



**HOLDING ON TO HOME**

# What makes for effective rent related communication between social housing landlords and tenants?

A report from the 'Holding on to Home' study

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## About the Authors

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## Executive summary

Over a two-year period of the Holding on to Home research project, social housing landlords and tenants have repeatedly told us that improvements in spoken communications are essential to effective tenancy sustainment. However, there is a significant gap in research that might help landlords improve their communications in this challenging, and often sensitive area with tenants. This research begins to address that gap.

We worked with two social housing landlords to collect a corpus of one hundred and forty telephone calls between call handlers and tenants where rent arrears and related matters were discussed. We used conversation analysis to examine the calls and arrive at empirically grounded insight about what makes for effective communication for tenancy sustainment. We identified three core interactional/behavioural competencies used by call handlers. These are labelled as: (i) **Shouldering the burden**; (ii) **Together in the ‘problem space’**; (iii) **Non-directive solutions**. When engaged in the manner outlined in the table below, these competencies typically gain commitment and/or move the interaction toward solution-focussed outcomes.

**Table 1: Communicative competencies**

Competency	Recommendations
Shouldering the burden	<p>Actively communicate to tenants what you can and will do on tenants behalf.</p> <p>Frame language using a basic linguistic structure of <b><i>‘I am going to do x for you’</i></b>.</p> <p>Frame requests using a collaborative linguistic structure, prefacing the help being offered: <b><i>‘I will do x, can you do y’</i></b>.</p>
Together in the ‘problem space’	<p>Actively communicate empathy and understanding with tenants.</p> <p>Where appropriate, use mirroring to offer explicit demonstrations of alignment E.g. <b><i>‘I have similar experience of x and I understand the challenge’</i></b>.</p> <p>When dealing with complex challenges, demonstrate active involvement in problem solving with the tenant.</p>
Non-directive solutions	<p>Frame requests or recommendations as suggestions rather than demands. E.g. <b><i>‘has anyone suggested that we do x?’</i></b>, <b><i>‘how does x sound to you?’</i></b>, <b><i>‘would you prefer x or y next step?’</i></b></p> <p>When exploring a range of solutions, invite tenants to narrow in on the most sensible option via a linguistic structure that closes the agreement. E.g. <b><i>‘Would you like x to be the case?’</i></b>; <b><i>‘I can organise x, would you like me to do that?’</i></b></p> <p>When tenants suggest solutions that might not be feasible based on their financial or other circumstances, recommend an alternative using an either/or linguistic structure: <b><i>‘x is one option but what about y’</i></b>.</p>

Additionally, we identified a series of interactional behaviours that appear to work in opposition to the above competencies. Namely: **‘Constructing burden’**, **‘Problem avoidance/ problem ambivalence’**, **‘Doing to versus doing with’**. When these opposing behaviours are engaged, solution-focussed outcomes are threatened, and other non-desired outcomes are invited. This includes negative impact on the emotional or psychological wellbeing of tenants, and increased call times due to call handlers and tenants becoming immersed in disagreement and/or tenants becoming frustrated and invoking other matters of complaint.

We offer recommendations that encourage landlords to undertake regular training and call review exercises with frontline staff to help develop communicative/interactional competencies in line with our findings. This requires fostering a culture of open and supportive staff development such that call handlers can actively review how these competencies take place in real time conversation, and gain opportunities to review and develop their own communicative practice.

## 1. Introduction

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Understanding and improving communications between social housing landlords and tenants is something that features across all stages of the [Holding on to Home](#) study of tenancy sustainment in the social housing sector. Whilst there is increasing awareness that effective communication between landlords and tenants is important for tenancy sustainment, as our [evidence review](#) highlights, there is a relative paucity of research in this domain, and where communication does feature, it is often just one area of discussion with tenants and/or stakeholders as part of wider research (see Manzi & Bimpson, 2022). Notwithstanding the limitations of existing knowledge, what is clear, is that the form and content of interpersonal communications around rent arrears, as well as written communications, impact tenants' sense of wellbeing and their interactions with landlords (e.g. Ambrose et al., 2015; Fitzhugh et al., 2018; Johnson & O'Halloran, 2017; Power, 1991). A small number of recent studies have applied a behavioural science 'nudge' style approach to debt-related written communications in attempts to positively influence payment behaviours. However, whilst 'nudge' has been demonstrated to offer a useful tool in persuasive communication in a range of settings, our [rapid review](#) of 'nudge' in the context of printed debt-related communications reports a mixed picture, with little empirical evidence of efficacy (Kilby, 2023). Again, this review highlights that, alongside a focus on printed communications, there is a need to ensure effective interpersonal communications in order to support those in debt, and to positively influence payment behaviours.

Similar findings also stem from various stages of the current research. For example, stakeholders who were interviewed during the scoping phase reported that the nature and form of landlord-tenant communications impacted on rent arrears levels by influencing tenants' rent payment behaviour (Bimpson et al., 2022). Moreover, findings from our [tenant survey](#) highlighted that communicating with landlords is acutely challenging for tenants who are in arrears. Tenants already in rent arrears, and tenants who reported struggling to afford their rent are significantly more likely to express difficulties communicating with their landlord than those who are not in arrears or struggling to pay (Thomas et al., 2024). **Thus, those tenants in the most need of support from landlords are the least likely to seek it out, or to engage.** Our survey of more than 1,200 social housing tenants also revealed that spoken communication is the preferred method of interaction for tenants, with 58 per cent of our respondents indicating telephone as the preferred method of communication.

