



STOP SOCIAL HOUSING STIGMA



**Do you live in a stock?
A culture of home
October 2026**



STOP SOCIAL HOUSING STIGMA

Do you live in a stock? A culture of home

A home is the foundation for everyone's lives. It is where we live our lives, raise our families, do whatever we do in our lives, and develop our hopes and aspirations. It is where everyone would want to feel safe, healthy, secure and happy. This *culture of home* should be the foundation of the social housing sector.

However, Stop Social Housing Stigma (SSHS) found in its recent national tenant survey¹ that 70% of tenants (over two thirds) feel stigmatised living in social housing, and 54% (over half) feel stigmatised because of something their landlord does.

“Social housing has become a derogatory word implying that tenants are lazy, benefits scum. I am a tenant who works and is in credit with my rent - my only income being my earnings. I look after my property within my means. I have become embarrassed to say I live in social housing and choose to tell people I privately rent ... no one should feel ashamed of their housing circumstances”

Do you live in a stock? examines the part that language and terminology used in the sector plays in generating stigma. Changing language will not resolve social housing stigma on its own, but sectoral rethinking of what language is used – both nationally and in each landlord – can play a part.

¹ Widespread, structural and deeply felt – Stop Social Housing Stigma April 2026 – available [here](#). This research echoes earlier research work that demonstrated the stigma felt by social housing residents – for example, Ejiogu, A and Denedo, M (2021) *Stigma and Social Housing in England*. Durham University Business School and University of Leicester; Denedo, M and Ejiogu, A (2022) *Stigma and Social Housing in England: Feedback on the consultation responses*. Durham University; G15 (2025) *Taking the Stigma out of Social Housing: The Residents View*. Survey of 2,815 residents, summer 2024; *Breaking Barriers: Understanding and Reducing Social Housing Stigma* report published by the Flagship Group – Doolan, E and Liddiment, R (2025)

915 residents and **517** staff responded to the language surveys we carried out as part of this research. Concerns raised by many resident and staff respondents extend beyond individual words to the attitudes, power relationships and service culture communicated through language. Whilst housing providers may regard a property as an asset, an item of stock, or a unit; the person who lives there regards it as their home and this lies at the heart of this debate.

As a result of the research, Stop Social Housing Stigma (SSHS) proposes seven interim recommendations to reduce stigmatising language and encourage cultural change across the social housing sector. We urge that landlords use these recommendations as the basis of dialogue with their residents as part of their cultural change journey.

SSHS's interim recommendations

1. **Wherever possible, avoid describing homes as stock, assets or units.** Two thirds of resident respondents and more than half of staff respondents expressed concern about the use of these words. They are perceived to reinforce the power imbalance between landlords and residents and make homes sound like financial commodities.

If it is seen as essential to use such words in certain circumstances (because it is considered that other organisations can only engage if such terminology is used), it is recommended that such use be specified and justified in publicly available documentation.

2. **Stop routinely calling residents customers,** unless residents themselves choose that term. Only 6% of residents choose to be called *customers* and it is also the least popular term amongst staff.
3. **Consider using a resident-tested language framework** based on people and home. The breadth of concern about particular language suggests consideration of a range of standard wording used in the sector. Some suggested alternatives include:
 - *temporary moves* instead of *decant*
 - *empty homes* instead of *void*
 - *home visits* or *review* instead of *tenancy audit*
 - *ending a tenancy* instead of *termination*
 - *resident-facing* instead of *frontline*

- *selling homes* instead of *stock rationalisation*
 - describing a person's specific needs instead of labelling a wide group of people *vulnerable*.
4. **Identify and retire openly prejudicial and stigmatising phrases**, such as *usual suspects*, *sink estate* and *problem tenants*.
 5. **Ensure communications are sincere and credible**, avoiding corporate jargon and unsupported claims such as “residents are at the heart of everything we do”.
 6. **Use the terminology debate constructively** to encourage broader cultural change, while recognising that changing long-established professional language may be difficult.
 7. **We ask the housing media to challenge current practice** by limiting problematic terminology, questioning its use elsewhere in the sector and writing in language that everyone can readily understand.

Overall, this research report argues that language shapes organisational culture and residents' experiences. SSHS recommends replacing technical, financial and impersonal terminology with language that emphasises homes, dignity, transparency and respect.

“They don’t talk as if your home is yours, they talk as if it is theirs and we are lucky to live there and lucky to have things done to it”

Our ongoing consultation

SSHS has developed the recommendations contained in this report following consultation with residents and staff. SSHS will now carry out further consultation about the recommendations which will be reflected in the final report. The ongoing consultation will include:

- Two online meetings to be held in December 2026. If you wish to attend on 9th December, please register [here](#). If you wish to attend on 10th December, please register [here](#) (both meetings from 4pm to 5pm)
- Communication with the Housing Minister and other relevant Ministers
- Communication with the Ministry of Housing, Communities and Local Government, the Regulator of Social Housing and the Housing Ombudsman Service
- Communication with the housing trade bodies – the Chartered Institute of Housing, the National Housing Federation, the Association of Directors of Housing, the National Federation of ALMOs, the National Federation of TMOs and the Confederation of Co-operative Housing
- Communication with Inside Housing, Housing Today, the i Paper and with any other housing media who wishes to have dialogue with SSHS
- An online set of questions relating to the recommendations. Residents, staff and anyone else are invited to feed in their views of the recommendations. The questions are available [here](#)

1 Introduction

SSHS's *Do you live in a stock?* project was established to:

- a) consider language used in the sector and raise debate about it
- b) promote a culture where people living in homes is seen as the basis of social housing
- c) understand preferred language amongst tenants
- d) develop common currency about what language should be used
- e) inform Government and others about the best terminology to use.

Positive signs that cultural change may be starting to happen in the social housing sector form the background to this report. The growing numbers of landlords who have chosen to sign up to SSHS's free membership and who have subsequently engaged in dialogue with the campaign is but one illustration of cultural change. Severe and ongoing problems certainly remain, but there are signs that much-needed dialogue that has started between tenants and landlords may be leading to subsequent changes in practices which are gradually leading to *on-the-ground* practical improvements for tenants in terms of services and housing quality.

This emerging cultural change is illustrated by some landlords who have already started to change the language they use. It was also manifest at the Chartered Institute of Housing's and the National Housing Federation's September 2026 Housing Community Summit when they made recommendations to conference exhibitors not to use several of the words and phrases consulted on as part of this research.

However, addresses delivered to the same Summit by the Housing Minister and the Chief Executive Officer of the Regulator of Social Housing included many words that tenants have expressed concern about in this research.

2 How important is language?

9 resident and 4 staff respondents suggested that considering language issues is unimportant, unnecessary, or a waste of time or money. One staff member referred to “*silly word games*”.

Some respondents who responded positively to the survey regarded language issues as less important than repairs, responsiveness and service delivery. There is a theme in responses that suggest that respectful and appropriate language cannot compensate for weak service, poor housing quality or lack of engagement.

