetcoren et al, 2017).

Ultimately elements of both reactive and proactive approaches are desirable to enhance inclusivity. For example, while reflecting a consumerist position, and although consumerist driven services are found to be problematic in this thesis, it is clearly counter-productive to exclude older people from engaging in communicative programmes if they initiate contact with a communicative service.

However, the findings in this thesis support the agency practices and assumptions that are underpinned by the citizen. Fully embracing a citizen-centred ethos has critical implications for how services are accessed. For example, approaches to engaging older people in communicative programmes should clearly embrace more proactive approaches that are also reflective of "...public identifications and practices" (Clarke et al. 2007: 2) that are also synonymous with relational elements of discussion and deliberation.

In simple terms, while the programme itself imparts resources through discussion, deliberation and exchanging views, these are also important proactive components in encouraging older people to attend communicative programmes. An example provided earlier, the OPA project, offers one model of approaching this via volunteers in the community (Smetcoren et al, 2017). This underlines the need for communicative acts not to solely reflect the resources imparted by programmes, but to embrace key philosophies in making older people aware of services.

The following section theorises how models of support, based on communicative action, might function. Drawing on realist evaluation, theories are presented through CMOc.

#### ***7.4.4 Models of communicative action and housing options services for older people***

##### ***7.4.4.1 Those in mainstream housing***

The findings clearly support how programmes based around principles of communicative action would tend to be more efficacious for those in mainstream housing (i.e. outside of ‘the system’ and without access to deliberative networks) who are at an early stage (i.e. with less knowledge of the system or nature of alternatives), many of whom experienced outcomes of “...floating around.” and continued uncertainty (CMOc 1).

This is also supported by the views of participants in those circumstances, but also based on the reflections of one participant (William) who was at an advanced stage, but indicated such programmes would have been beneficial at an earlier stage when he was less informed.

However, others at an advanced stage who had made prior enquiries and who gained reinforcement from I&A (CMOc 4), still sought more substantial support. In this case, reinforcement for Henry meant the more mainstream options (and sociopolitical structures) were not suitable for his situation – thus motivating seeking further support.

It is also likely that those at a more advanced stage, but with negative experiences (CMOc 3), could also benefit from the enhanced understanding that is associated with communicative action based programmes.

While those who were able to access deliberative networks as a means to access discussion (CMOc 2) may have less need to access communicative action based programmes, the quality of those discussions cannot be assumed. Thus, people in these circumstances could also benefit from the enhanced understanding that is associated with communicative action based programmes.

#### **7.4.4.2 *Those in the social sector***

While a strong case can be made to indicate how communicative action based programmes would be efficacious for those in mainstream housing, the case is not so strong for those residing in the social sector (CMOc 5). Residing in the social sector, limited to it but with a perceived need to move, older people's knowledge of the system would likely mean communicative action based programmes will be less efficacious. In simple terms, through prior experiences, they are a group who have less to learn and understand. The findings outline how people in the social sector are seeking empowerment through I&A, but instead desire accessible options in a system where they tend to be a low priority.

This principal approach to address this would be to increase the quantity of specialist housing in the social sector, which in turn would likely increase the range of options for existing social tenants. However, accessing communicative action based programmes might have different outcomes, such as a form of empowerment gained through discussing with others who have similar experiences of the sociopolitical structures of the social sector.

On this basis, it is not possible to state that those in the social sector will definitively not benefit from communicative action based programmes.

One group in the social sector where a more clear benefit can be conceptualised are those beginning to think about specialist housing (CMOc 6). With initial reasoning around 'resilience', it is reasonable to suggest that people in these circumstances will likely benefit from the understanding associated with communicative action based programmes.

On the basis of these different circumstances, different programmes may suit people in certain circumstances, but not others, and the efficacy of programmes is likely to be different depending on contextual circumstances. But what types and forms of communicative action based programmes is it possible to theorise would be beneficial and how, why, for whom and in what circumstances?

#### **7.4.4.3 *Continued and ongoing telephone support***

There is indication that this form of support, which can currently be considered 'light touch' for many, does provide some benefit to people mainly already and limited to the social sector. For example, the provision of accommodation listings that include social providers who take direct applications clearly has some use. There may be a shortage of options nationally, but even if many of the options do not take direct applications, it is likely some will and this presents people with options - even if people have to join waiting lists.

From a practical perspective, if implementing more substantive forms of support (that are presented below) are not possible - e.g. for financial or organisational constraints - a more substantive, continued and ongoing telephone service should be the minimum way in which the current service is developed. Indeed, some participants (Henry, William) were surprised that they didn't receive a follow up call and, in effect, engage with a much more substantive service. William, reflected how in his earlier stages, more counsel would have been useful. Another (Neil) did try (albeit online) and left a message online, but it was not returned.

Discussion and deliberation over the telephone, while perhaps not strictly adhering to Habermas'(1992a, 1992b) 'ideal speech' scenario or enabling people to enhance their understanding by placing themselves among peers with similar experiences, does offer some prospect of the discussion that people deem desirable. Indeed, with it possible that participants struggle to locate deliberative networks and forms of support independent of the service, some participants outline how a follow up contact would be welcomed. Yet, as it is discussed here, and drawing on wider literature, other platforms will invariably provide more substantive support around the principles of communicative action.

#### **7.4.4.4 Local face to face advice**

Face to face advice concerns seeking counsel from an organisation or person with knowledge of the types of issues older people face and with knowledge of local options. This is what the case study organisation offers through the caseworkers that work for local partner agencies. While there is some linkage between referrals, the telephone service and the caseworkers, the findings of this study clearly support the need for a much more comprehensive, substantive and joined up approach between telephone services and local support on the ground. None of the participants in this study were referred or signposted to localised support offered by the organisation or other agencies.

Through perhaps understanding cases where further support may be beneficial, and not having total national coverage (or linkages with other services), signposting to local face to face counsel is currently not undertaken to the extent needed.

As established earlier when outlining the importance of telephone services in the contemporary policy context, when compared with more intensive face to face support, it is a relatively financially efficient service model (CCHPR, 2012a). On this basis, face to face support is more labour intensive and ultimately more expensive (CCHPR, 2012a), and this suggests that attaining and sustaining funding may be a practical barrier. Particularly so when considering the scale required.

Reflecting core principal-agent rationale (Stiglitz, 1987), where an agent (e.g. older person) seeks advice from a principal (e.g. advisor), the principle characteristic of face to face advice is to engage in what Henry desired and sought out independently - to exchange views with a person. These forms of support were what Hilda sought after engaging with the service and what Neil tried to initiate with the service locally. In addition, and as stated previously, some participants used the interviews with the researcher to discuss their issues.

#### **7.4.4.5 *Peer support programmes and learning***

While on first sight peer support and learning might appear separate, Cowie and Wallace (2000) outline how peer support takes many forms - from group based support, counselling, imparting of information and education.

Considering the overlap between peer support and learning, the two are discussed together.

Peer support programmes focus on facilitating and bringing people together in an informal setting and encourage participants to discuss, deliberate and share their experiences. This form of support follows the rationale that the best person for someone to talk to about something is somebody who is or who has experienced a similar issue.

In later life, peer support programmes not only provide support around a defined welfare 'issue', but also serve to enable older people to create networks and instil 'social capital'. On this basis, involvement in peer support programmes address a key problem for older people - social isolation (Gray, 2009). In addition, as Dickens et al. (2011) find in their systematic review on interventions to target social isolation, peer characteristics have a prominent role.

A practical example, in relation to the age of participants, and relevant for some in this study (e.g. Neil, whose wife has dementia), for people with dementia and their carers, dementia cafes have emerged around the UK. These are also sometimes known as 'memory cafes'.

Sometimes funded by the NHS and local authorities in the wake of the National Strategy on Dementia and what are known as 'The Prime Minister's Challenge on Dementia', or by organisations such as the Alzheimer's Society, and often staffed by dementia nurses, the primary focus of dementia cafes is peer support - i.e. a network of people with a common 'issue', who socialise in an informal setting and through discussion and deliberation share

experiences. Dementia cafes also run various educational exercises aimed at informing people around dementia and practical exercises aimed at stimulating people's minds (Capus, 2005).

In this study, Neil, recently retired from community development work and who is a carer for his wife who has dementia, outlined how peer support programmes are "definitely needed." The Dementia Cafe example, that often includes learning or practical exercises demonstrates the learning type function of facilitated peer support programmes (Cowie and Wallace, 2000).

Facilitated peer discussion, with a learning function overlaps with forms of adult learning, where communicative action is used as a theory to underpin learning and understanding within a social context (Gouthro, 2006).

While no participants directly stated that adult learning would be desirable, it is a form of, and can be based around, peer support (Cowie and Wallace, 2000). Findings support how adult learning style programmes might be beneficial.

For example, Doris misunderstood the information, and on the basis of her misguided interpretations did not use the information. Her lack of comprehension would clearly benefit from a learning and discussion based programme. Similarly, although Gerald did not misunderstand the information, he stated how it took a long time for him to process the information. In Gerald's own words:

"...you know because until I started thinking I, I had no, no idea what this was all about and it seems as though it's a real minefield out there..."

Gerald specifically cited the terminology, and what words referred to, as contributing to what he described as being "flummoxed". These examples provide further evidence for the need for peer support and learning based programmes.