What is therefore apparent, both from our own research and prior studies, is that interpersonal communications between landlords and tenant's matter. They are central to supporting tenants and assisting them in managing rent arrears. However, to date, no research that we are aware of has directly analysed interpersonal communications between landlords and tenants to shed light on how these interactions operate. **Put simply, there is no empirical evidence to afford insight about what makes for effective interpersonal communication between landlords and tenants.** We address this lack of knowledge through this phase of our work.

## 2. Methodology

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### Talk as behaviour

In keeping with the wider project, we loosely adopt a behavioural science lens, thus we conceptualise interpersonal communication, or ‘talk’, as a form of behaviour. Studying talk in this way enables us to engage with a COM-B framework (Michie et al., 2011), and think about both landlord and tenant ‘capabilities’, ‘opportunities’ and ‘motivations’ to engage in talk about rent arrears. Researching talk with a view to understanding what effective talk looks like in a given context is challenging because getting talk ‘right’ happens in the moment. A substantial evidence base reveals that, in order to empirically evaluate what makes for effective talk, there is no substitute for studying talk in naturally occurring, context bound settings (see CARM, 2024). Thus, we are using a method designed to meet this challenge, and that also accommodates our approach to talk as a form of behaviour.

### Conversation Analysis

Conversation Analysis (CA), is an empirically robust qualitative method that offers a unique means for examining the sequential and linguistic structure of real-time communicative interactions. Historically, CA developed as a method for pure research grounded in ethnomethodology.<sup>1</sup> It has amassed over fifty years’ worth of knowledge and afforded a robust understanding of regular patterns and routines in all kinds of talk covering diverse topics, different kinds of speakers and across different languages. However, with growing recognition of the importance of getting communications ‘right’, applied CA is increasingly valued in real-world settings including health, emergency services and commercial environments. It is used to help identify and address context-bound barriers or challenges that can undermine successful communications (e.g., Hofstetter & Stokoe, 2015; Huma et al., 2019, Sikveland et al., 2020). The strength of this close analytic method lies in the capture of real-time communicative interactions to permit a forensic level analysis of the detail of the talk in the given context and identify common issues where communication derails. Once problem areas are understood, often simple changes to the structure of conversation can avoid such problems and increase the likelihood of desired outcomes.

### Method

#### *Data*

Two housing organisations (HO1, HO2) provided the researchers with access to telephone conversations that took place between tenants and rent officers and/or money advisors. The sample was randomly selected from a routine week avoiding any calendar hotspots (e.g. close to the issue of rent account statements). All calls were audio recorded by the respective housing organisations as standard and no changes were made to the routines of how these telephone conversations took place or how they were recorded. Housing organisations did not pre-screen or pre-select the calls they provided to us. In total 140 call recordings were provided to the research team.

HO1 provided dataset one, comprising 100 calls that were recorded over one week in May 2023. These data comprised a mix of incoming and outgoing calls. In accordance with how rent-related matters were managed by the organisation, the data comprised an equal split of calls between tenants and Money Advisors, and tenants and Rent Recovery Officers. Within the organisation, a Money Advisor’s role involves supporting tenants to maximise their income through ensuring they are in affordable housing, advise if

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<sup>1</sup> Ethnomethodology is a sociological approach that studies the structure of everyday life through analysing the common-sense methods people use to make sense of their daily lives. It includes the study of conversation.

they are receiving the correct benefits, and support them in any applications they need to make. A Rents Recovery Officer's primary role is to work with a tenant to understand any rent related matters, support tenants in managing rent arrears, and setting up payment plans to ensure a tenant can remain in their home. Fifty calls were inbound calls, or internal call transfers to the Rent Recovery or Money Advice team. The other fifty were outgoing calls made by advisors to a tenant regarding a rent related matter (e.g. to discuss rent arrears). The average call length was six minutes 16 seconds, with the shortest being 48 seconds and longest 25 minutes 59 seconds. The calls were made or received by a team of female and male call handlers.

HO2 provided dataset two, comprising forty calls. These calls were recorded during one week in August 2023. These data were all incoming calls made by tenants to the Income team or calls internally transferred to the Income team. This team deal with a broad range of rent-related matters which include providing rent account advice, helping tenants with payment set-up and payment plans, and rent arrears management. The average call length was eight minutes 34 seconds, with the shortest being three minutes 25 seconds and longest 21 minutes 27 seconds. The calls were received by a team of female and male call handlers.

### ***Research Question***

The primary research question is: How can landlords best support tenants during spoken interactions concerned with rent payment/arrears and or debt related matters.

### ***Analysis***

Initial analysis was completed in two phases. Phase one concerned dataset 1, phase two concerned dataset 2.