However, most responses we received, both from residents and staff, suggest that language is not viewed as a superficial issue. Respondents frequently connect terminology and tone with organisational culture, unequal power, service quality, and whether residents feel respected.

“The language used means different things to different parts of the social housing system. For those in head office dealing with the business aspect, use of business terms like asset, stock etc seems reasonable but removes the notion that decisions taken affect people's lives. To those living in their home and happily paying the rent, those same terms seem very cold, leading to a feeling that they should be grateful for the crumbs being dropped for them by the rich people. The properties are clearly both a number on an accountant's balance sheet and the difference between a tenant's security or destitution”.

3 The language considered

The language considered in the research was identified by the SSHS Committee, an SSHS member meeting and the SSHS's Projects Advisory Group (the membership of the advisory group is included in *Appendix One*). The language includes:

- a) **language used to refer to the people who live in homes** – customer, tenant and resident

- b) **language that refers to where people live** – home, stock, assets, units, property, housing and stock rationalisation
- c) **other language used in social housing** – decant, voids, tenancy audits, termination, usual suspects, frontline, officer, vulnerable
- d) **terms used about neighbourhoods** – estate, sink or problem estate
- e) the term **social housing** itself

Appendix Two sets out an AI generated definition of each word or phrase, and SSHS's definition of how landlords use the terms.

4 Methodology

An SSHS workshop held at Tpas's tenant conference in 2025 including about 30 tenants and residents formed partially generated this research. Those at the workshop were asked whether they preferred to be called *tenant*, *resident* or *customer*. All opted to be called *tenants* or *residents* with no one choosing the word *customer* – an interesting conclusion in that many landlords at that time were using the word *customer*.

The ***Do you live in a stock?*** research has been based on surveys carried out from July to September 2026 with residents and staff and a workshop held at Inside Housing's 2026 Tenant & Resident Engagement Conference attended by approximately 40 tenants, residents and staff.

Respondents to the resident survey

915 responded to the resident survey – **47%** local authority tenants and **45%** housing association tenants. Respondents were from all English regions, but greater numbers were received from tenants in London, the South-East and East Anglia. **58%** identified as having been *involved* with their landlord, either now or in the past, whilst **32%** did not identify as having ever been *involved*.

Respondents to the staff survey

517 responded to the staff survey, **57%** from housing associations and **40%** from local authorities. The largest group of staff respondents were employed in housing management roles, followed by staff employed in repairs, compliance and development roles. Significant numbers were also received from staff employed in governance, finance, administration

and community/engagement roles. Some responses were also received from senior managers, communications and human resources staff.

Further information on respondents is shown in *Appendix Three*.

5 Findings from the surveys

Summary findings from the survey are presented in this section. Data tables are shown in *Appendix Four*. The research has examined the following potential differences in the data gathered between:

- residents of local authorities and housing associations
- staff of local authorities and housing associations
- tenants with other tenures (the sample size for other tenures is small)
- staff employed in different roles.

Only significant variations in the data are highlighted. Where the data shows that all parties are not concerned with existing terminology, such as with the words *property* and *housing*, the report does not include that data.

Customer, tenant and resident

Residents were asked what they would prefer their landlord to call them. Three quarters (**75%**) opted to be called either *resident* or *tenant* with only **6%** choosing to be called *customer*. More housing association tenants (**42%**) opted to be called *resident* (**32%** opting for *tenant*). More local authority tenants (**43%**) opted to be called *tenant* (**33%** opting for *resident*).

“I would like to be referred as a person who lives in a home, as a human being”

Staff were asked what terminology their landlord currently uses, and for any reasons why that terminology is used.

45% of housing association staff said that they use *customer*, with **39%** using *resident* and **12%** using *tenant*.

59% of local authority staff said that they use *tenant*, with **18%** using *customer* and **16%** using *resident*.

Staff respondents generally suggested that terminology is shaped by organisational history, tenure mix, and context that the language is used in. Several respondents said terminology had been chosen following surveys or other consultation. However, many responses attributed terminology to inherited practice, mergers, communications policy, executive decisions, documentation or *what we have always called them*. A notable number of respondents did not know the rationale or pointed to an inconsistent use of terminology.

Customer - those staff whose organisations use *customer* suggested that it emphasises service quality, rights and organisational accountability. It is associated with responsiveness, respect, quality and an intended *customer first* culture. Some felt *customer* created a more equal and respectful tone.

However, concern was expressed by some that using the term *customer* is intended to imply power and agency to take one's custom somewhere else that residents generally do not have.

“If I were a customer, I would certainly take my custom elsewhere”

Resident - those using *resident* said that it emphasises home, community, inclusion and the person. Several described it as warm, personal and suited to a relationship centred on someone's home. It was often linked to community, belonging, equality and a people-first approach. Several responses said organisations had recently moved from *customer* to *resident* because *customer* felt too transactional.

Tenant - those using *tenant* said that it emphasises legal accuracy, tenancy rights and the formal tenant/landlord relationship. For these respondents, the term is not negative; it is precise and, in some cases, a source of identity or pride. However, an issue raised by several staff was that tenant could not be applied to leaseholders, shared owners, freeholders, household members, applicants, care and support users and others who access services without holding a tenancy.

Staff were also asked their personal preferences for the terminology. Overall, **37%** said they preferred *resident* and **31%** *tenant*. Just under half (**45%**) of housing association staff preferred *resident* whilst **38%** of local authority staff preferred *tenant*. Less than a quarter (**23%**) of both sets of staff preferred *customer*.

Tenants and residents were also asked if they were concerned about being called *customer*, with the result that a third (**33%**) tolerate the use of the word; a slightly higher third (**34%**) were concerned; with the remaining third not expressing an opinion either way.

A culture of home

The surveys asked residents and staff to describe what *home* means to them in three words. The most identified words related to safety and security, comfort and warmth, family and loving relationships, and peace and tranquillity. A table set out in *Appendix Five* showing AI generated summaries of words used shows that the responses from both resident and staff surveys are very similar, suggesting that home is both a physical necessity and an emotional foundation - a secure, comfortable and lasting personal space in which people can live with privacy, family connection, belonging and peace of mind.

Following these definitions of *home*, it is perhaps not surprising that **95%** of residents and **96%** of staff respondents said it was important that landlords refer to where residents live as homes.

Other words used for homes

Two thirds of resident respondents (**66%**) expressed concern about using *stock*, *assets* or *units* to describe their homes. More than half of staff respondents (**57%**) expressed concern about the use of *stock*, and nearly two thirds about the use of *assets* (**60%**) and *units* (**66%**). Concern expressed by staff was much greater amongst staff in senior management, communications, community and engagement roles (over **70%** of each group expressed concern about all three words). Those working in repairs, compliance and development expressed the least concern (**29%** for *stock*, **38%** for *assets*, **48%** for *units*).

A dominant theme amongst staff respondents was that context and audience are decisive in terms of the use of *stock*, *assets* and *units*. Whilst most staff considered that *home* should be used in resident-facing language, some staff considered that *stock*, *assets* and *units* may be acceptable in respect of managing repairs, compliance and development. There were also suggestions that the use of such language is *required* by lenders, the Regulator of Social Housing, Homes England, the Greater London Authority, insurers, developers and contractors.