While peer support programmes are emerging in other areas of welfare, such as dementia, these forms of programmes are also emerging around reassessing the home in later life. For example, the Silverlinks service uses peer support and workshops to provide a deliberative platform to discuss, deliberate and inform people around housing issues in later life - such as repairs, adaptations or reassessing the home in later life. Activities and events are primarily aimed at older people, but are also for people approaching retirement age (Silverlinks, 2016).

Funded by The Big Lottery's Silver Dreams fund, Silverlinks is managed by Care and Repair England and currently delivered in a number of localities by local partner agencies. Local partners tend to be local Age UK's, and Silverlink schemes are currently active in the West of England, Northumberland, Nottinghamshire, Wigan, West Cumbria and Cornwall. Outside of these regions, some Silverlink activities also take place on a piecemeal basis (Silverlinks, 2016).

The Silverlinks service reflects the type of support that this study indicates older people, and particularly those in mainstream housing at an early stage, desire and would benefit from.

#### **7.4.4.6 Casework and advocacy**

When compared to the provision of information, advice and peer support/learning programmes, casework and advocacy involve much more intensive and costly support. Though casework and advocacy are different, they often invariably overlap. In short, while casework involves much more enhanced support and intensive work around an individual case, advocacy involves acting on a person's behalf (Margiotta et al., 2003).

While the case study organisation does provide some casework and advocacy, as already outlined, local partner agencies do not have national

coverage. The findings of this study suggest that it is not adequately joined up to the telephone service.

An example of a participant in this study who would likely have benefited from advocacy and casework support, and thus a more comprehensive and joined up service, was Teresa. Through some options not being relevant and or not meeting the eligibility criteria of options included in information, Teresa telephoned another helpline in the sector operated by Shelter. Through the advice Shelter gave her in regards to her situation, Teresa was advised to contact a local councillor. Through this, Teresa gained an M.P. as an advocate.

Because the local partner agencies provide the face to face support outlined earlier, in practical terms the same problem arises regarding how comprehensive the service currently is and the extent to which it is joined up to the telephone service. However, considering the largely positive findings of the initial and longer term impact of the advocacy and casework delivered by local partner agencies (CCHPR, 2013, 2015), this provides further rationale for a more comprehensive and joined up approach.

#### ***7.4.4.7 Building on current service design to be more comprehensive***

With the exception of the peer support and learning programmes, the case study organisation currently operates all other forms of services – albeit not with national coverage. However, implicit in the key findings of this study is the overarching implication that the linkage and extent to which the telephone service is joined up to the face to face counsel, advocacy and casework support is not adequate.

There are two likely reasons for this. The first is implicit in the rationale for this study, and not perhaps being aware of what happens next, and the circumstances in which the telephone service and more substantive support will tend to be more suited.

The second reason is a lack of sustainable funding. In the outline of the case study organisation, it was stated how the research itself occurred in an uncertain funding climate. For example, during the research, the amount and coverage of local partner agencies reduced by approximately half (Case study organisation Chief Executive, personal communication).

As the initial proposal relating to an early version of the service indicated was a priority within three years, though not yet realised and thus a matter of some importance, a sustainable funding strategy that will allow the service to 'fully' develop has not yet been found. Instead, at the end of funding rounds, the case study organisation Chief Executive has sought and been successful in gaining additional funding from the initial main sponsor - DCLG. However, in the period since the research ended, this additional funding has ended and continued uncertainty has led to three of the six advisors leaving their posts (Advisor, personal communication).

However, with no channels of sustainable funding identified, government and other strategic partners are still regarded key sources of income. For example, at a board meeting in June 2016, the emphasis was still on appealing to government as a means of eliciting funding streams.

Moving away from grant based to revenue based funding is challenging, considering the long held view within the organisation that people will not pay for information and advice on housing (Case study organisation Chief Executive, personal communication). On this basis, a great deal of material, including the housing directory is freely available online.

The concern is that charging a fee for information outputs could impact on the trust that the service has, particularly in relation to actors in the wider field (e.g. housing providers), and that this may make older people less likely to engage with the service (Case study organisation Chief Executive, personal communication). This may endanger the high regard in which the service had among participants, and instead be more reflective of the poor reputation of those who operate in the specialist housing market.

Yet, while this study clearly supports the need for a more substantive and comprehensive service, ultimately a thorough discussion of the nuances of a sustainable funding model is complex and beyond the remit of this thesis. Yet, within the contemporary policy context and current service provision, it is possible to offer some suggestions.

Considering the Care Act 2014 obligates local authorities to provide information and advice, and as the intended outcomes of communicative action based programmes are to empower individual's, there seems to be a reasonable case for communicative action based programmes - particularly the peer support and learning exercises - to be funded and or sponsored by local authorities. These would, in effect, reflect some of the statutory organisation and funding, often through the NHS, of the dementia cafes (Capus, 2005).

However, with local authority funding levels austere in the current UK context, another more realistic option would be for a more enhanced and joined up approach with existing services – such as the Silverlinks service. The Silverlinks service is currently placed in the service directory which is sometimes included in materials sent to information seekers, but only if an active service exists in a person's locality. Thus, like the case study organisation's local support, this service is limited to a small number of localities.

Considering the findings of this study, a key recommendation is for more active signposting to services such as Silverlinks. The case study organisation already works closely with Care and Repair England (who manage Silverlinks). For example, Silverlinks advertise the service under study in this thesis on their website. On this basis, considering the existing relationship between the two, this seems like an achievable option.

However, this would only be possible with any universality if Silverlinks has national coverage. As outlined earlier, Silverlinks currently does not have national coverage and is only active in six localities. This further underlines the need for sustainable and secure funding, particularly if universal coverage is to be achieved.

Universal coverage currently seems only possible with the national reach that local authorities have. However, with the existing practice experiences that Care and Repair England have built up through Silverlinks, one prospective and potential approach could be for local authorities to provide funding for Silverlinks services. In these circumstances, with a Silverlinks service with national coverage, the telephone service would then be able to act as a gateway into communicative action based programmes. This approach could also involve a delivery partnership and joined up approach between the case study organisation, Care and Repair England and local authorities.

The third sector has relatively high levels of public trust (Osborne, 2008). Indeed, wider theory outlines how building trust is critical if engagements are to be co-operative (Hwang and Burgers, 1999). In relation to this, despite for the most part this study suggesting the service cannot be deemed efficacious, relative to wider experiences (i.e. the challenging overarching conditions in the market), it was common for the service to trigger trust.

Existing theory outlines how trust is much more forthcoming and conducive in smaller social units (Gambetta, 1988a), such as peer support and smaller social networks. With the telephone service often found to be trusted relative to wider structures, this suggests the organisation is well placed to take a lead role in delivering communicative action based programmes that would invariably take place in small groups.

#### **7.4.4.8 *Third sector telephone service as gateway to more substantial services***

From a service design perspective, with the telephone service and imparting of information inadequate for many, the findings of this study support a tiered approach whereby the telephone system is the gateway into the aforementioned communicative action based programmes. The implication is that, if an extended version of a telephone service is proving inadequate, it would be possible to refer or signpost an older person to more substantial communicative action based support.

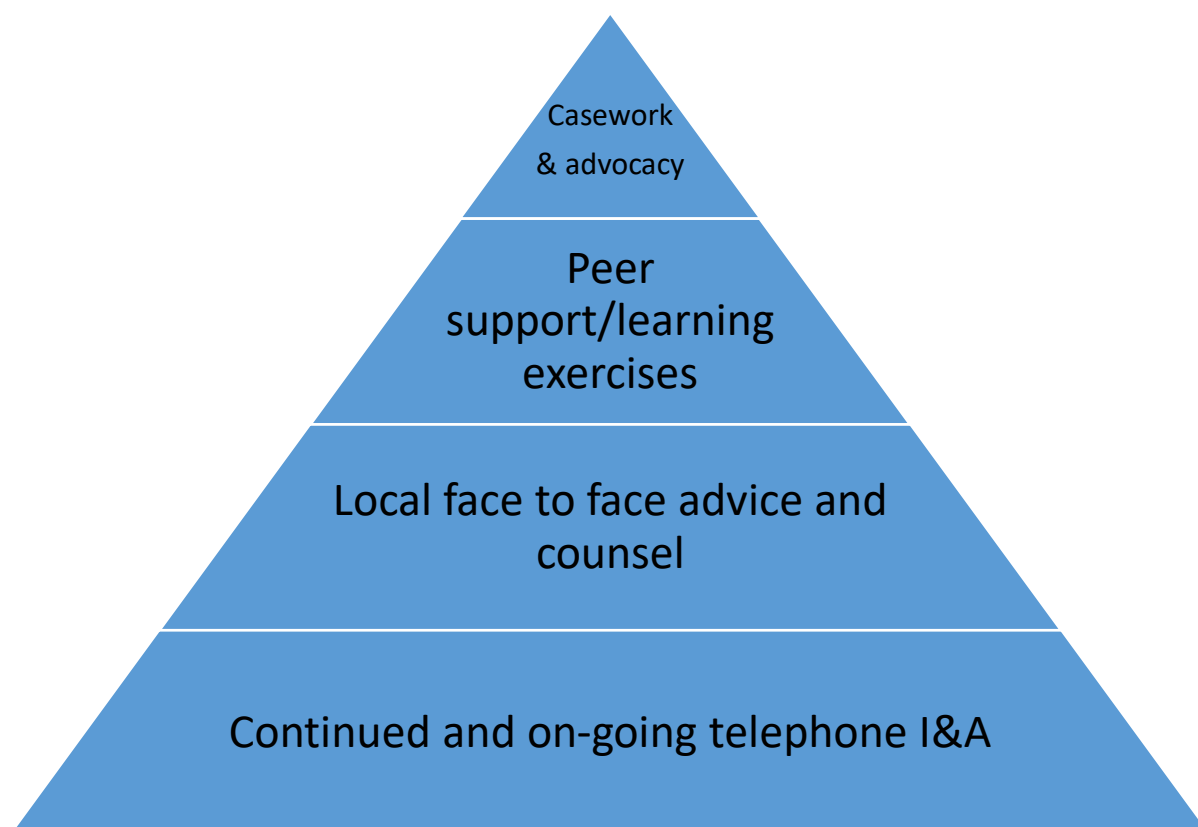
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Embracing more active signposting to the Silverlinks service and or considering an increasingly joined up approach with services that the organisation offers, with more national coverage, could be the practical means of putting the findings of this study into practice. Though it is also acknowledged that this is heavily dependent on accessible and sustainable funding – something which is problematic for many smaller third sector agencies in this field (Netten and Forder, 2008, Windle et al., 2010).