Phase One: All items in dataset one (n=100) were reviewed by the lead researcher, with a subset also reviewed by another member of the research team. Each call was listened to in entirety and coded to identify basic details of the call (e.g. call length, call handler identifier, incoming or outgoing call). All calls were then evaluated to assess (i) the gender of both call handler and caller; (ii) if the call was in relation to a new or ongoing matter; (iii) to identify the call purpose (e.g. make a payment, discuss arrears, seek advice). Initial points of analytic interest pertinent to the research objectives were also captured to help refine the dataset. In keeping with the methodological norms of the conversation analytic method, a manageable subset of calls was then selected for detailed empirical analysis.

Twenty-seven calls (27 per cent of dataset one) were identified for further analysis. The subset was representative of the wider dataset. It incorporated calls from the Money Advice and Rent Recovery team, included a mix of incoming and outgoing calls and was reflective of the differing areas of discussion across the larger dataset. Each audio call within the subset was sent to an external professional transcriber and a verbatim transcription was produced. Once transcribed, each audio file and its respective transcript represented a single data item. In accordance with conversation analytic method, the audio file remains central to the analysis, hence the lead researcher worked iteratively with the audio and transcript for each call to complete detailed line-by-line analysis and capture features of the turn-by-turn interaction that acted as either a barrier or facilitator to progressing the call toward a satisfactory conclusion. The analysis was inductive, all aspects of the interaction between tenant and call handler that was deemed potentially pertinent to the research objectives was coded and explored. Detailed findings were then collapsed under candidate thematic areas and re-assessed to ensure the thematic areas fully captured and conveyed the analytic insights.

Phase Two: Phase two analysis mirrored phase one. After initial refinement of dataset two, a subset of thirteen calls (32 per cent of dataset two) were selected for further analysis. As in phase one, the subset

was representative of the wider dataset. The detailed analysis of dataset two was inductive, however the candidate themes identified in phase one guided the analysis. Analysis of dataset two arrived at findings that closely mirrored those of dataset one and were therefore aligned under the existing themes, and findings were developed. Some additional analytic insight developed during phase two that did not cohere under the original themes were retained as additional findings.

### 3. Findings

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Conversation analysis revealed systematic patterns in these data that were organised under three thematic areas. These are labelled as: (i) **Shouldering the burden**; (ii) **Together in the ‘problem space’**; (iii) **non-directive solutions**. These thematic areas afford empirically grounded understanding about behavioural/communicative competencies that call handlers engage when talking with tenants about rent arrears and/or rent related matters. These competencies reflect naturally occurring features of context-bound conversation that call handlers instinctively engage to a lesser or greater extent. Crucially, when present, these competencies are seen to gain commitment and/or move the interaction toward solution-focussed outcomes. In contrast, when they are not present, the interaction more commonly derails. Findings are presented below taking each thematic area in turn.

#### Theme 1: Shouldering the burden

All the calls analysed concern rent arrears and/or debt related matters. By definition these are sensitive and, often, ‘problem orientated’ interactions. Tenants are experiencing varying degrees of financial hardship and issues of money management, and landlords are experiencing unpaid/underpaid rent. Talking about personal financial matters is typically viewed as a private concern, and debt is often a morally loaded topic (Etherington & Daguere, 2015). Moreover, experiencing poverty is deeply interwoven with experiences of stigma (e.g. Ingliss et al., 2022; 2019) and associated with feelings of shame (e.g. Garthwaite, 2016; Walker et al., 2013). Research indicates that this is especially the case when experiences of poverty are related to claiming state benefits (e.g. Garthwaite, 2015; Jun, 2019). Engaging tenants in talk about money is therefore challenging for both parties. Moreover, these conversations often require tenants to work through layers of administrative burden in order to access and/or share personal information with call handlers, or to agree or dispute information already held by landlords. This adds to the challenge that tenants are facing when speaking with call handlers. Analysis reveals that where call handlers actively seek to shoulder the burden, the calls typically progress more smoothly and toward solution-focussed outcomes.

Whilst the focus of the calls varied and therefore the information requested differed, there is a basic communicative approach that call handlers engage across the range of calls that is seen to help shoulder the burden. When this approach is demonstrably, or ‘hearably’ used by call handlers, it conveys to tenants an appreciation of the challenges they are facing, and an active commitment to help. The basic linguistic structure of this interactional competency is: **‘I am going to do x for you’**. Examples below demonstrate how this competency operates within these data, and variations of the basic linguistic structure.

The following example is taken from a call where the tenant has just moved into a new property.

CH: Okay, okay, well what I’ll do-

CLR: Well if you give me a ring Monday.

CH: Yeah, yeah, **yes, I’ll give you a ring Monday**. Just to say, don’t worry, it’s fine. It’s just I want to notify Housing Benefit as soon as you move in to make sure they start paying from that day.

\* CH = Call Handler, CLR = Caller

Analysis further reveals that when call handlers use the basic structure of *'I am going to do x for you'*, the call routinely moves into a negotiation phase, and the tenant works with the call handler to arrive at agreed next steps, even when that requires the tenant to shoulder further burden.