“Accuracy [is needed], especially with bodies like the Regulator of Social Housing and investors, who commonly use terms like stock condition and stock transfer”

Some staff respondents suggested uses of *stock*, *assets* and *units* that it would be difficult to replace by *home*, including in relation to:

- asset management
- stock condition surveys and stock transfers
- regulatory returns
- finance, borrowing and investment
- acquisitions, disposals and development pipelines
- tenancy agreements, leases and legal proceedings
- differentiating buildings, blocks, components, bedspaces and tenures.

“Language with customers is very different to our internal language to describe our management activity. It would be difficult to phase out in that respect. We talk about stock, stock condition and stock numbers, assets and asset management, units and property to collectively describe different components of our work”

However, amongst the majority of both resident and staff respondents, *stock*, *assets* and *units* are perceived as:

- impersonal, corporate, financial or transactional
- reducing homes and residents to numbers
- implying that homes are commodities
- distancing staff from the people affected by their decisions
- potentially reinforcing stigma and power imbalances.

“Referring to someone's home as a piece of stock, or a unit, or an asset reduces them to nothing more than the result of an excel formula. It strips away dignity and further strengthens the divide between homeowners and those who rent. Anything can be stock, an asset or a unit - like a box of toilet rolls on a warehouse shelf”

The term *stock rationalisation* attracted similar levels of concern as *stock*, but the words *property* and *housing* are viewed more neutrally by tenant and resident respondents and staff respondents, with percentages of those expressing concern about their use being less than a quarter. Many consider them terms that are useful and widely understood:

- **property** being used to describe physical buildings and useful in repairs, maintenance, legal and tenancy contexts
- **housing** being used potentially to describe the sector, services or a collection of homes.

“Referring to properties as *homes* rather than *stock* or *units* recognises that these are places where people live, build their lives, and create a sense of belonging. A home is a personal space that tenants have invested in emotionally and physically, making it much more than a housing asset. Using the term home helps reinforce respect, dignity, and a tenant-focused approach, whereas terms such as *stock* or *unit* can feel impersonal and reduce people to customers occupying an asset”

Other words respondents found concerning

A broad spread of opinions was received about other words used in social housing. Various levels of concern were expressed by residents and staff overall, but generally those working in senior management, communications, community and engagement roles expressed higher levels of concern than those in service delivery roles who might be more used to using such terms:

- the word **decant** was considered concerning by half of resident respondents (**50%**) and by just over a third of staff respondents (**37%**). However, concern was much higher (**62%**) for staff in senior management, communications, community and engagement roles and much lower (**22%**) for staff working in repairs, compliance and development roles.
- the word **void** was considered concerning by a third of resident respondents (**34%**) and by just under a third of staff respondents (**32%**). However, again concern was much higher (**61%**) for staff in senior management, communications, community and engagement roles and much lower (**15%**) for staff working in repairs, compliance and development roles.
- the phrase **tenancy audit** was considered concerning by just under a half of resident respondents (**47%**) and by a third of staff respondents (**33%**). However, concern was much higher (**50%**) for staff in senior management, communications, community and engagement roles and lower (**28%**) for staff working in housing management roles.
- the word **termination** was considered concerning by a third of resident respondents (**34%**) and by just under a half of staff respondents (**46%**). However, concern was much higher (**66%**) for staff in senior management, communications, community and engagement roles and slightly lower (**41%**) for staff working in housing management roles.
- high levels of concern were expressed about the use of the terms *usual suspects*, *sink estate* or *problem estate*.

Vulnerable

The word *vulnerable* was only seen as concerning by a minority of resident respondents (**29%**) and staff respondents (**23%**) and was not seen as concerning even amongst those who identified that they had a disability or health condition. However, comments were received from some resident and staff respondents that *vulnerable* is a *difficult* term.

Concerns include that it groups together people with very different circumstances; can define a person by a condition; may feel infantilising or

stigmatising; is sometimes used too broadly; and may define someone who does not want to be defined as vulnerable.

“The worst for me is using the word vulnerable instead of disabled, not all disabled people see themselves as vulnerable”

Arguments given for retaining its use included that it:

- supports safeguarding and service adaptation
- signals that someone may need additional help
- is widely understood across housing and related services
- can be acceptable when accurately and carefully used.

However, it was also suggested that specific needs, additional needs, additional support, risks, circumstances or required adjustments can be defined and used.

“The term *vulnerable* can sometimes feel unhelpful because it groups together very different people and circumstances. However, it is widely used in housing, homelessness and safeguarding services and has an established meaning. Rather than removing the word altogether, it is often more helpful to explain the person's actual circumstances, needs or risks.”

Other words and phrases identified as potentially problematic

Respondents to both surveys identified a variety of words and phrases they also found potentially problematic:

Corporate jibber-jabber

Lack of sincerity in communications may mean that residents distrust messages given if they do not feel that the organisation really means it. Respondents criticised language perceived as self-congratulatory, fashionable or detached from lived experience, including:

- Residents are at the heart of everything we do
- I apologise if you feel ...
- A home “not being used for the way it was intended”

- Thank you for your co-operation
- Giving residents a voice (“they already have a voice – landlords don’t always listen”)
- Managing expectations
- Empowering – “assumes the person being empowered had no power to begin with”
- Innovation – “the sector is not at all innovative (it reacts to Government policy but doesn't innovate)”
- unclear titles such as *Neighbourhood Response Officer* – concern was expressed that unfamiliar terminology can exclude residents, cause anxiety and obscure responsibility. Familiar titles such as *Housing Officer* were preferred because residents understand what they mean

References to people

Respondents argue that certain labels prejudge situations, encourage stereotyping and can influence how later contact is handled. A recurring preference is to describe the specific behaviour, event or support need rather than characterise the person.

- | | |
|---|---|
| • Non-engager | • Serial, regular or frequent complainant |
| • Problem tenant | • Neighbourhood nuisances |
| • Difficult customer | • CHAV |
| • Challenging | • Those people |
| • Referring to people who complain as troublemakers | • They’re all ... |
| • Vexatious resident | |

Housing management terms

- | | |
|--|--|
| • Income recovery | • Sense of Place |
| • Income when we mean rent | • Disadvantaged communities |
| • Operating areas | • Areas of deprivation |
| • Forced access | • Silver bullet |
| • Sinking funds | • Low hanging fruit |
| • Breach | • Boots on the ground |
| • Under-occupied | • Enablers |
| • Occupier | • Hard to reach |
| • Affordable and affordable rent | • Perpetrators – “which can suggest that we’ve already judged a situation without the knowledge of the challenges residents may be facing” |
| • NOSP (and other initials and acronyms) | |
| • Meeting targets | |
| • Community Investment | |

Letter writing

- Addressing letters to “the tenant of” or the “resident of”
- Lists of quotes from housing legislation
- Internal references to a property rather than the person living there
- Using jargon or abbreviations

Other words and phrases

- *Our properties*
- *Our land*
- *Roof over my head*
- *Being given a home*

The term *social housing*

Respondents were asked their views on the term *social housing*. Many residents have previously questioned the use of the term to Stop Social Housing Stigma and hence its inclusion in the survey. Whilst over a third of residents (**37%**) expressed concern about the term, less than a quarter (**23%**) of staff expressed concern.