Conceptualising the telephone service as a gateway into more substantial services is illustrated in Figure 23 below:

**Figure 23. Telephone service as gateway into more extensive service**



Finally, in this study, it is important to consider and offer theory around how such programmes might function - how, why, for whom and in what circumstances a more substantive and comprehensive service might be efficacious?

### **7.5 Communicative action based programmes: CMOc around theorising efficacy**

As this study has outlined, the wider conditions of the field have a critical bearing on people's ability to use information to navigate the system. While it may be desirable for the system to become less complex and increasingly transparent, achieving this is reliant on addressing some of the significant structural supply side issues that are outlined in this discussion chapter.

However, the status quo cannot be ignored. The following theorised CMOc's are based on the current complex and non-transparent conditions of the field.

### **7.5.1 *Forming theory***

An initial question to consider is that, with the telephone service mostly inefficacious, should it have a role in a more substantive service? Firstly, this study has not focused on other client groups - such as people receiving predominately advice and non-core people. The impact in relation to these groups is not known and may be more efficacious.

Secondly, consideration should also be given to how to identify older people in need of more substantive services. Despite what are mostly negative findings, the service is an important means of identifying those who need support. For many, an engagement with the telephone service should clearly be just the start and the service could act as a gateway to the more substantive programmes discussed here.

### **7.5.2 *How, why, for whom and in what circumstances?***

The following theories are propositions and should be the subject of further research. As Pawson and Tilley (1997) suggest, programme theory rarely adequately theorises all contextual nuances. While this could be the case here, if the telephone service acts as a gateway to more substantive services, the theorised contexts used are those found in this study. The role of theory is, based on this study, to theorise the likely ways in which more substantive communicative action based programmes could be efficacious - how, why, for whom and in what circumstances?

While this study has found that the benefit and efficacy of communicative action based programmes is much more likely to manifest in those in mainstream housing (with less knowledge of the system, processes and nature of options), this implicitly excludes those in the social sector.



While this is discussed earlier (see page 276), at this stage there is insufficient evidence to exclude social sector tenants from such a service. Similar to how the intended outcome around empowerment did not reflect people's implicit motives, those residing in the social sector may well get some benefit and a different outcome in relation to communicative action based programmes.

As this study finds, engaging in communicative action based programmes may lead to intended outcomes around empowerment and confidence for those in mainstream housing. However, those in the social sector (and limited to it) are not likely to need to become empowered in the same way (as illustrated by Rosemary), but through sharing experiences they may become more accepting, understand and be less frustrated with the wider conditions of the field.

There may also be outcomes and value to all groups engaging with communication action based programmes, and the deliberative networks that may emerge, that are not housing related and thus not possible to theorise here. For example, in light of an issue such as social isolation, peer support has been found to have an impact in instilling social capital in older people (Gray, 2009, Dickens et al., 2011).

### ***7.5.3 Telephone service as gateway: the ripple effect***

The implication of a more substantial and comprehensive service, where an ongoing telephone service acts as a gateway to more substantive programmes, is one where it is possible that different programmes will be engaged with over time. Indeed, some participants stated and it was clear that others had been reassessing their home for a considerable period. On this basis, the need to operationalise and engage with programmes over a period of time reflect the theoretical premise of the 'ripple effect' (Jagosh et al., 2015). This is outlined earlier on page 134.

#### **7.5.4 *The nature of programmes***

In this study an important consideration, in light of identified weaknesses in existing research, has been to be clear with the nature and form of programmes. However, while services are described earlier around what they might broadly look like (see pages 277 - 281), it is not possible to be specific around the characteristics of a service without further research and an in depth investigation of case study service. On this basis, in the following programme theory, programmes are labelled as 'communicative action based programme(s)'.

#### **7.5.5 *Programme theory 1***

Considering the equifinality present in this study, and particularly the commonality in mechanisms triggering from different circumstances (e.g. trust) and outcomes, that while different, are similar in nature (e.g. 'floating around' and 'not used'), programme theory 1 encapsulates three contexts that were found in this study.

Access or non-access to a deliberative network is not outlined as a contextual condition (as it was in CMOc 1 and 2), as the rationale of substantive support is to signpost people to communicative action based programmes. Instead, the contextual circumstances include those at an early stage in decision making with relatively low levels of knowledge (context). This includes those in mainstream private housing - i.e. participants from CMOc 1,2 and 3.

After contacting the telephone service, CMOc1 and 4 triggered mechanisms around 'apprehension' and 'trust', though both led to 'floating around'. In CMOc2, with the participant having access to a deliberative network, information was given away in order to 'speculate to accumulate' and was 'not used'. Yet, with participants being signposted to communicative action based programmes, there will be no need to give information away in order to accumulate discussion - as it will be accessed through communicative action based programmes.

As this study finds, those who contact the telephone service when residing in private mainstream housing at an early stage of decision making with a relatively low knowledge base (C<sup>1</sup>) will either trigger feelings of 'trust' (M<sup>1</sup>) or 'apprehension' (M<sup>1a</sup>) and will end up 'floating around' (O<sup>1</sup>).

However, upon being signposted to (and hypothetically accessing) communicative action based programmes, through discussion, deliberation and exchanging views, people who are 'floating around' (C<sup>2</sup>) will either trigger a sense of 'trust' (M<sup>2</sup>) and be empowered and have confidence to act (O<sup>2</sup>) or will conversely 'distrust' (M<sup>2a</sup>) and still be 'floating around' (O<sup>2a</sup>). Considering the current context of the UK specialist housing market, if a person is unable to act, an alternative outcome might be around empowerment in relation to better understanding the sociopolitical structures (O<sup>2b</sup>).

For those still 'floating around', much more intensive casework and advocacy (Margiotta et al., 2003), where another acts on the behalf of the individual would then likely be the only viable option to attain intended outcomes.

#### **7.5.6 Programme theory 2**

In contrast to programme theory 1, programme theory 2 has only one context. This is where an individual or household in private mainstream housing is at an advanced stage, has made prior enquiries and has made progress (C<sup>1</sup>). These are the contextual circumstances outlined in CMOc4. In CMOc4, when engaging with the telephone service, participants also triggered 'trust' (M<sup>1</sup>), but because of their contextual circumstances imparted information 'reinforced' what they already knew (O<sup>1</sup>). However, as the cases outlined in CMOc4 outlines, experiences of 'reinforcement' can be different - for example, both cases served to demonstrate how reinforcement can be conceptualised initially as positive (e.g. William), or as reinforcing a lack of viable mainstream options (e.g. Henry).

If imparted information reinforces what is a negative situation( $C^2$ ), then signposting to communicative action based programmes and discussing, deliberating and exchanging views around an individual's situation, it is theorised that triggering a sense of 'trust' ( $M^2$ ) will lead to intended outcomes around empowerment and being confident to act ( $O^2$ ). Conversely, not triggering trust, and thus triggering 'distrust' ( $M^{2a}$ ) will not lead to intended outcomes and likely leave participants no closer to deciding what to do and end up 'floating around' ( $O^{2a}$ ).

However, again, considering the current context of the UK specialist housing market, if a person is unable to act, an alternative outcome might be around empowerment in relation to better understanding the sociopolitical structures ( $O^{2b}$ ).

As with programme theory 1, for those still 'floating around', much more intensive casework and advocacy (Margiotta et al., 2003) would then likely be the only viable option to attain intended outcomes.

### **7.5.7 Programme theory 3**

Programme theory 3 concerns participants in CMOC5, i.e. those in the social sector who have had prior negative experiences when engaging with housing associations and or local authorities ( $C^1$ ). While these participants are invariably a low priority in a system that they are limited to, it seems on first sight that more substantial communicative action based programmes are not needed in relation to intended outcomes around empowerment and confidence.

Indeed, as is outlined in the nature of CMOC5, with pre-existing knowledge of the system and the nature of alternatives, participants in these circumstances do not seek confidence. However, they do seek empowerment in relation to accessible alternatives. Yet, as this discussion has outlined, the wider conditions and policies are not conducive to the social

sector expanding their stock, and thereby building accommodation that could act as alternatives.