The following example is taken from a call where the tenant is initially extremely frustrated by the complexity of the benefits system and ongoing issues around making a claim for council tax benefit. The call handler advises the tenant that they still don't have a claim lodged despite repeated attempts. Despite strong worded annoyance voiced by the tenant, the call handler maintains the discussion and the tenant further reveals that they are expecting a baby within days. The call handler moves to shoulder the initial burden which then progresses the call to a negotiation phase.

CH: Right, okay. So it takes five minutes to do this application I'll do it over-  
CLR: Oh, does it?  
CH: -the phone with you so you don't need to come in. You'll have-  
CLR: Yeah.  
CH: -enough on your plate. And then we'll check out where everything is up to.  
CLR: Yeah.  
CH: It'll be really helpful on Thursday, like when I've- I'll set you an appointment now, but if you can get on-  
CLR: Yeah.  
CH: -to your Universal Credit journal-  
CLR: Yeah.  
CH: -erm, just so we can have a look at what Universal Credit entitlement is.  
CLR: Yeah-  
CH: Erm, and then [pause] we'll get the application-  
CLR: Do you, do you need me to do that now?  
CH: No, we'll do it all on Thursday

The interaction above demonstrates how shouldering the burden leads to negotiation. It invites the tenant to re-engage with a system that is burdensome for them, but also vital to their long-term tenancy sustainment. Linguistically the above example demonstrates how the basic interactional competency *'I am going to do x for you'* can be developed to a more complex 'if-then' formulation whereby *'I will do 'x', could you then do 'y'?*' This is shown on the example to be highly effective. The frustration of the caller is overcome, and they are motivated to re-engage with the process. The tenant's motivated response is indicated by their offer to complete the task immediately.

A final example of this competency highlights how, even when the call handler is not able to deliver practical assistance, the mere attempt at shouldering the burden works to position the call handler and tenant in collaborative problem solving and thereby supports the tenant in continuing to navigate a burdensome system. The following example involves a call in which the call handler has established that the tenant has not updated their benefits journal with details of an earlier rent increase. As a result, the tenant's arrears have increased. Notably, the call handler does not focus on why the arrears have increased, instead they focus on the practical steps of updating the information held by the benefits system.



CLR: would I be able to get a letter sent out so that I can put it on my journal, then?

CH: Yes. Well, I'm just going to see if I can do it at this end for you, and it's done then.

CH: Yeah.

CH: Just give me one second.

CLR: Yeah, see I'm new to Universal Credit. I only claimed it last year, so it's quite- It's still- I'm still getting used to it.

CH: Ah, so is this your first, erm, year-end, then? Like, the end of March.

CLR: Yes, last year- Not this April, last April was when I started claiming it, so obviously- But then I started getting, clai-, DLA from last year as well.

CH: Yes. It's not letting me do it. What I'm going to do- If I send you a text from this number with what your rent is- So if you go into your journal, when- If you go into the homepage, it should say- Erm, you've got some tabs at the top, and I'm sure it's under home. If you scroll down, it says, where I live and what it costs. If you click on there, it's pretty self-explanatory. It'll say what your new rent amount is, the date that it comes, it starts from, what your eligible charges are.

CLR: Can you send me all that in a text message?

CH: Yeah, I'm gonna send you that. I mean, yours is pretty straightforward...

Again, in the above example, the call handler begins by using the linguistic structure of ***'I am going to do x for you'***. When it becomes apparent that they cannot deliver on this offer by completing the task directly, they reframe their offer to ***'I will do 'x', could you do 'y'?***. The acceptability of this is indicated by the tenant's response in which they make a further request for a text message that will help them complete the task.

### ***Constructing Burden***

Whilst the basic structure of ***'I am going to do x for you'*** is a simple one, it is important to recognise that it is not universally engaged by call handlers. There were differences in use between call handlers, and there was also variability by the same call handler across different calls. However, it tends to be the case that call handlers who do adopt this approach make regular use of it. To help understand the value of this relatively easy to engage competency, it is useful to consider an alternative linguistic structure whereby burden is created or elevated. These formats also feature frequently in the data and tend to be used at similar stages of interactions between call handlers and tenants, but with notably different outcomes.

The example below demonstrates how, rather than shouldering the burden, burden is actively constructed. In this example, the call handler is seeking to set up a payment plan to reduce arrears on the account. The tenant advises that they have no income beyond their Universal Credit, and they indicate that they might need to give the flat up. This is difficult conversation for the tenant who is clearly distressed.

CH: Okay, erm, now what we'd have to do, if you- You know, you're saying that you haven't got the affordability to pay it- We'd have to look at doing income and expenditure with you, so you'd have to come down and see us, erm, and we'd have to work out what your affordability is. So are you able-

CLR: Not very much-

CH: -to pop in and see the duty officers at some point?

CLR: Er, I'd be able to do it- What are we on now? I'd be able to come on Thursday.

CH: Yes? That's fine, no problem. So if you come into the office on Thursday and see the rent officer on duty, we would need to go through an income and expenditure with ya. Er, I mean have you got anything- Did you say last time you mentioned that you had some debts that you'd consolidated?

CLR: Yeah, but I'm not-

CH: Yeah, is, is that-

CLR: -even making the payments on that. That's what I mean.