Some who commented suggested that what is really at the heart of concerns about *social housing* is the stigma that has become attached to it. It was further suggested that changing the name without changing the stigma would invite the same stigma to whatever new name was chosen. A general view was expressed that changing the brand, particularly in relation to social housing stigma, would change the perceptions of the term *social housing*. At the TREC workshop, one participant made the comment - “*Social housing is housing for a social purpose. That is the reason for it. What’s not to like about that?*”

“An AI definition of *social* comes back with *friendly, gathering, mutual benefit, community, support*, all of which are really admirable goals”

Staff views on potential change

Staff were asked their views on problems that may be caused by potential language change. Some pointed to potential challenges of making language changes including:

- revising policies, procedures, forms, contracts and correspondence
- updating websites, systems, data fields and reporting structures
- renaming teams, roles and strategies
- retraining staff and contractors
- managing inconsistent usage during transition
- the cost and time involved
- the challenge of changing terminology that has been used for so long.

“This is entrenched *natural* language – when we say the wrong thing, customers will complain and immediately be given £50”

A small group of staff respondents regard changing language as unnecessary and that it is inappropriate to be overly concerned with terminology rather than substantive housing issues. One staff member suggested that it is necessary for landlords to use language that is deliberately not emotive.

“While each property is someone's home, it remains the property of the housing association. As such, it must be managed in such a way and removing the emotive nature of the word *home* when looking at the individual assets can allow us to make less emotion driven decisions when it comes to the properties and things that may need to be done for the benefit of everyone, including the residents”

However, many staff respondents suggested that entrenched language reflects an organisational mindset, although some suggested that changing cultures requires more than just changing language. A significant number of staff respondents consider that the terms could be phased out without significant difficulty, with some anticipating benefits such as greater dignity, warmth, consistency and a more resident-centred culture.

“People are stuck in their ways and see change as more work and potential stress. They also get defensive because it's hard to admit the status quo which they have been part of has been doing harm”

The Inside Housing Tenant & Resident Engagement Conference

About 40 people attended SSHS's workshop at Inside Housing's Tenant and Resident Engagement Conference on 23rd September 2026, including residents alongside staff (primarily tenant engagement staff).

The workshop enabled consideration of the words considered in this research in six table groups which fed back at the end of the workshop. Attendees were also invited to complete proformas individually of which 23 completed forms were returned. The results were as follows:

- **Customer, tenant and resident** – on a show of hands, no one in the room opted to be called *customer* – 20 of the forms returned indicated a preference for *resident*, with three forms also specifying *tenant* and one referring to *leaseholder*. Comments received on forms included “no one likes customer”; referring to *tenant* “legal only”; “we’ve changed to customer, but I still don’t agree they have choice. I understand we are providing a service, but it makes them sound like a commodity – not personal”; referring to *resident* “most neutral and limits the perception of power dynamic”
- **Home and associated terminology** – on a show of hands, all opted that homes should be called *homes*. Some indicated that *property* was acceptable terminology. All rejected the terms *stock*, *asset* and *unit*
- **Other terminology** – *decant* was rejected on 20 forms; *void* was rejected on 17; *tenancy audit* on 11; *vulnerable* on 10; *termination* on 16; *usual suspects* on 20; *frontline* on 10; *officer* on 12; *estate* on 3; *sink or problem estate* on 20
- **Social housing** – the workshop generally agreed that the term should not be changed – but suggestions were made on forms to change to community housing or affordable housing, whilst several questioned what name it could be changed to.

6 Interim conclusions and recommendations

Based on this research, Stop Social Housing Stigma makes the interim recommendations shown in the introduction. This section sets out more detail in respect of the recommendations. The recommendations are currently interim because further consultation is being carried out. SSHS welcomes views of the recommendations.

1. **Wherever possible, cease to use *stock*, *assets* and *units*** - there is clear indication in this research that residents are concerned by such terms, and this concern is supported by staff, particularly senior management, community and engagement and communications staff.

Stock, *assets* and *units* all tell tenants and residents that the landlord owns the homes - tenants and residents are there but temporarily, with the implication that *a roof over your head* should be seen as sufficient whilst they are living there.

Terms such as *asset management* and *stock condition survey* are industry standard in the social housing sector, but they result in identification of tenants' homes simply as assets on the balance sheet of the landlord with potential negative results amongst staff who perceive them as such. These terms express the power imbalance between tenant and landlord – we own these homes, you don't.

Some staff respondents consider that the terms should not be used with residents whilst they could still be used *behind closed doors* and in particular external circumstances. It is suggested that:

- residents are now increasingly behind the same closed doors. Does this argument mean that residents can only get behind those doors if they accept terminology that may be offensive to them?
- staff who use one terminology set behind closed doors are very unlikely to be able to adapt to accepted forms elsewhere. Staff would quickly revert to using the same terminology and would consider it *industry standard* to do so.

It was perceived necessary that an *asset* terminology become common currency in the housing association sector following the introduction of private finance in the 1980s to reinforce at that time that associations would no longer be able to access public grant funding to carry out major works.

It is now culturally well known that landlords must manage a portfolio of homes where a financial value is attached to the homes and that this is a necessity in respect of the organisation's financial standing. It is also becoming increasingly well known that landlords must maintain residents' homes to acceptable health and safety standards and to a reasonable quality.

All this can be done without calling residents' homes *assets*. The places where residents live can be called *homes*. *Asset Managers* (a title that means nothing to most people) can become *Property Managers* (a title that means something to ordinary people). The terminology can be changed if the will is there to do so.

However, we would stress that where staff are not talking about people's homes, it may be acceptable to refer to certain words. For example, when those responsible for finances discuss *asset cover* – they are not referring to homes and, in that context, referring to *home cover* would not make sense.

It is accepted that changing terminologies will not be easy in a culture that has been fixed for so long. However, it is suggested that staff may not be fully appreciating the serious and shocking nature of the stigma statistics gathered by SSHS and the need for substantial cultural change. Changing terms like *stock*, *assets* and *units* could be part of that cultural change.

As part of our ongoing consultation, SSHS will explore whether suggestions that certain agencies require particular language to be used are true – or whether the use of such terminology by those agencies is serving to normalise its use. We will be particularly seeking clarification from the Regulator of Social Housing as to whether they consider it a regulatory requirement that terms such as *stock*, *assets* and *units* are used and if so, in what circumstances and why.

Ultimately SSHS's recommendation is that these terms are not used where landlords are referring to residents' homes. But we hear that some staff are saying that some organisations can only engage with landlords if such terminology is used. If it is considered essential to use these words in particular circumstances, it is recommended that such use be specified and justified in publicly available documentation written in clear English.