However, throughout the study it was clear that participants in these circumstances felt a sense of frustration. For example, as outlined, Phyllis outlined how she felt she wasn't wanted. On this basis, it is possible to theorise that more substantive communicative action based programmes might lead to more therapeutic outcomes around providing support and enabling understanding relative to others with common experiences. Indeed, in his theory of communicative action, Habermas (1992a, 1992b) outlines how central to understanding is placing oneself relative to others through communicative acts. In addition, empowerment theorists outline how understanding wider sociopolitical structures are a component characteristic of empowerment (Perkins and Zimmerman, 1995).

While this study outlined that participants in these circumstances either triggered a sense of 'trust' ( $M^1$ ), but that little was viable ( $O^1 \cdot C^2$ ), engaging with a communicative based programme is theorised to trigger 'trust' ( $M^2$ ) and thus reduce frustration ( $O^2$ ). Conversely, not triggering trust and triggering 'distrust' ( $M^{2a}$ ) is likely to lead to continued frustration ( $O^{2a}$ ).

#### **7.5.8 CMOc6 not requiring more substantive service**

The one CMOc in this study where a communicative action based programme is not needed is CMOc6. This concerned a participant in the social sector, but who was beginning to think about specialist housing (C). In these circumstances imparted information triggered a sense of 'resilience' (M), as the participant decided she was not ready for specialist housing, and the information was not acted upon (O).

## **7.6 Reflections on methodology and method**

### **7.6.1 *Use of foundational realist evaluation framework***

As an original piece of research in what has been referred to as an emerging field (Turnpenny and Beadle-Brown, 2014), this study purposefully used the foundational realist evaluation frameworks as set out by Pawson and Tilley (1997). With no research to draw on in this area, it was reasoned to use Pawson and Tilley's (1997) initial realist evaluation framework because of its widespread application. However, it is important to acknowledge that there are other iterations of the CMO approach. For example, Porter (2015a, 2015b) identifies with a realist evaluation approach underpinned by critical realism that is less linear in relation to causality.

For example, Porter's (2015a, 2015b) preference for contextual and mechanism 'drivers' emphasizes multiple domains in causal processes and indicates a form of realist evaluation where causality is less linear and not solely attributable to a singular element.

In addition, in other work, Porter and colleagues (2017) also actively distinguishes between structure and human agency, and suggests that propose that structure (i.e. the UK specialist housing market) can trigger generative mechanisms and impact on human agency or reasoning.

The key findings and themes are strong in this thesis and provide important findings. However, in light of the importance of wider structures in this study, or the restrictive nature of the specialist housing market that have a significant bearing on triggered mechanisms, further research in this area should utilise the realist evaluation framework as proposed by Porter and colleagues (2015a, 2015b, 2017).

### **7.6.2 *Focus groups with advisors to form programme theory***

Although advisors ideas reflected hugely influential economic and rational choices approaches to behaviour (Becker, 1976), with the hindsight of

drawing on the experiences of older information seekers the programme theories were found to not adequately take into account wider structures (i.e. the conditions associated with the UK specialist housing market). Though, as Pawson and Tilley (1997) suggest, not being able to hypothesize important areas of context is common and perhaps magnified in studies with a paucity of existing research – such as this field.

Yet, in this study the approach to forming programme theory served an important and wider purpose. Firstly, it is important to note that the programme theory reflects the economic approach to behaviour, as outlined by the hugely influential rational choice theory that information acts as the gateway toward empowerment and agency (Becker, 1976). Thus, far from being unreasonable in an emerging area of research, programme theories reflected seminal overarching propositions around agency. With the key findings of this study, in this field, not consistent with these seminal ideas, this thesis serves to develop key thinking in this area.

Secondly, it should be acknowledged that the efficacy or impact of information and advice is an emerging area of study (Turnpenny and Beadle-Brown, 2014). Consulting and testing the beliefs of those who operate the programme served to test theory that was relevant to the specific service. The focus group from which the programme theories were based served to uncover the assumptions and thinking behind the rationale of the service – and highlighted what Pawson & Tilley (1999) refer to as the ‘theory incarnate’. On this basis, gauging what advisors thought was happening was a useful mechanism in feedback to the organisation when highlighting how data did not support their own ideas. In other words, this approach acted to challenge the beliefs of those who operate the programme, and provided a useful feedback process for practice development.

Thirdly, and in relation to the former point around uncovering the beliefs of advisors, when working with an organisation in the context of evaluating its service, providing key stakeholders with voice (for example, in allowing the

views of advisors to shape the programme theory) also served as an inclusive and collegiate approach. This consultation fostered a sense of 'doing research with' as opposed to 'doing research on'. This is a practical consideration of some significant importance.

## **7.7 Limitations**

It is important to acknowledge the limitations of the research.

### **7.7.1 Generalisability**

Inherent in the adoption of Bhaskar's (1978, 1979) notion of realism and Pawson and Tilley's (1997) initial realist evaluation framework is the acknowledgement that this study is able to provide partial truths that pertain to the research participants in the period in which data was collected. This may be applicable to others, but is non-generalisable.

In other words, it is not possible to generalise from this study as the research was undertaken in relation to a part of a specific case study service (whose information outputs are unique) and is unique to the context of the UK.

However, while there are issues with the wider generalisability of this study, the findings do offer an explanatory and 'reusable conceptual platform' (Pawson, 2013) that will likely be of interest to further related studies.

Furthermore, this study does resonate with other studies (see Mountain and Buri, 2005).

### **7.7.2 *Negative experiences of engaging with the market as hampering recruitment***

During phases of recruitment the researcher gained consent to contact older people who fit the inclusion criteria. However, some chose not to participate in the study. Often it was apparent that a factor contributing to this was people's negative experiences of navigating the specialist housing market. For example, one potential participant was so upset with the price of private sector specialist housing that she chose not to participate. Although others



with whom the researcher had a similar conversation with did choose to participate, it should be acknowledged that people that chose not to participate for these reasons may have offered new data and possibly additional CMOc. Yet, while this is a possibility and limitation of conducting research in this area, it should also be acknowledged that people did discuss negative experiences at the point of recruitment – and did choose to participate – and during interviews. On this basis, while a possible limitation, it is not regarded as critically important.

### **7.7.3 *National coverage***

With the service under study a national service, this study did not take into account or compare specific geographical regions. This is clearly something of interest considering housing economies are regional. Yet, on the other hand, any concerns that the wider conditions of the field were inconsistent and thus problematic in relation to comparisons, are unfounded. Instead, information seekers causal experiences of the wider conditions of the field, in this study across the UK, have commonalities.

This is not surprising, for example, considering the commonality in approaches to allocating specialist housing, the country wide paucity of specialist housing and the extent with which the characteristics of specialist housing tend not to open to regional variation. For example, the core characteristics of sheltered or extra care housing or nuances of leasehold are no different from one locality to another.

### **7.7.4 *Timescales***

Finally, a limitation could be construed around the timescales of the study not being adequately long enough to capture intended outcomes. However, while empowerment as intended outcomes may take time, one of the primary and overarching findings of this study is that, in a significant four month window after engaging with the service, participants in most cases were not empowered or confident. In other words, it did not instil empowerment or confidence in a reasonable window and participants showed no signs of

moving toward intended outcomes - hence the need for more substantive support.

## **7.8 Further research**

This study has highlighted a number of areas for further research.

### ***7.8.1 The suitability of the realist interview***

While the realist interview was often a suitable technique to employ in this study, on occasions it was not. For example, in this study, particularly where the mechanism was a lack of comprehension, which implies a lack of understanding on the part of the participant, it was considered unethical to raise this in a realist interview format. Doing so would likely have been perceived as combative, and ultimately not adhere to high ethical standards. There is a relative lack of discussion around the strengths and weaknesses of the realist interview approach, and particularly the circumstances in which it is likely to be less effective, or even unethical. This is an important area for further research and discussion.

### ***7.8.2 Understanding characteristics of accommodation that are desirable***

A theme in this study has been the indication that many alternative specialist housing options are undesirable. On this basis, an area for further research is to explore the characteristics of accommodation that older people find desirable.

### ***7.8.3 Better understanding of the complexities behind undersupply***

This study has highlighted the importance of the wider sociopolitical conditions of the field – i.e. the specialist housing market – in restricting the intended outcomes for older people. This study has drawn on wider literature to present some of the critical supply side issues in this market. A recommended area for further research is to explore these issues and use primary data collection to consult with key actors in the sector. Reflecting

research by Payne (2015) who consulted house builders in the mainstream sector to explore the reasons behind a decrease in volume after the recession, this research would seek to better understand the reasons behind a shortfall of specialist housing and also offer possible solutions.

#### ***7.8.4 Efficacy of advice outputs (as opposed to information)***

As stated earlier, the primary client group in this study were imparted with information. This study was not able to adequately focus on the experience of those who were imparted with advice, and addressing this is another recommendation for further research.