The basic linguistic structure above is **'If you can't do 'x', then we will do 'y'**. The example above demonstrates how an 'if – then' formulation can be used to variable outcomes. In this example it creates a level of demand driven burden for the tenant, leading to a directive whereby they will have to visit the office, moreover it constructs the tenant as burdensome to the organisation, such that the organisation will have to complete a series of tasks for the tenant. Also notable in this example is the call handlers framing of the tenant's financial hardship in subjective terms. A lack of affordability to pay their rent as something the tenant is 'saying' they are experiencing, rather than an objective framing as something they *are* experiencing. In this call, the tenant becomes progressively more distressed and immediately following the extract shown above, they state a degree of suicidal ideation. Whilst we make no empirical claim that the handling of this call contributed to the extreme distress of the caller, we do note that in calls where call handlers effectively manage the burden, tenant distress or frustration tends to dissipate. Conversely, in calls where this interactional competency is not used, or calls where burden is actively constructed, displays of negative emotional state tend to maintain or increase during the interaction.

## Theme 2: Together in the Problem Space

The second theme reflects an interactional competency whereby call handlers align themselves alongside tenants within the 'problem space'. As reflected in the first theme this operates in a variable manner, dependent on the nature of the 'problem' and the call handler's perception of what kind of alignment is appropriate. Sometimes it serves to acknowledge the scope or complexity of the problem facing the tenant, and/or the impact on the tenant's wider life, whilst on other occasions it is a more active undertaking of the call handler problem-solving alongside the tenant.

The most straightforward example of how call handlers position themselves alongside tenants within the problem space relates to displays of affirmation/empathy. This takes a basic linguistic structure of **'I hear and affirm that x is a challenge'**. The following example concerns a tenant who is waiting for a house swap to be finalised.

CLR: So, long story short, it has turned into a four-way swap.

CH: Oh, no.

CLR: Now, yeah, so all the paperwork's been put in. Er, we were told-

CH: Yeah.

CLR: -that we would hear something back within 41 days of the paperwork being put in.

CH: Yeah.

CLR: We are coming up to nearly over 50 days now-

CH: Yeah.

CLR: -and, er, I spoke to somebody this morning, erm, who's in with the Mutual Exchange and they, they've now been told that as of today it's been put down as a new application and we've got to wait another four to six weeks. So we are looking at the middle of June before we really even get anywhere in, in signing paperwork and moving.

CH: **I can't even imagine how difficult a four-way Mutual Exchange would be.**

A further example highlights how 'sitting in the problem space' sometimes requires call handlers to acknowledge challenges faced by tenants that are not directly about housing need, rather they concern wider reality of tenants' lives and events that further contribute to their circumstances and/or compound the stress and worry of managing rent related matters.

CLR: It's just the last few months we've just had like, like bad things – Well everyone has bad things happen but you know, I lost my son, who I was caring for, he was only 25 years, and then last year I lost my father, erm then lost my sister with cancer. I mean been battered you know what I mean.

CH: It's not been very good has it? You've had a lot to deal with then, yeah.

CLR: I'm on my own as well you know what I mean. I was looking after my dad as well with dementia and a lot to organise.

CH: **Full on really hasn't it? Yeah.**

A final example reveals how, on occasions, call handlers offer a sense of shared experience. In this case it serves to instil dignity by normalising the experience of financial hardship and the impact of the cost-of-living crisis. In this example we see how the tenant and call handler linguistically align as the call handler mirrors the language as well as the concerns of the tenant.

- CLR: **I used to be able to go** into the shops and fancied a treat I'd get it. I don't even look at treats.
- CH: Even in the prices of them things in the local shops they're all just increased dramatically. **Even you know, go to get** a chocolate that was a £1.00 before it's now at least £1.30.
- CLR: Oh at least some are £1.50 now, **I don't even** go down that aisle anymore. I just stay – I make a list before I go and then as I say I make this list and then off I go to the shops, fish fingers are £1.50 or £3.00 I take the £1.50 ones.
- CH: **I know what you mean.**
- CLR: I prefer cod, you know I'd be in more debt if I bought all the expensive stuff that I used to be able to buy. It's silly. Anyway if you're happy to deal with that £12 a month at least it's something off of it.
- CH: Exactly that **and like you said** it's better to be paying something than nothing.

Notably in the above example we see how this call seamlessly flows from a potentially non-relevant sequence of talk about the cost of food, back to the tenant confirming the payment plan that has previously been discussed. As the call progresses further, the tenant later indicates that if other bills reduce, they will increase their payments.

As the above examples all indicate, sometimes 'sitting in the problem space' involves a competent use of empathy or affirmation. This does not necessarily require call handlers to become immersed in tenants' personal lives, but simply to acknowledge what tenants are sharing as both valid and challenging. This interactional competency helps to flatten the power relations between call handler and tenant as the call handler is heard to position themselves alongside the tenant.

Hearing and affirming tenants' problems as objective problems, rather than matters of subjective opinion, and in some cases, affirming that challenges are similarly experienced by the call handler, or would be similarly difficult for them puts both parties on an equal footing which then allows them to jointly engage in solution seeking. Moreover, given the stigma associated with financial worries and/or debt, this competency minimises any potential moral judgement the tenant might be alert to and creates a space in which the tenant and their problems are approached with respect and understanding.