2. **Cease to use the word *customer*** (unless the word is actively chosen by residents). This research shows that few residents prefer to be called *customer* for the reasons set out in the research and even for staff it is the least preferred term.
3. **Consider using a resident-tested language framework** based on dignity, equality, clarity, and recognition of the *home*. The breadth of concern expressed by residents and staff suggests that in some cases landlords should consider using alternative words and phrases where possible. It is suggested that this is particularly necessary where our research has shown higher levels of concern in respect of *stock*, *assets*, *units*, *decant*, *tenancy audit*, *termination*, *stock rationalisation*.

Words	Considered concerning by:	Potential alternative terminology
Stock	$\frac{2}{3}$ of resident respondents; more than $\frac{1}{2}$ of staff respondents	Homes Properties
Assets	$\frac{2}{3}$ of resident respondents; nearly $\frac{2}{3}$ of staff respondents	Homes Properties Housing
Units	$\frac{2}{3}$ of resident respondents and nearly $\frac{2}{3}$ of staff respondents	Is the terminology needed?
Stock rationalisation	$\frac{1}{2}$ of tenants and residents; $\frac{1}{2}$ of staff	Selling homes
Decant	$\frac{1}{2}$ of resident respondents and by more than $\frac{1}{2}$ of SM/Comms/C&E staff	Temporary moves
Void	$\frac{1}{3}$ of tenant and resident respondents and by more than $\frac{1}{2}$ of SM/Comms/C&E staff	Empty homes

Words	Considered concerning by:	Potential alternative terminology
Tenancy audit	Nearly ½ of tenant and resident respondents; ½ of SM/Comms/C&E staff	Tenant visits Home visits Tenancy review
Termination	⅓ of tenant and resident respondents; ⅔ of SM/Comms/C&E staff	Ending a tenancy
Frontline	Only ¼ of respondents; nearly ½ of SM/Comms/C&E staff	Resident-facing
Vulnerable	Only ¼ of respondents, but potentially concerning for those who may be considered vulnerable	Referring to a person's needs rather than using a blanket term

4. **Identify and immediately retire overtly prejudicial and stigmatising phrases** such as “usual suspects,” “sink estate” and “problem tenants”. It is speculated that few if any people in the social housing sector are now using such phrases, but it is important to note that such phrases were common currency in the sector until comparatively recently. Research² has identified that the use of the phrase *sink estate* has declined since the Grenfell tragedy, but that the phrase *deprived communities* has been used instead, suggesting that whilst terminology may change, stigma gets attached to other phrases used instead.
5. **Consider whether communications are sincere** – SSHS proposes that communications staff consider the additional words and phrases identified by respondents, particularly examining what has been identified as *corporate jibber jabber* – a title deliberately chosen to get across how some residents feel about some landlord communications. If residents are to trust landlords, they need to feel that landlords are presenting an honest and sincere picture of themselves.

It is acknowledged that significant recent improvements have been made across the housing sector, but SSHS reflects that:

- 70% of social housing tenants feel stigmatised
- 54% of social housing tenants feel stigmatised because of something the landlord does

² Bleazard, E – UK Housing Review Autumn Briefing (2026) published by the Chartered Institute of Housing. The research builds on earlier research – Slater, T (2018) “The invention of the sink estates: consequential categorisation and the UK housing crisis” in *The Sociological Review* 66(4), 877-897

- Some landlords have not yet reached a C1 grade from the Regulator of Social Housing meaning that they do not yet fully comply with regulatory standards
- The Regulator of Social Housing's report for Tenant Satisfaction Measures shows that in 2024/2025, fewer than three quarters of residents (71%) are satisfied with their landlord's services overall whilst almost one in five tenants surveyed (18%) are dissatisfied with the overall service from their landlord³
- The Housing Ombudsman continues to receive significant numbers of complaints from residents
- Ongoing work remains to be done on some homes to bring them up to an acceptable health and safety and quality standard.

In such an environment, statements such as “*residents are at the heart of everything we do*” are likely to meet with cynicism, potentially undermining rather than fostering positive relationships between landlords and residents.

6. **Use a debate on terminology positively** – SSHS's aim is that landlords could use this research to help them to promote positive debates as part of their cultural change journey with residents and staff at all levels about language used. We are particularly keen that positive cultural debate takes place with staff working in service providing roles who in this research generally considered most of the terms consulted on to be less concerning than some of their other staff counterparts.

It is speculated that:

- staff working in community and engagement roles were more concerned because they know from their contact with residents that the words consulted on have negative impact
- staff working in communications were more concerned because they know that using words perceived negatively makes their role that much more challenging
- senior management staff were more concerned because they understand the impact that such words have more generally in the housing sector.

³ Regulator of Social Housing - Tenant Satisfaction Measures 2024/25: Headline Report (2025)

Nonetheless, SSHS do recognise the challenges that those who are in service provider roles will face in changing culture and terminology that they may have used all their working lives. SSHS also particularly acknowledges that those working in repairs, compliance and development have been subject to massive change and increasing expectations in recent years.

SSHS therefore hopes that debates about language can be managed positively across all staff, with all staff given the opportunity to air their views, so that the changing culture that would derive from changing language becomes part of a shared cultural process.

7. **A media challenge to the status quo** – the housing media have been supportive of the Stop Social Housing Stigma campaign. They have provided publicity to SSHS across the housing sector, particularly to decision makers in the sector and to those engaged in communications, community and engagement. SSHS asks the housing media to go a step further and:
 - challenge themselves to eliminate or restrict the use of the terminology identified as problematic in this report
 - challenge other parts of the housing sector if they use such terminology
 - write in ways that everyone will always be able to understand what they are writing about.

SSHS intends to consult with the housing media as part of our ongoing consultation to discuss these recommendations with them.

Appendix One – the SSHS Projects Advisory Group

SSHS thanks the SSHS Projects Advisory Group for their time and support in carrying out this research work. The Advisory Group includes:

Name	Role	Organisation
Dr Ellie Benton	Senior Research Assistant	London School of Economics
Dr Eve Blezard	Policy Lead	Chartered Institute of Housing
Lynne Brosnan	Chair	Stop Social Housing Stigma
Fiona Brown	Treasurer	Stop Social Housing Stigma
Isabelle Connor	Research and Public Policy Manager	Peabody
Yvonne Davies	Director	YD Consultants
Dr Lisa Davison	Research Fellow	University of Stirling
Dr Mercy Denedo	Associate Professor in Accounting	University of Durham
Pauline Hardman	Committee Member	Stop Social Housing Stigma
Blase Lambert	Chief Executive Officer	Confederation of Co-operative Housing and Four Million Homes
Jim Martin	Committee Member	Stop Social Housing Stigma
Ian Montgomery	Tenant Engagement Manager	Leeds City Council
Jenny Osbourne	Chief Executive	Tpas
Dom Rozanska	External Affairs Manager	National Housing Federation
Sally Trueman	Secretary	Stop Social Housing Stigma
Michael Verrier	Vice Chair	G15 Residents Group
David White	Assistant Director of Housing	Basildon Borough Council