#### ***7.8.5 Efficacy of communicative action based support***

In respect of telephone services and the client group under study, this study outlines how there is a need for a much more substantial service - involving continued and on-going deliberative support. Examining the efficacy of such a service should be a priority for further research. This is also the case for much more substantial communicative action based programmes that it is theorised will be increasingly efficacious in relation to empowering and supporting older people. As outlined earlier, one particular area of interest is differences in relation to efficacy around specific techniques, including speech acts (Habermas, 1992a, 1992b) and reflective disclosure (Kompridis, 2011).

With communicative action based programmes supporting a citizen model of support, it would also be interesting to fully embrace and frame access to such services along citizen lines. The OPA project (Smetcoren et al, 2017) outlined earlier is one example which involves volunteers in the community screening older people and encouraging them to discuss the topic of reassessing their home. This embraces the public identifications and practices synonymous with the citizen where there is a collective responsibility (Clarke et al, 2007) as opposed to relying on the individualised instrumental rationality involved when positioning agents as consumers (Stiglitz, 1987). The outcomes of such a service would appear to be

incredibly contextual and a realist evaluation of how, why, for whom and the circumstances such a services functions would be a project of great interest. It may also be worth considering what time frames are appropriate for data collection purposes. For example, research into the efficacy of ongoing and more substantive services would almost certainly require a more longitudinal approach than is taken in this study.

#### **7.8.6 *Other I&A services***

While it has been recommended for further research to focus on the efficacy of communicative action based services, further research should also focus on other providers I&A services. This could take a multiple case study approach (Yin, 2012), and would provide an enhanced understanding of how, why and for whom different services are (in)efficacious.

#### **7.8.7 *Older people's lived experiences and journeys***

Perhaps supporting a phenomenological or narrative approach, another area for further research is older people's journeys – irrespective of engaging with I&A or other services. This research would focus on the events that lead to an older person reassessing the home and how they go about reassessing their home. This is of interest because many services are reactive to people seeking and contacting them. Yet, little research was found around this area of how people find support. While this study suggests third sector agencies such as Age UK have an important signposting role, this requires further exploration.

### **7.9 Chapter summary**

Firstly, considering the paucity of existing research, the original research in this thesis constitutes an important original contribution to knowledge. In illustrating that the service was largely inefficacious in instilling empowerment, there are two key recommendations for wider policy and practice.

It is outlined how a combination of the neo-liberal influences on the service and specialist housing market are not conducive to older people becoming empowered to reassess their home in the context of specialist housing.

While there is a need to address both these points, which will invariably include increasing the supply of specialist housing, a common finding with participants was their preference to engage in more substantive deliberation, discussion and exchanging views. The latter are activities proposed by Habermas (1992a; 1992b) as critical to instilling agency in his theory of 'communicative action'. Based on the findings of this research, programme theories are presented that focus on the circumstances and for whom communicative action based services could be efficacious in relation to instilling empowerment.

A number of reflections on methodology, limitations and areas for further research are noted. Considering the important and restrictive role wider structures has on human agency and triggering mechanisms in this study, it is proposed how further research should consider using Porter's (2015a, 2015b) realist evaluation framework. Further research should primarily focus on better understanding of the complex issues behind the lack of supply in the specialist housing market; and evaluations of other support services (including communicative action based support).

## **CHAPTER 8 - Conclusion**

### **8.1 Background and research gap**

The home environment is a key determinant of health, wider wellbeing and independence for older people (Langan et al., 1996, Ellaway and Macintyre, 1998, Heywood et al., 1999, Parry and Means, 1999, Heywood et al., 2001, Macintyre et al., 2003, Blackman, 2005, Donald, 2009, Minter, 2012).

Consequently, when an older person's home becomes inappropriate or hazardous, it is common to reassess their home in the light of changing needs. In the UK, one option to consider is specialist housing – e.g. sheltered and extra care housing. However, decisions can be hard to take and it is considered important for older people to access support when reassessing their home (Oldman, 2006b, Green et al., 2015).

There are two competing theories on which forms of support are based. Described as "...all important." (Deakin and Wright, 1990: 101), the consumer and the citizen are theories of agency which have different perspectives on human nature and make different behavioural assumptions around the means by which people desire and are prepared to act in order to become active agents. As Clarke et al. (2007: 2) state:

"The citizen is embodied in public identifications and practices... By contrast, the consumer is a figure motivated by personal desires, pursuing their own interests through anonymous transactions."

Whilst the citizen promotes discussion, deliberation and exchanging views leading to understanding and instilling active agency (Habermas, 1992a, 1992b), the consumer embraces neo-liberal and economic approaches to behaviour that place a primacy on engaging with information (Becker, 1976). As outlined in Chapter 1, UK policy has privileged consumerist information services for older people considering specialist housing, and third sector telephone services have a key role within a mixed economy of information and advice (I&A). The intended outcomes of such services are to instil empowerment in older people reassessing their home (Dunning, 2005).

Empowerment, and the processes behind it, is regarded to be contingent on context (Perkins and Zimmerman, 1995).

As the systematic review by Turnpenny and Beadle-Brown (2014) and the scoping review of literature in this thesis has observed (see chapter 3), there is a paucity of research on how, why, for whom third sector telephone housing options services instil empowerment. This thesis used a realist evaluation (Pawson and Tilley, 1997) and a single explanatory case study approach (Yin, 2012) to address this gap.

## **8.2 Implications of the research findings**

In a neo-liberal economy, where agents are positioned as consumers, engaging with information is acknowledged as being a critical activity in the process of accessing resources (Nielsen and Phillips, 2008). In his highly influential economic and rational choice approach to behaviour, Gary S. Becker (1976) goes as far as suggesting in emotive circumstances, which tends to characterise the circumstances of an older person reassessing their home, all a person needs is a greater investment with information.

In addition, and in the context of reassessing the home in later life, many in the third sector and authors of academic literature continually state that 'better' I&A is needed (Oldman, 2006a, 2006b, 2008, 2012, Means, 2017). Yet a call for 'better' I&A is largely deficient of any critical thinking around what 'better' should constitute.

This thesis suggests there is a need to rethink both the neo-liberal framework and consumerist assumptions behind the types of support mechanisms that are the focus of this research. As the findings outline, the pursuit of individual interests through seeking and being imparted with information tends not to provide the much more comprehensive citizen-centred support that many participants deemed desirable. This provides the rationale to draw on Habermas' theory (1992a, 1992b) of communicative action as a basic blueprint for the designing of support services.

Many interpret Habermas' theory as a critique of neo-liberalism (Heath, 2001). Not only was the service under study counter-productively attempting to meet neo-liberal and new public management style targets set out in funding criteria (and thus privileging quantity over the quality of engagements with older people), the influence of neo-liberalism was manifest in other critically important areas which had an impact on the inefficaciousness of the service.

Older people's experiences as information seekers, and the outline of the UK specialist housing market (see chapter 5), provides an indication that the wider sociopolitical conditions of the field ultimately privilege capital over the needs of social policy. These conditions are described in this thesis as complex, unresponsive and non-transparent. Such conditions compound the inefficacious nature of the service because, in simple terms, inadequate resources are being imparted into a wider context that is incredibly restrictive. Both prohibit, rather than encourage or exhibit, empowerment and active agency. Therefore the key recommendations of this thesis are to underline existing calls to increase the supply of specialist housing and to provide more substantive citizen-centred (as opposed to consumerist) services.

Both increasing the supply of specialist housing and offering more substantive support services will require the end of policies that privilege capital over the needs of social policy. Utilising increased resources, both will be more expensive than current resources allow for. Yet the benefits are clear, particularly as housing is a key factor in maintaining the health, wellbeing and independence of older people (which by implication reduces the need to access institutional care markets such as hospitals and care homes). Indeed, as outlined at the beginning of this thesis, there have been recent calls for housing to have a much more central role in public health agendas (Buffel and Phillipson, 2016).



Developing better support for older people will require a more substantial offering than the current information resources imparted by the service and must include opportunities to discuss, deliberate and exchange views. In doing so, and considering that the UK specialist market is relatively inaccessible, citizen-centred communicative based programmes have the potential to provide older people with a fuller range of options – including considering other options such as making adaptations or modifications to the existing home.

## **CHAPTER 9 – Impact of the research**

The aim of this chapter is to provide the reader with an overview of the impact activities associated with this research.

### **9.1 Service impact**

The findings of the study have been fed back to the organisation, have been well received and been subject to some discussion. However, the key recommendation of implementing a more substantive communicative action based service(s) has not been acted upon. However, there are practicalities to consider. Acting on the principal recommendation would clearly take extra resources that the case study organisation does not currently have. In discussions that have taken place to date, there is indication that if resources were not finite, then such a service where the telephone service acts as a gateway to more substantive communicative action based services (with national coverage) would be a desirable service model (Case study organisation Chief Executive, personal communication).

However, the study has informed the case study organisation's management about which older client groups will tend to require more than a single engagement with service outputs. This is important, as with some restructuring and with a more strategic approach to client engagements, it is within the resource capacity of the service to provide increased ongoing discussion via the telephone service. While it was discussed how advisors should not exclude those in the social sector, there is a clear understanding that it is those residing in private mainstream housing (and particularly those at an early stage in decision making) that would tend to benefit from a more ongoing and deliberative telephone service that places a primacy on discussion, exchanging views and counsel.

## 9.2 Publications

There have been both formal and informal publications based on this study. For example:

- A short article published on the LSE Impact Blog in October 2014 - 'What is the difference between an impact and an outcome? Impact is the longer term effect of an outcome' (<http://blogs.lse.ac.uk/impactofsocialsciences/2014/10/27/impact-vs-outcome-harding/>).