The other way in which call handlers use this interactional competency concerns engaging in problem-solving behaviour. The basic linguistic structure demonstrates a cognitive load formulation<sup>2</sup> on the part of the call handler using a linguistic structure of '**I am thinking x**'. As the following example demonstrates, when this cognitive load formulation is used it locates the call handler as an active agent in the problem space, working alongside the tenant in jointly seeking a solution.

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<sup>2</sup> A cognitive load formulation refers to a 'thinking' or 'feeling' type of inner mental activity or behaviour.

CH: so in April they usually send award letters out just advising what the new rates are. **So I am just thinking-**

CLR: Right.

CH: -it doesn't look like they have got proof of the, erm, ESA and DLA and sometimes award a letters are really good to send for that, erm, [pause] just to-

CH: Yeah, yeah, no, that's fine. So, erm, **so I'm assuming that the bank statements showing the ESA, so do, do you remember,** did they show the DLA as well?

CLR: Yeah, I, I, I took- There was two pictures I took because obviously they're separate, you get 'em different dates-

CH: Yeah, yeah, yeah-

CLR: -so I sent both. Yeah, I sent both-

CH: Right, okay.  
[...]

CH: I've just been trying to get a bit more information on, erm, just you, your daughter's ESA, erm, and-

CLR: Yeah

CH: -sort of what that means. So, erm, **so sorry, I think I have asked this before but** is, she does definitely doesn't have any letters from ESA to, to advise sort of what her, her claim is?

CLR: Let me just have a quick look but I'm, I'm pretty sure I've not seen one for quite a while. One minute love-

CH: Yeah, **just, just because at, at the moment what they have done is they, they have added a £5 none debt deduction which I do think is correct and I, I just don't think they added it previously**

The next example is drawn from a lengthy call where the tenant has already articulated frustration and anxiety about the ongoing difficulties that they are facing related to a longstanding problem around their benefits and pension. As the call handler works to help the tenant unravel the problem, sharing the cognitive burden is a primary interactional competency used.

CH: The only- Yeah, **the only thing I was thinking of**, erm, so I know that your private pension, that comes from Ireland, is it?

CLR: Well that's from my first job. It wasn't called a pension in those days. That's why I was reluctant to call it a pension but it is in effect like one. Now that goes into my bank account at the end of each month and that's what's basically paying my phone and my, you know, like what I see-

CH: Mhmm hm.

CLR: -as total necessities like, erm, my, my electric, you know, that kind of a way. But then-

CH: Yes, yes.

CLR: -and then some money for food because that's what that pays. Do you know what I mean?

CH: Yes, yes.

CLR: And my TV licence. But it can't pay anything else because it isn't enough, do you know what I mean?

CH: Yeah.

CLR: And that's me living very meagrely, do you know what I mean? Really watching every penny-

CH: Yeah.

CLR: -you know, because that varies every month depending on the rate of exchange. You know what I mean?

CH: Mhmm hm.

CLR: So it's not-

CH: So with-

CLR: So it's not a State Pension. It's nothing to do with that.

CH: No, no-

CLR: Yeah-

CH: -so what I am thinking is, with you being, erm, sort of an Irish citizen, I am just wondering whether your State Pension is coming from Ireland or coming from, erm- I, I don't know sort of whereabouts in Ireland, erm-

CLR: Well it's, er, it was Dublin I lived in but, you know, I have worked here since I was 40 and like I'm 70 now, you know, so-

CH: Yeah, I'm, **I'm just wondering if-** I'm just **trying to think of all the options** on why there-

CLR: Oh, I know, like I understand-

The example above highlights how displays of 'thinking' can locate the call handler alongside the tenant by acknowledging that a complicated problem exists, thus the tenant's anxiety is validated. Moreover, it is framed as a problem that requires some exploration of possible explanations in order to find the solution. The call handler is actively engaged in exploration alongside the tenant.

Across these data, the majority of calls centre on discussions about benefits claims related to rent payment and/or arrears. These calls provide compelling evidence of the complexities of the benefits system and the challenges facing both tenants and call handlers in negotiating them. This is particularly so for tenants who are in receipt of Universal Credit (UC). This aligns with our rent account analysis findings which suggest that tenants on UC are more likely to be in arrears, and to experience other financial challenges than their tenants on Housing Benefit (HB) or other legacy benefits. Given the complexities of the system, the use of this 'cognitive load' interactional competency in these conversations provides an excellent tool for call handlers to support tenants in navigating the challenges they face.

### *Problem avoidance and problem ambivalence*

As discussed earlier, interactional competencies are not universally or consistently engaged by call handlers. To help demonstrate the utility of *'sitting in the problem space'*, it can be helpful to consider a counter example where an alternative means of interacting reflects *'problem avoidance'* or *'problem ambivalence'* on behalf of the call handler.

CLR: Erm, what it is, erm, I've got no food in or anything and, er, I just wondered if you have got a number for the local foodbank or **if there is any way you can help me.**

CH: Okay, what's your name?