SSHS also thanks Caritas Charles (Head of Policy, Tpas and an alternate for Jenny Osbourne)

Appendix Two – definitions of consulted terminology

Language that refers to where people live		
Language	AI definition	What landlords mean
Assets	<i>an asset is a valuable possession, quality, or resource owned by a business or organisation that can be converted into cash. Assets are recorded on a balance sheet.</i>	Landlords refer to the homes and other buildings they own as <i>assets</i> . They will usually have an <i>Asset Management Strategy</i> to refer to how they ensure that their homes are maintained to an acceptable standard.
Stock	<i>refers to a supply of goods available for sale, a reserve of materials, or a share in the ownership of a company</i>	Landlords often refer to their homes as <i>stock</i> (most commonly to <i>stock condition surveys</i> or to how many homes they own).
Units	<i>defined as a single, individual item, entity, or component that acts as a whole or forms part of a larger, complex structure</i>	Landlords may refer to how many <i>units</i> they own when talking about how many homes they own
Properties	<i>in the context of ownership and buildings, properties refer to specific pieces of land or structures</i>	Landlords may refer to homes they own as their <i>properties</i>
Housing	<i>refers to buildings or shelters where people live, considered collectively or as a market commodity, such as houses and flats</i>	Landlords may refer to homes they own as <i>housing</i>
as opposed to Homes	<i>a home is a place where a person or family lives. It typically refers to a house, flat or shelter that provides a sense of security, comfort, and belonging, often centred on domestic life.</i>	
Disposals	<i>the sale, transfer, or permanent removal of assets, property, or legal liabilities; a garbage disposal unit is a machine under a kitchen sink that shreds food waste</i>	Landlords use this term to refer to homes that they sell either to other landlords or on the open market
Stock rationalisation	<i>a strategic process where social housing providers review, sell, or swap property portfolios to align housing stock with core strategic objectives</i>	As above

Other language		
Language	AI definition	What landlords mean
Decant	<i>is a verb meaning to gradually pour a liquid, such as wine or a chemical solution, from one container into another</i>	This word is used in social housing sector to describe temporarily moving a person to carry out repairs or for another reason
Void	<i>refers to an empty space, a vacuum, or a feeling of loss, often defined as containing nothing or being completely empty</i>	This word is used to describe an empty home that a new tenant might move into. Do homeowners ever move into voids?
Tenancy audits	<i>an audit is an official, independent examination and verification of financial records, operations, or procedures to ensure accuracy, compliance, and efficiency</i>	This term is used to describe it when a landlord visits a tenant to check who is living in the home and whether they have any needs. These visits are meant to be friendly chats.
Vulnerable	<i>being exposed to the possibility of being physically or emotionally harmed, attacked, or damaged. It describes a state of being unprotected, or easily influenced, often requiring special care or support</i>	Tenants have raised concern about the use of this term because landlords sometimes describe everyone who has additional needs as vulnerable, even if those people do not consider themselves as such
Usual suspects	<i>referring to people that are predictably involved in a particular situation, often used to describe a familiar group of people. Originates from the film Casablanca, where a police captain instructs his men to "round up the usual suspects" to manage a crime scene</i>	Used, usually disparagingly, in social housing to refer to tenants who regularly get involved in tenant involvement activities
Termination	<i>the act of bringing something to an end</i>	Refers to the termination of a tenancy agreement
Frontline	<i>refers primarily to the foremost, most advanced tactical combat units engaging an enemy, or an area of direct conflict</i>	Staff members who directly engage with tenants, residents and other service users
Officer	<i>a person who holds a position of authority, responsibility, or trust within a hierarchical organisation. They are typically defined by their role in enforcing laws (police), commanding armed forces (military), or managing corporate/government organisations</i>	A staff member

Language about neighbourhoods	
Language	AI definition
Estate	<i>primarily connotes landed wealth, inheritance, or large-scale housing, with sharply contrasting nuances between high-status luxury (country estates) and low-income public housing (council estates). It generally implies a large extent of property, and often carries connotations of both stability and class division. A "council estate" or "housing estate" can imply a large-scale, often run-down, state-subsidised, or modern planned development.</i>
Sink estate	<i>a derogatory British term for a council housing estate characterised by high levels of economic deprivation, social problems, and high crime rates. These areas are generally considered the least desirable to live in, often associated with, but not exclusively defined by, poor architectural design, vandalism, and anti-social behaviour.</i>
Problem estate	<i>a term often used in housing, sociology, and political discourse to describe a residential area—typically social or council housing—characterized by high levels of social dysfunction, crime, neglect, and environmental decay. In the United Kingdom, these are sometimes referred to as "sink estates," symbolising a place where residents are trapped in cycles of poverty, stigma, and disadvantage.</i>
As opposed to Neighbourhood	<i>- a geographically localised community within a larger town, city, suburb or rural area, sometimes consisting of a single street and the buildings lining it.</i>

Language that describes those who live in homes	
Language	AI definition
Tenant	<i>A tenant is a person that pays rent to a landlord in exchange for the right to occupy and use a property (such as a house, apartment, or land) on a temporary basis. Tenants hold a legal agreement, often known as a tenancy agreement that defines their rights and obligations.</i>
Resident	<i>a person who lives somewhere permanently or on a long-term basis. Being a resident generally means you live in a specific country, region, or house on a settled, ongoing basis.</i>
Customer	<i>an individual, business, or organisation that purchases goods or services from another business in exchange for money. They are the primary source of revenue, and drive demand, making customer satisfaction essential for long-term business survival and profitability. A customer is a person or entity that engages in a transaction to buy a product or service. Customers can be one-time purchasers or loyal, repeat buyers.</i>

Appendix Three – demographic and other data of survey respondents

This appendix includes the demographic and other data of survey respondents. The tenure of respondents to the residents survey was as follows:

Tenure of respondents to the resident survey	Numbers	%
Local authority tenants	429	47%
of whom ALMO tenants	100	
Local authority leaseholders	8	1%
of whom ALMO leaseholders	5	
Local authority shared homeowners	1	0%
Housing association tenants	413	45%
Housing association leaseholders	25	3%
Housing association shared homeowners	15	2%
Persons receiving other services from housing associations	14	2%
Housing co-operative tenant members	4	0%
Others	6	1%
Total	915	

Tenants and residents were asked if they identified as either currently or having been involved with their landlord. The results were as follows:

Involvement	Numbers	%
Identified as involved (either now or in the past)	532	58%
Identified as not involved	295	32%
Not sure	88	10%

Respondents to the staff survey worked for housing associations, local authorities, ALMOs and TMOs as follows:

Respondents to the staff survey	Numbers	%
Housing association staff	297	57%
Local authority staff	209	40%
of whom ALMO staff	65	
of whom TMO staff	2	
Other	11	2%

Staff responding were employed in the following areas:

Employment categories	Numbers	%
Communications	22	4%
Community & Engagement	77	15%
Governance, finance and administration	88	17%
Housing management	187	36%
Human resources	11	2%
Repairs, compliance and development	104	20%
Senior management	25	5%
Other	4	1%