In March 2017, the researcher was informed by a member of the editorial team that it is among the most popular articles across all LSE blogs – having been accessed over 14,000 times.

- A journal article first published online by Social Policy & Society (see Appendix 10 on page 357) in September 2016 - 'Efficacy of Telephone Information and Advice on Welfare: the Need for Realist Evaluation' (<https://doi.org/10.1017/S1474746416000361>). The submission has since been assigned in January 2018 to volume 17, issue 1.

## 9.3 Conference presentations

- **July 2014** -Presented at 'Hidden Gerontologists Workshop' at King's College London <http://www.kcl.ac.uk/sspp/departments/sshm/events/grow.aspx>

*Seven minute presentation - Told the story of a fictitious older person (Barbara), her background, her home and how through a fall in her home had decided to reassess her housing and had called the service – but what happens next?*

- **January 2015** - Presented at the 'Housing and Well-Being' seminar at the University of Reading/Housing Studies Association

**Title:** *Older people's use, outcomes and impact of information and advice on housing: scope of current research, conceptual and methodological considerations*

**Abstract:** *It is beyond reasonable question that housing often acts as a determinant of health and wellbeing for older people. With the increasing emphasis of consumerism as a means of accessing wider welfare, of which housing is a central tenet, information and advice is of primary importance to consumer agency and acts as a gatekeeper toward making informed choices.*

*This presentation discusses the scope and reach of existing research on older people's use, outcomes and impact of information and advice on housing. However, such is the paucity of existing work, a great deal of which has significant conceptual and methodological weaknesses, a number of important conceptual and methodological issues are outlined which are central to designing robust social research in this area.*

- **January 2015** - Presented at the Bournemouth University Post-Graduate conference

**Title:** *Instrumentally rational older people's agency around use, impact and outcomes of information and advice on housing: Conceptual, methodological & research considerations.*

**Abstract:** *The quality and appropriateness of housing is regarded as a key determinant of wider health and wellbeing for older people and it is of significant social and fiscal interest that older people, and our ageing demographic, are enabled to live in independent as*

*opposed to costly hospital or care home settings. On this basis, large numbers of older people seek and use information and advice on housing as an instrument toward making choices that will enable them to remain independent.*

*However, there is a paucity of discussion around key theoretical concepts, and the focus of existing research is inadequate. On this basis, little is known about older people's agency around use, impact and outcomes of information and advice on housing.*

*Based on existing research, this presentation will outline some of the key conceptual and methodological issues that require further development. A robust and focused research plan is also outlined.*

- **November 2015** – Virtual poster at the 'The state of the art of realist methodologies conference' at the University of Leeds
- **November 2015** - ESRC Festival of Social Science – 'Enhancing Social Life Through Global Social Research' – presentation and poster
- **April 2016** – Presentation at the Housing Studies Association Conference (*Housing at the extremes: austerity, prosperity and systems change*) at the University of York

**Title:** *Efficacy of telephone information and advice on housing for older people: a realist evaluation*

**Abstract:** *Housing has long been regarded as a central pillar of welfare. In relation to older people and the 'ageing in place' agenda, housing is positioned as a means to enable and maintain older people's*

*independence. On this basis, information and advice (I&A) and decisions around housing in later life assume a great importance.*

*The Care Act 2014 made it a statutory obligation for local authorities to provide I&A on welfare, including on housing. The nature of I&A provision differs, but many local authorities' signpost people to third sector services that are independent and impartial. In addition, evidence indicates that telephone services are a financially efficient service model.*

*But how do older people use formal I&A and what factors determine the effective use of I&A? Using a third sector telephone service as a case study, this doctoral study addresses these questions by using a realist evaluation approach. This focuses on 'how, why, for whom and in what context' information and advice is efficacious. The study, in the wider context of welfare consumerism, the realist evaluation approach and methods are outlined and ongoing findings are presented.*

- **July 2016** – Presentation at Social Policy Association Conference (*Social Policy: Radical, Resistant, Resolute*) at Belfast Metropolitan College

**Title:** *Agency and the welfare consumer: efficacy of information and advice on housing for older people*

**Abstract:** *For the best part of three decades successive UK governments have implemented consumerist policies as the means for people to access social welfare. On the demand side, consumerist policies require recipients of welfare to be informed and active agents. On the other hand, unlike mainstream markets,*

welfare consumers are often unable to become active agents. Firstly, welfare tends to be tainted by significant information asymmetries – or in other words it can be hard to know what to do around navigating welfare systems and determining which resources best suit individual circumstances. Secondly, the very need to access welfare is often characterised by inherent vulnerabilities that often prevent a further barrier toward rationality.

Despite these obvious tensions, successive UK governments have sought to instil agency. In recent reform an important strategy has been to establish an information & advice (I&A) economy. However, while the rationale for I&A is supported in theoretical work on rational choice economics (Becker, 1976), considering the above tensions, in relation to welfare little is known around how, why, for whom and the circumstances in which I&A can be deemed efficacious (Harding et al. forthcoming).

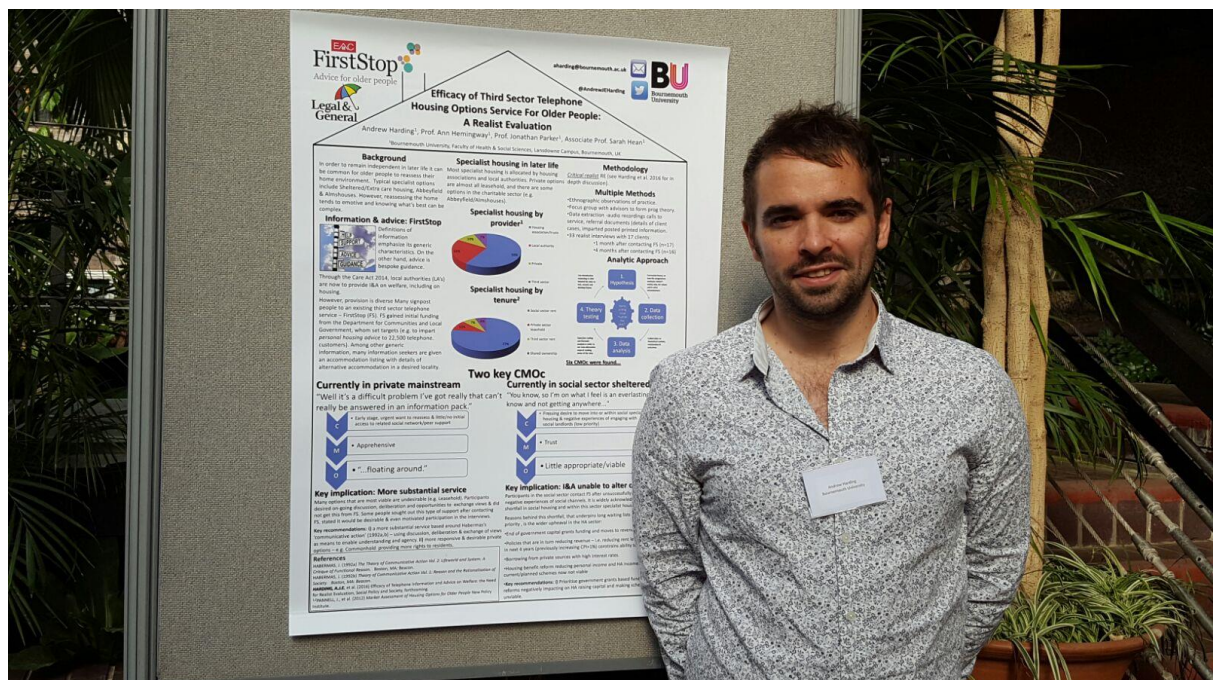
Within this wider context is the critical and under researched area of older people and housing. In order to remain independent in later life, many older people consider alternative types of specialist housing. Such decisions are often emotive, complex and there is a paucity of empirical research around older people's I&A seeking and use.

Recent reform through the Care Act 2014 has obligated local authorities to provide information & advice (I&A) services in multiple and accessible formats, including on housing to older people. With local authority provision of mixed quality (Spiers, 2012), anecdotal evidence suggests that many local authorities opt to signpost older people to existing third sector telephone services,

many of whom receive government funding. One important third sector telephone service that many organisations refer people to is 'xxxxxxx', a national service co-ordinated by xxxxxxxx.

This presentation outlines the findings of a doctoral study that uses a realist evaluation approach (Pawson & Tilley, 1997) as a framework to establish the efficaciousness of the xxxxxxxx service for older people who are reassessing their housing.