CLR: My name's <name>.

CH: And what's your address?

CLR: It's <address>

CH: Okay. Er, I'll have a look where's open. **What-what's happened** that means you need the food voucher? Have you had any issues with your benefits or anything?

CLR: Erm, I've just got er, **I've just got no, no money.** Erm, I were, I've not- I was down in like staying out here, there and everywhere, erm, and I've just used me money up, to be honest

CH: What does, sorry, I didn't catch that. What's eating the money up?

CLR: Well it, it, it was just the electric and that, like eating my money up at the flat and, you know, just, just paying debts off an that. I've got myself in debt and a bit of a, er-

CH: Okay, let's have a look then. [long pause] Sorry I just have to put your name and postcode in on the system. [long pause] Okay, it is just you in the property, isn't it?

CLR: Yes, it's just me self.

CH: **Okay, er, so your closest one is at [location] that's not open now until Tuesday,** erm-

CLR: **I'll be dead by, I'll be dead by then** [laughs]

**Silence**

CH: There's one open in <town> today at-

CLR: Where?

CH: -<town> Methodist Church.

CLR: No way of getting there]

CH: That's open from 11 until half 12. Would you be able to get there?

The above example demonstrates significant *'problem avoidance'* whereby the call handler makes no attempt to offer affirmation or empathy when the tenant makes a direct request for help to access food. *'Problem avoidance'* is especially troublesome here given the shame and stigma associated with poverty. The discomfort of the tenant is indicated in this example through the display of hesitation markers (e.g. uhm, er) that feature around the initial request for help at the start of the example, and again when the tenant is asked to explain why they require help. There are multiple opportunities where *'sitting in the problem space'* via minimal markers of empathy or affirmation were possible. Notably, immediately following the initial request before asking for the tenant's address details, and towards the end of the extract where the tenant indicates that they have no food to eat. The comment "I'll be dead by then" is met with silence, followed by a continuation of the conversation without giving any acknowledgement or response to this remark.

Our survey research (Thomas et al., 2024), provides compelling evidence that anxiety and stigma associated with financial problems lies at the heart of tenants' reluctance to communicate with their landlord when they fall into arrears. The lack of contact presents a major challenge as this is exactly the time when communications are vital to support tenants and agree solutions to mitigate against deepening financial difficulties. Developing strong interactional competencies amongst call handlers to enable them to sit in the problem space with tenants is therefore one crucial, but also simple and cost-effective means to help landlords in overcoming this challenge.

### Theme 3: Non-directive solutions

The final theme relates to how call handlers engaged with tenants in the pursuit of the primary call objectives. In the context of these calls, the main objective for call handlers is to secure payment for overdue rent and/or agree payment plans to gradually reduce debt. What is clear from this analysis is that tenants and call handlers are broadly aligned in this objective. **Across the entirety of this corpus of 140 calls between landlords and tenants, there is not a single example of a tenant displaying a disregard for arrears they may be in, a disinterest in making payments to reduce their arrears, or a lack of desire to be debt free.** To the contrary, and concurring with our survey and qualitative evidence, these data offer compelling evidence that tenants are highly **motivated** to pay their rent and/or reduce their arrears. Furthermore, in these calls, tenants were often seeking out means by which they could make payments and/or they were engaging with call handler's practical advice regarding how they could manage their finances and maintain regular rent payment. In behavioural terms, tenants are seeking and engaging with **opportunities** to pay their rent and/or reduce arrears. The primary limiting factor that impacts tenants' rent payment behaviour relates to their financial circumstances and experience of relative poverty, which negatively affects their **capability** to pay their rent and or/reduce arrears.

Given the significant challenges around financial capability, and recognising that financial hardship negatively impacts every aspect of tenants' material and psychological wellbeing, with debt being a major cause of anxiety and stress, and poverty a cause of shame and stigma, the job of call handlers in these circumstances requires awareness of the material and psychological challenges facing tenants and sensitive, skilled communication.

Analysis reveals a valuable interactional competency that, when used by call handlers, often helps in navigating these challenges, leading to mutually satisfactory outcomes regarding rent payment/ debt reduction, whilst also ensuring tenants psychological wellbeing is promoted. This competency concerns the manner through which call handlers pursue payment agreements, with a primary distinction between making directive payment demands and working with tenants to arrive at '**non-directive solutions**'. Typically, this involves making 'offers' to the tenant. Examples below demonstrate the variable ways in which this competency operates within these data and describes the basic linguistic structures.

The first example demonstrates how call handlers encouraged tenants toward an action by making an offer of help. The conversation below concerns a tenant who is in arrears and experiencing significant financial hardship. The call handler uses a linguistic structure of '**has anyone suggested that we do x?**' to make an open offer of support. Notably, the offer is framed in a manner that also manages the burden on behalf of the tenant. As the call progresses, the tenant takes up this offer and a referral is made.



- CH: It's just as you've said none of the agencies have come through with anything for you, so you've not been working?
- CLR: Well nothing nearby. I'm literally, I've got behind with you and the council tax and basically all the jobs that they're sending me are like 40 miles away, do you know what I mean, which is you know just ridiculous.
- CH: Not much help. Yeah of course, **has anybody suggested us doing a referral to the social impact team,** where anything job wise, like you're looking for work or erm, anything like that then they can help see – I think they basically help you to get back into like permanent jobs and things.