Of respondents who replied to the demographic questions:

- 66% were female; 30% were male; 4% preferred not to say
- 27% were aged above 65, 24% between 55 and 64, 21% between 45 and 54, 16% between 35 and 44, 6% under 35, and 5% preferred not to say.
- 54% of respondents identified as White British, with 29% identified as White English. Of the remaining respondents 20 identified as Black or Black British, 19 as Caribbean or Caribbean British, 16 as White Irish, 14 as Asian or Asian British, 12 as other British, 11 as White and Black Caribbean or Black British, 9 as White Scottish, 6 as Pakistani or Pakistani British, 5 as Anglo-Indian or British Indian, 5 as White and Black Caribbean, 4 as Black and Black British, 4 as White and Asian, 4 as White Other, 3 as White Welsh, 3 as White Polish, 3 as Cornish, 3 as White American, 2 as Anglo-European, 2 as Romanian, 2 as Mixed Other, and 1 each as White African, White Canadian, Black British and Irish, Irish Caribbean, White Italian, Jewish, White English and Hungarian, Latino, First Generation (Turkish/Caribbean descent), White Canadian, French, White English, Irish and Welsh, White South African, Mixed White and St Helenian, and White and 15 preferred not to say.
- 48% of respondents considered that they had a disability or health condition; 46% said they did not; whilst 6% preferred not to say.
- 79% of respondents identified as heterosexual and 12% preferred not to say; of the remaining respondents 37 respondents as gay; 23 as bisexual; 12 as lesbian; 12 as pansexual; 7 as asexual; and 5 as undecided.
- 43% of respondents identified as Christian; 39% as no religion or belief and 10% preferred not to say. Of the remaining respondents 12 identified as Muslim; 10 respondents as Buddhist; 9 as Pagan; 7 as Jewish; 7 as Spiritual or Spiritualist; 4 as Church of England; 3 as Catholic; 3 as no formal religion/own beliefs; 2 as Sikh; 2 as Quaker; 2 as Humanists; 2 as Daoists; and 1 each as Hindu, Sith, Zen, Rastafarian, Jewish & Christian, Advaita Vedanta, Pantheist, Communist, Vegan, Agnostic, Being a good person, All faiths, Higher power, Omnist, Love, Spiritual eclectic white witch, Open minded.

Appendix Four – data gathered in the surveys

Residents were asked what they prefer to be called – resident, tenant or customer. The results were as follows:

Resident survey - would you prefer your landlord to call you:	Resident	Tenant	Customer	No opinion	Other
Housing association tenants	169	130	28	63	11
Local authority tenants	137	175	18	70	11
Leaseholders & shared owners	26	7	4	5	2
Others	9	5	1	2	4
Totals	341	317	51	140	28
Percentages	39%	36%	6%	16%	3%

Of those who specified others, several said they wanted to be called by their names, some preferred to be called either a *leaseholder* or a *freeholder*, some preferred to being called by a combination of tenant or resident and one suggested *partner*.

Staff were asked what their organisation usually called a person who rents a home from a landlord. Responses were as follows:

Staff survey - what does the organisation you work for usually call a person who rents a home from a landlord?	A resident	A tenant	A customer	Other
Housing association staff	105	32	121	12
Local authority staff	32	118	35	14
Others	2	1	5	2
Totals	139	151	161	28
Percentages	29%	32%	34%	6%

Staff were asked their personal preferences about what a person who rents a home from a landlord should be called. The responses were as follows:

Staff survey - what do you personally think the people who rent homes from a landlord should be called?	A resident	A tenant	A customer	Other
Housing association staff	121	72	62	16
Local authority staff	55	75	45	24
Others	3	2	2	3
Totals	179	149	109	43
Percentages	37%	31%	23%	9%

Residents were asked if they were concerned if their landlord calls them a customer. The responses were as follows:

Resident survey - how much are you concerned if your landlord refers to you as a customer?	I am concerned	Neither	I am not concerned	No opinion
Housing association tenants	133	91	136	25
Local authority tenants	128	105	120	35
Leaseholders & shared owners	16	10	14	3
Others	8	4	7	1
Totals	285	210	277	64
Percentages	34%	25%	33%	8%

Residents and staff were asked how important it is that the landlord refers to the places where people live as homes. The responses were as follows:

How important is it to you that the landlord refers to the places where people live as homes?	Very important	Important	Not important	No opinion
Residents	569	189	16	26
	71%	24%	2%	3%
Staff	349	82	9	10
	78%	18%	2%	2%

Residents and staff were asked how much they are concerned if the landlord refers to places where people live as *stock*, *assets* or *units*. Levels of concern amongst residents and staff about the use of the term *stock rationalisation* is also included. The responses were as follows:

How much are you concerned if the landlord refers to places where people live as ...	I am concerned	Neither	I am not concerned	No opinion
Stock				
Residents	537	129	101	46
	66%	16%	12%	6%
Staff	256	123	52	19
	57%	27%	12%	4%
Assets				
Residents	513	128	100	51
	65%	16%	13%	6%
Staff	269	114	44	22
	60%	25%	10%	5%
Units				
Residents	520	119	98	57
	65%	15%	12%	7%
Staff	296	101	25	24
	66%	23%	6%	5%
Stock rationalisation				
Residents	52%	22%	19%	7%
Staff	55%	24%	8%	13%

Percentages of staff who work in specified areas who are concerned about the use of the words stock, assets or units were as follows:

% of staff who consider the use of specified words concerning	Stock	Assets	Units
Repairs, compliance, development	29%	38%	48%
Governance, finance, admin	51%	51%	61%
Housing management	56%	57%	63%
Human resources	70%	90%	100%
Senior management	75%	71%	83%
Community & Engagement	83%	88%	88%
Communications	90%	90%	95%

Percentages of residents and staff who were concerned if the landlord uses the words *decant* or *void* were as follows:

% of respondents who said they were concerned if the landlord uses <i>decant</i> or <i>void</i>	I am concerned	Neither	I am not concerned	No opinion
Decant				
Residents	50%	23%	20%	7%
Staff – overall	37%	36%	22%	6%
SM, comms, C&E staff	62%	30%	6%	2%
Repairs, compliance and development staff	22%	39%	33%	6%
Void				
Residents	34%	29%	30%	7%
Staff – overall	32%	34%	30%	5%
SM, comms, C&E staff	61%	25%	12%	2%
Repairs, compliance and development staff	15%	30%	50%	5%

NB. repairs, compliance and development staff have been highlighted because they are the most likely staff group that would use the words under consideration. SM, comms, C&E - senior management, communications and community & engagement staff

Percentages of residents and staff who were concerned if the landlord uses the words *tenancy audit* or *termination* were as follows:

% of respondents who said they were concerned if the landlord uses <i>tenancy audit</i> or <i>termination</i>	I am concerned	Neither	I am not concerned	No opinion
Tenancy audit				
Residents	47%	21%	27%	5%
Staff – overall	33%	36%	23%	7%
SM, comms, C&E staff	50%	32%	12%	6%
Housing management staff	28%	38%	29%	6%
Termination				
Residents	34%	25%	35%	6%
Staff – overall	46%	33%	17%	5%
SM, comms, C&E staff	66%	24%	7%	4%
Housing management staff	41%	35%	20%	4%

NB. housing management staff have been highlighted because they are the most likely staff group that would use the words under consideration. SM, comms, C&E - senior management, communications and community & engagement staff

Percentages of residents and staff who were concerned if the landlord uses the words *frontline* or *officer* were as follows:

% of respondents who said they were concerned if the landlord uses <i>frontline</i> or <i>officer</i>	I am concerned	Neither	I am not concerned	No opinion
Frontline				
Residents	29%	27%	39%	5%
Staff – overall	28%	34%	31%	7%
SM, comms, C&E staff	47%	33%	17%	3%
Human resources staff	30%	30%	20%	20%
Officer				
Residents	34%	26%	34%	6%
Staff – overall	15%	40%	40%	4%
SM, comms, C&E staff	27%	42%	28%	2%
Human resources staff	10%	30%	30%	30%

NB. human resources staff have been highlighted because they are the most likely staff group that would use the words under consideration although the sample size is not large. SM, comms, C&E - senior management, communications and community & engagement staff

Percentages of residents and staff who were concerned if the landlord uses the phrases *usual suspects*, *estate*, *sink estate* or *problem estate* were as follows:

% of respondents who said they were concerned if the landlord uses <i>usual suspects</i> or <i>estate</i>	I am concerned	Neither	I am not concerned	No opinion
Usual suspects				
Residents	67%	14%	14%	5%
Staff	87%	6%	3%	2%
Estate				
Residents	25%	35%	36%	5%
Staff	17%	45%	33%	5%
Sink or problem estate				
Residents	69%	13%	13%	5%
Staff	88%	5%	4%	3%

Percentages of residents and staff who were concerned if the landlord uses the word *vulnerable* were as follows:

% of respondents who said they were concerned if the landlord uses <i>vulnerable</i>	I am concerned	Neither	I am not concerned	No opinion
Vulnerable				
Residents	29%	26%	41%	5%
Staff	23%	38%	36%	3%

Finally, residents and staff were asked how much they are concerned about the phrase *social housing*. The results were as follows:

How much are you concerned about the phrase <i>social housing</i> ?	I am concerned	Neither	I am not concerned	No opinion
Residents	290	224	264	7
	37%	29%	34%	1%
Staff	97	174	137	11
	23%	41%	33%	3%

Appendix Five – what home meant to respondents

Residents and staff were asked to identify three words or phrases that home means to them. The most identified words were as follows:

Most identified words			
Residents		Staff	
Physical safety & security	533	Safe and safety	360
Comfort & warmth	205	Family	108
Family & loving relationships	119	Comfort	91
Peace & tranquillity	116	Security	90

The following table shows two AI independently generated summaries of the words that each group used:

Resident responses	Staff responses
Safety and security	
Home is overwhelmingly described as a place where people should feel safe, secure, protected and sheltered. Repeated expressions such as <i>safe place</i> , <i>safe haven</i> , <i>sanctuary</i> and <i>my castle</i> show that respondents see home primarily as protection from the outside world.	The clearest and most dominant theme, respondents repeatedly used words such as <i>safe</i> , <i>secure</i> , <i>shelter</i> , <i>refuge</i> , <i>haven</i> and <i>sanctuary</i> . Home is regarded as protection from risk, instability and external pressures.
Comfort, warmth and peace	
Many responses associate home with <i>comfort</i> , <i>warmth</i> , <i>calm</i> , <i>quiet</i> and <i>relaxation</i> . Home is described as somewhere to rest, recover and experience <i>peace of mind</i> . Physical qualities such as being warm, dry and clean are closely connected with emotional wellbeing.	Home is strongly associated with being <i>comfortable</i> , <i>warm</i> , <i>calm</i> , <i>quiet</i> and <i>relaxed</i> . These responses suggest that good housing supports emotional wellbeing by providing a place to rest, recover and feel at ease.

Resident responses	Staff responses
Family, love and relationships	
A strong theme is that home is created through family, love, laughter and shared life, rather than simply by the building itself. Some respondents specifically connect home with raising children or being close to relatives.	Many respondents define home through the people within it. <i>Family, love, loved ones, memories</i> and <i>happiness</i> feature prominently, indicating that relationships often transform a property into a meaningful home.
Stability and permanence	
Respondents frequently refer to stability, permanence, roots and long-term security. Home provides continuity and a reliable base. Phrases such as <i>home for life, permanent, settled</i> and <i>a place to put down roots</i> suggest that the security of being able to remain is central to feeling at home.	Respondents frequently refer to <i>stability, settled, permanence, forever, constant</i> and <i>foundation</i> . Home is seen as a dependable base from which people can build their lives, grow and pursue future opportunities.
Privacy, autonomy, independence, control and personal space	
Home is also understood as a place where people can close the door, have privacy and be in control. Words such as <i>mine, ours, own space, freedom</i> and <i>independence</i> show the importance of personal autonomy, even where the respondent does not legally own the property.	References to <i>privacy, personal space, independence</i> and making a home one's own highlight the value of autonomy. Respondents want somewhere they can control, personalise and retreat to without intrusion.
Belonging, personal identity and pride	
Several responses link home to belonging, identity, dignity and pride. Home is not merely somewhere a person resides; it is part of who they are. References to <i>my roots, self-identity, community</i> and having somewhere to call one's own illustrate this deeper attachment.	Words such as <i>belonging, mine, ours, personal, roots, pride</i> and <i>individuality</i> show the importance of having a space that feels personally owned and reflects the occupant's identity, irrespective of legal ownership.
Community and connection	
Although less prominent than family or security, some respondents see home as extending beyond the property to include neighbours, community and the surrounding area. A good home therefore depends partly on feeling connected, welcomed and respected locally.	Community appears less often than safety or family, but several respondents connect home with neighbours, local relationships and a wider sense of place. For these respondents, home extends beyond the front door.

Resident responses	Staff responses
Practical housing standards	Physical quality and affordability
A smaller group focuses on tangible requirements: a home should be affordable, clean, healthy, accessible, well maintained and free from disrepair. These responses show that emotional security is dependent on basic housing services and conditions being reliable.	A small group emphasises that a home should be warm, dry, clean, habitable, maintained, functional, accessible and affordable. These responses connect the emotional meaning of home with adequate housing standards and suitability for individual needs.
Negative experiences and unmet expectations	Minority and contrasting responses
Most responses are positive or aspirational, but a notable minority describe home in terms of cold, damp, noise, poor-quality housing, disrepair, high costs, poor management and unresolved problems. Statements such as <i>it's not home</i> indicate that inadequate conditions or services can undermine the emotional meaning of home.	A smaller group gives a more functional definition, describing home simply as a <i>residence, property, building or place to live</i> . A few responses frame housing as a basic human right, an investment or a responsibility.