- **October 2016** – Poster at The 2nd International Conference on Realist Evaluation and Synthesis: Advancing Principles, Strengthening Practice, at the University of Liverpool (London Campus) and Barbican Centre, London:





- **July 2017** - Presented at British Society of Gerontology (BSG) conference

**Title:** *Telephone housing options service for older people considering specialist housing: A Realist Evaluation*

**Abstract:** *The home environment is often a key determinant of independence, wider health and wellbeing in later life. On account of the challenges associated with ageing, it is common for older people to reassess their home. One common option is specialist housing. While terminology varies, most specialist housing can be categorised as either sheltered (housing with support) or extra care (housing with care).*

*In the context of increased marketisation of wider welfare provision, through the Care Act 2014 UK governments have obligated local authorities to provide information and advice (I&A) on welfare (including housing). Funding has also been made available to key third sector I&A providers. With resources an important consideration in the third sector, there is evidence that telephone services are more financially efficient when compared to face to face support. Although little is known around efficacy, telephone services have an assumed importance. This presentation discusses the current state of the specialist housing market in the UK and reports on a realist evaluation of a key third sector telephone housing options service.*

*The problematic conceptualisation of the welfare consumer (Harding et al. 2014, 2016) is compounded by critical supply-side issues that are present in both social and private specialist housing sectors. On this basis, the wider context within which older people are assumed to be active agents can be described as complex,*

*unresponsive and lacking transparency. But how, why, for whom and in what circumstances does a telephone housing options service (dis)empower older people to navigate through this maze?*

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## Appendices

### 11.1 Appendix 1 - Bournemouth University REC Study Approval



## Research Ethics Checklist

Reference Id	8964
Status	Approved
Date Approved	11/09/2015

### Researcher Details

Name	Andrew Harding
School	Health and Social Care
Status	Postgraduate Research (MRes, MPhil, PhD, DProf, DEng)
Course	Postgraduate Research
Have you received external funding to support this research project?	No

### Project Details

Title	Efficacy of third sector telephone information and advice service on housing for older people: A FirstStop case study
Proposed Start Date of Data Collection	28/09/2015
Proposed End Date of Project	01/04/2016
Original Supervisor	Ann Hemingway
Approver	Ann Hemingway

Summary - no more than 500 words (including detail on background methodology, sample, outcomes, etc.)
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## 11.2 Appendix 2 - Interview schedule

### Interview 1

Just a few details about you... *(demographic data – age, ethnicity)*

What is your current situation? *(e.g. owner, renter, financial resources)*

Tell me about your life... *(probe for professional experiences, family, friends etc)*

Describe your current home... *What does it means to you?*

How did you hear about FirstStop?

Why did you contact FirstStop? *(e.g. proactive or reactive?)*

Tell me what happened when you contacted the FirstStop service...

*Tell me about the information and advice that you received from FirstStop...*

*Tell me what happened after you had been given the information and advice by FirstStop? Did you use it? If so how?; why?*

*What other sources of support were important in your decision? (e.g. friends/family, other IA)*

*How did this worked out for you so far?*

What do you think has been important in the way you have used FirstStop information and advice?

I'd like to share one idea about the impact of I&A, and I'd like your reaction to it, and to see if it fits with your experiences

*The idea is that [in these circumstances, you triggered x mechanism after engaging with the I&A, and this lead to x outcome]... does that fit with your experiences?*

Is there anything else you would like to add? Is there anything else you would like to ask me?

### Interview 2

*We last spoke 3 months ago, when you had [insert reason for calling and describe IA imparted]...*

*Tell me what has happened about your housing since...*

*So [insert outcome] has happened [or not...]. Tell me about how you used the FirstStop information and advice?*

*Was anything else important in helping you decide?*

*How did this work out for you?*

What do you think has been important in the way you have used FirstStop information and advice?

I'd like to share one idea about the impact of I&A, and I'd like your reaction to it, and to see if it fits with your experiences

*The idea is that [in these circumstances, you triggered x mechanism after engaging with the I&A, and this lead to x outcome]... does that fit with your experiences?*

*Is there anything else you would like to add? Is there anything else you would like to ask me?*

### 11.3 Appendix 3 – Consent form for clients

**Purpose of Study:** The purpose of the study is to explore your use of FirstStop information and advice on housing and what impact it has.

Thank you for agreeing to take part in this study. Your experiences and views are very important.

If you would like to participate in the study, please complete, sign, date and return this form in the enclosed self-addressed envelope and I will contact you to arrange a time to be interviewed:

Please tick all relevant boxes

1. I confirm that I have read and understood the information sheet and have had opportunities to ask questions

☐

2. I understand that my participation is voluntary, and that I am free to withdraw at any time without giving any reason

☐

3. I consent to the recording of the interviews

☐

4. I understand that excerpts of the interviews may be used in conference and journal paper publications. The taped interview will not be shared by anybody other than the researcher

☐

5. All excerpts of recordings in given outputs will remain anonymous and I will not be identified.

☐

6. I give consent for the researcher to listen to my archived phone call(s) to FirstStop so that the researcher better understands my enquiry

☐

7. I agree to take part in this study

☐

With the possibility that you may move home while participating in the research, please provide the contact details of a family member or friend

(who you have informed that you are participating and have provided their details). These details will not be shared with anyone and will be disposed of at the end of the project.

**Family member/friends name:**

**Telephone contact details:**

**Your name:**

**Date:**

**Signature:**

**Researcher' name**

**Date:**

**Signature:**

For further information please contact Andrew Harding by email  
[aharding@bournemouth.ac.uk](mailto:aharding@bournemouth.ac.uk) or by telephone on 07808794141

**Participant information sheet**

- You are being invited to take part in a research study.
- Before you decide it is important for you to understand why the research is being done and what it will involve.
- Please take time to read the following information carefully and discuss it with others if you wish.
- Take time to decide whether you wish to take part.
- Thank you for taking the time to read this information sheet.

**Purpose of the study**

I am undertaking a doctorate at Bournemouth University, and this study is part of my PhD.

The purpose of the study is to:

- Discuss **why** you contacted FirstStop
- Discuss **how** you have used FirstStop information and advice and what impact it has had on your decision-making
- Discuss what **earlier experiences** have influenced how you have used FirstStop information and advice

I think that use of FirstStop information and advice is shaped by wider life experiences – including earlier experiences. For example:

- An acceptance and knowledge that the home environment is now not suited to your situation.
- Being confident in knowing what options are available to you in your circumstances.

- Being influenced by relevant earlier experiences – e.g. prior work experiences, personal experiences of the home, related experiences of friends/family or other wider life experiences.
- Consulting wider support networks – friends/family – and other sources of information and advice.

I would like to talk to you about **what you think has been important in how and why you have used FirstStop information and advice**. In particular:

- What earlier experiences or life events have determined how you have used FirstStop information and advice?
- How have earlier experiences or life events affected your ability to use FirstStop information and advice?

Please think about these questions before the interview. While I have my own ideas, I am interested in what you have to say. **Ultimately it's up to you to accept, reject or amend what I think.**

### **Why have I been chosen?**

You have been chosen because you have recently contacted FirstStop for information and advice on housing.

### **Do I have to take part?**

Participation is voluntary. If you choose to participate you can end your involvement at any time. ***Please note that not taking part will have no impact on future engagements with FirstStop.***

### **What does participation involve?**

The conversations you have with FirstStop are recorded and stored on a computer system. With your permission, I will listen to these phone calls. This will allow me to better understand what you have spoken about and what information and advice you have received.

Participation involves being interviewed two or three times over the telephone about the information and advice that you have been provided with by FirstStop. The first interview will take place 2-3 weeks after your first call



to FirstStop. The second interview will take place 4 months later. If needed, a third interview will take place 2 months after the second interview (6 months after the first interview). It is envisaged that each interview will take between 45 minutes and one hour.

Some of the issues I would like to talk to you about over the 2/3 interviews include:

- ***Your wider life experiences***
- *Your current home and what it means to you*
- ***Why you sought information and advice on housing***
- *The information and advice you received from FirstStop*
- ***What happened after receiving FirstStop information and advice and if it helped you – did you use it? If so, how?; why?***
- *The role of other support (e.g. family/friends, other information and advice) in your decision-making*
- ***Discussion of earlier experiences in relation to these areas***

#### **What are the possible disadvantages of taking part?**

Participation will incur some of your time. While you may find some of the areas of discussion quite emotional, it may also be quite therapeutic to talk and be listened to about some of these issues.

#### **What are the possible advantages?**

Not a lot is known in this area of study. Your participation will have a positive impact on the design and delivery of the FirstStop service and also positively impact on other information and advice services.

#### **What will happen to the results of the research study?**

The research will inform the design and delivery of the FirstStop service, wider information and advice services and also contribute to academic outputs – such as journal articles and conference presentations.

#### **Will my taking part in the study be kept confidential?**

Your participation will be confidential and you will not be able to be identified by others (e.g. to FirstStop advisors) at any point in the project. Any personal data will be kept under strict conditions that adhere to the University Code of Practice Research governance and Ethics. Should the information you provide be used in any output (e.g. seminar, workshop or publication) you will not be identified. All data will be presented anonymously.

#### **Who has reviewed the study?**

This research has been reviewed and accepted by the Faculty of Health & Social Sciences research ethics committee.

**Contact for further information**

Please contact Andrew Harding by email [aharding@bournemouth.ac.uk](mailto:aharding@bournemouth.ac.uk) or telephone 07808 794141

## 11.5 Appendix 5 – Consent form for advisor focus group

**Purpose of Study:** The purpose of this focus group is to explore how you think FirstStop information and advice is used, what use might depend on or be explained by, and what impact it has.

Thank you for agreeing to take part in this study. Your experiences and views are very important.

If you would like to participate in the study, please complete, sign, date and return this form in the enclosed self-addressed envelope and I will contact you to arrange a time to be interviewed:

Please tick all relevant boxes

1. I confirm that I have read and understood the information sheet and have had opportunities to ask questions

☐

2. I understand that my participation is voluntary, and that I am free to withdraw at any time without giving any reason

☐

3. I consent to the recording of the focus group

☐

4. I understand that excerpts of the focus group may be used in conference and journal paper publications. The taped interview will not be shared by anybody other than the researcher

☐

5. All excerpts of recordings in given outputs will remain anonymous and I will not be identified.

☐

7. I agree to take part in this study

☐

<b>Your name:</b>	<b>Date:</b>
<b>Signature:</b>	

<b>Researcher' name</b>	<b>Date:</b>
<b>Signature:</b>	

For further information please contact Andrew Harding by email  
[aharding@bournemouth.ac.uk](mailto:aharding@bournemouth.ac.uk) or by telephone on 07808794141

**Participant information sheet**

- You are being invited to take part in a research study.
- Before you decide it is important for you to understand why the research is being done and what it will involve.
- Please take time to read the following information carefully and discuss it with others if you wish.
- Take time to decide whether you wish to take part. Thank you for taking the time to read this information sheet.

**Purpose of the study**

I am undertaking a doctorate at Bournemouth University, and this study is part of my PhD. The purpose of this focus group is to:

- Discuss what you think effective use of FirstStop information and advice depends on or is influenced by
- Accept, reject or amend the theory outlined below:

My theory is that an older person's capabilities around seeking and using FirstStop information and advice will be shaped by their biography and wider life experiences – including earlier experiences. On this basis, effective use of FirstStop information and advice as a tool to enhance decision-making will depend on:

- Being confident in knowing what options are feasible, having assessed their options (based on their circumstances)
- Accepted that the home environment is no longer suited to their needs
- Drawing on relevant earlier experiences – e.g. prior professional experiences, personal experiences of the home, or related experiences of friends/family
- Drawing on wider support networks – friends/family – and other sources of information and advice

**Why have I been chosen?**

You have been chosen because of the expertise you have in your role as an advisor for the FirstStop service.

**Do I have to take part?**

Participation is voluntary. If you choose to participate you can end your involvement at any time.

**What does participation involve?**

The focus group will last between 45 minutes and 1 hour.

**What are the possible disadvantages of taking part?**

Participation will incur some of your time.

**What are the possible advantages?**

Not a lot is known in this area of study. Your participation will have a positive impact on the study design of my PhD, and thus the wider aims of exploring the efficacy of the FirstStop service.

**What will happen to the results of the research study?**

The focus group will inform my own theory and influence what topic of interviews with FirstStop clients who choose to participate in the study. The findings of the focus group will also likely contribute to academic outputs – such as journal articles and conference presentations.

**Will my taking part in the study be kept confidential?**

Your participation will be confidential and you will not be able to be identified by others at any point in the project. Any personal data will be kept under strict conditions that adhere to the University Code of Practice Research governance and Ethics. Should the information you provide be used in any

output (e.g. seminar, workshop or publication) you will not be identified. All data will be presented anonymously.

**Who has reviewed the study?**

This research has been reviewed and accepted by the Faculty of Health & Social Sciences research ethics committee.

**Contact for further information**

Please contact Andrew Harding by email [aharding@bournemouth.ac.uk](mailto:aharding@bournemouth.ac.uk) or telephone 07808 794141.

## 11.7 Appendix 7 – Focus group brief

### Theory brief ahead of focus group

#### Basis of theory

French sociologist Pierre Bourdieu came up with a theory of agency (or capabilities to act) called ‘habitus’. Habitus outlines that an individual’s dispositions or agency practices (how an individual acts and what this is determined by) is an embodiment of economic (e.g. finances), cultural (e.g. education and wider experiences), social (e.g. access to networks of support), political (e.g. ability to navigate social systems) and symbolic (e.g. prestige) capital.

In addition, Bourdieu also states that within these areas, early or earlier experiences are important in determining an individual’s agency practices. This theory is reflected in some research findings in relation to seeking and using information and advice on areas of welfare in later life, and reassessing the home in later life.

#### Key context: economic capital in determining options

Purchasing power (economic capital – money) determines the range of choices an individual or household has when reassessing the home (Burgess and Morrison, 2015). One possibility is that levels of capital (see above) - particularly *purchasing power* and being able to draw on *earlier experiences* - will be symptomatic and determine how able and effective someone is to act – including effectively using information and advice (I&A). The rest of this document outlines the rationale behind this.

#### Capital and earlier experiences as determining broader agency and capabilities to act

In relation to older people who make the move to private specialist accommodation, Baumker et al. (2012) and Darton et al. (2012) indicate that older people possess confidence through *earlier experiences* around when the home had become inappropriate. People who move into *expensive* specialist accommodation tend to be proactive, and plan ahead to enrich and take ‘mastery of their environment’ (Baumker et al., 2012, Darton et al., 2012).



This provides indication that a *high purchasing power* (specialist accommodation is relatively expensive) and being able to draw on *earlier experiences* is associated with capable agency practices around reassessing the home (e.g. proactively planning) – including, it is hypothesised, around using I&A.

An understanding of alternatives and processes that are involved in attaining alternatives is critical when acting on I&A (Turnpenny and Beadle-Brown, 2015). One possibility is that this favours individuals or households with greater levels of capital.

### **Role of capital and earlier experiences as reasoning mechanisms when using I&A**

Some outline that good quality decision-making will involve an individual or household seeking and engaging with many sources of information, advice and support (including friends/family) in order to assess all possible pros, cons and trade-offs (Burgess and Morrison, 2015).

As before, there are indications that those with more capital – economic, social, earlier experiences etc – are more able to access wider support and are better decision-makers – including using I&A. For example, **not** being able to draw upon friends or family (e.g. not having children) and or not having earlier professional experiences are both associated with being less able to access practical and emotional support in later life (Gray, 2009).

While it is likely that accessing FirstStop will have been dependent on engaging with friends, family, and or other support (with some more ‘trusted’ than others...), effective use of FirstStop in decision-making will also depend on the extent an individual is able to access the practical and emotional support of friends, family and or draw upon relevant support.

For example, the role of adult children, family and friends is cited as important in the effective use of welfare rights advice in later life (Buck and Smith, 2015). In addition, older people with previous professional experiences of health and social care are better able to use formal information and advice on health and social care (Baxter and Glendinning,

2011). Other relevant earlier experiences might also be around earlier personal housing experiences/situations or that of friends/family etc.

### **Summary**

It is hypothesised that the most effective use of FirstStop I&A will be in circumstances where the factors discussed here, and other related/similar factors, are present; higher purchasing power able to draw upon earlier or relevant experiences; access to a wider support network.

What do you think?

## **11.8 Appendix 8 – Focus group guide**

Having read the brief, how do you think people use the information and advice?

What helps or hinders the process?

Why do you think these circumstances are important?

What are people's reaction when you give the information and advice?

What do they say?

How do you think the information and advice impacts on decision-making?

Why?

In the circumstances that you have identified, what do you think are the outcomes for people after receiving information and advice?

## 11.9 Appendix 9 – Sample ‘accommodation listing’

### 1. Accommodation Listing

**Housing types:** Ownership tenure, Within 15 miles of

**Ordered by:** Distance (nearest first). **10** results.

#### The Elms

Torskey Lock, Lincoln, Lincolnshire,  **LN1 2EH.**

**Manager:** Kinvena Homes Limited, The Elms Retirement Park, Torksey Lock, Lincoln, Lincolnshire LN1 2EH.

**Website:** <http://www.elmsretirementpark.co.uk/retirement-villages>

**Tel:** 01427 718 243.

**Email:** [sales@thejohnkinchgroup.co.uk](mailto:sales@thejohnkinchgroup.co.uk)

[View on a map](#) 5.44 mile(s)



**Type(s):** Age exclusive housing.

**Accommodation:** 50 cottages. Built in 1987. Sizes 2 bedroom, 3 bedroom.

**Tenure:** Leasehold.

**Manager's Description:** Retire to a luxury home in our exclusive private family-run development of holiday-style timber homes, with 10 acres of protected Parkland, 3 lakes and adjoining canal. With a security barrier controlling access, The Elms offers you the opportunity to relax within a traditional community atmosphere, away from the hustle and bustle of the outside world.

**Web link:**

#### Properties Available

Check with Manager above - none notified to \_\_\_\_\_

## 11.10 Appendix 10 – Journal publication in ‘Social Policy & Society’

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### Efficacy of Telephone Information and Advice on Welfare: the Need for Realist Evaluation

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*In the context of increased marketisation in welfare provision, formal information and advice (I&A) is widely assumed to enable users, as consumers, to make informed choices about services, support and care. There is emerging evidence that telephone I&A services represent important ways of providing such services. This article proposes a framework that identifies key areas of focus delineating the efficacy of I&A, which is then used in a comprehensive literature review to critique existing research on outcomes and/or impact of telephone I&A. Existing, predominately quantitative, research has critical weaknesses. There is a lack of adequate contextual focus, understanding agency, and how I&A is used in different contexts to influence causal processes. The article contends that the efficacy of I&A is not adequately reported and provides much needed theoretical clarity in key areas, including the desirability of further realist evaluation approaches.*

**Keywords:** Welfare information and advice, efficacy, outcome, impact, realist evaluation.