In the next example the tenant has recently moved into the property and the rent is being paid via a UC claim. The tenant indicates a desire to have the rent paid directly to the landlord. The call handler picks up on this and makes an offer using the linguistic structure **'*Would you like x to be the case*'**. In this way the call handler does not close down alternative options, rather they invite the tenant to select a preferred option. As the extract shows, the tenant takes up this offer immediately, and the call handler moves directly to progress the agreed solution and thereby also manages the burden.

- CH: Right okay so you've just moved in. So do you know when the Universal Credit's going to be paid?
- CLR: Yes they sent me an email saying it'll be paid on 19th of this month. **I did erm, I did put in my application for them to pay you directly** but I don't know if that's going to happen, it literally just says on my Universal Credit account that I've been awarded the total or what you guys have asked for like £705.63 or whatever it is.
- CH: Right okay then. **Would you prefer it to come direct to us ongoing?**
- CLR: Much prefer it. **I would much prefer it to come direct to you.**
- CH: Right **let me just ask for that to be done.** I won't be one moment, just wait for a code.
- CLR: Alright thank you.

In the final example below, the tenant is experiencing long-standing rent arrears. In this call they have described a complicated history in which variable earnings from paid employment have resulted in unpredictable changes to their UC payments. This shifting financial picture has contributed to the build-up of arrears. During the call, the tenant and call handler are working through an agreement to manage the arrears. Throughout the conversation the call handler has maintained tenant autonomy and presented the tenant with offers rather than directives. As they move toward an agreement the tenant has suggested that they will pay all of the arrears the following month. In the extract below, the call handler invites the tenant to reappraise that plan using the structure of **'*x might not be feasible, how about y?*'**.

CH: What day are you planning on paying the others? Let me just check one second-

CH: The usual date, 5<sup>th</sup> of- You know, 5<sup>th</sup> of the month.

CLR: Right. So- I mean **is that going to be feasible?** Because you- Your payments are £552.04.

CH: Yeah.

CH: To catch that up you're looking at paying-

CLR: I'll have a full- Yeah.

CH: -about £805, roughly. £804.08.

CLR: Really? Oh it won't be that much.

CH: Yes, so you- You're £252 short, so- To catch it up-

CLR: Ah, yes.

CH: -you'd have to add it on, you see. So-

CLR: Right. Could I not catch it up over a couple of months or something, or-?

CH: This is where I'm going with it. If we've got something in place to catch it up, erm, let me just-

CLR: Yeah.

CH: [long pause] If we split that over three months, it's £636.06. **Is that better?**

CLR: Yes. That's, that's, yeah, that's brilliant.

CH: Okay. Erm, do you want me to set your direct debit back up from next month?

CLR: Oh, if you- Yeah, if you would, please. Yeah.

The example above shows how agreement is reached through a gradual turn-by-turn interaction and again highlights the value of using 'offers' in the pursuit of non-directive solutions. It also provides a further example of how call handlers combine 'non-directive solutions' with 'managing the burden'. This combined use of competencies is quite typical in the data and, as these examples show, when a call handler reaches agreement with a tenant around rent payment, 'managing the burden' often enables the call handler to close the agreement by progressing the conversation from agreement to action.

### ***Doing to versus doing with***

As with the prior themes, call handlers' use of non-directive solutions was variable. Across the data there are many occasions where more directive formats were used to try and seek a solution to arrears management with tenants. The following example is a clear demonstration of this using a linguistic structure of '***You did x, y is the case, so I am going to do z***'. As the extended extract shows, rather than move the tenant toward an agreed solution, it invites disagreement.

CH: So I'm just giving you a quick phone call as your direct debit, it's not been set up for the correct amount on your account, erm, so it's currently not covering the correct rent charges.

CLR: Mhmm hm.

CH: So when you contacted and you spoke to <name> to set up your direct debit, erm, you'd advised that your housing benefit was going to be £91.14 per week. But they've not, erm, awarded you with that amount, erm, they've awarded you £86.61.

CLR: Right, yes.

CH: So, so it's lower than we expected, therefore I need to change your direct debit to £139.18.

CLR: How much?

CH: £139.18.

CLR: But, but it was- Huh, no, no, that can't be right. That just can't be right.

CH: It is correct because housing benefit aren't paying-

CLR: No, it can't be-

CH: -the amount that you contacted-

CLR: Er, it just can't be right, because- First of all you, you sent me a letter that it was £120, then the next letter it was £121 or something. So it's going up and up and up.

CH: That's because your housing benefit's-

CLR: It just can't be right.

CH: -come down.

CLR: Yes, but just a bit, I mean, 91, it was 91, and then you say 86. That's like a £5.

CH: So-

CLR: It just, it just can't be right, I'm sorry.

CH: It was never- It was never £91, you contacted us to say you were getting £91.14, but housing-

CLR: No, no, you, you- No, no, you- I'm sorry, but you- Oh, this is too much. It's just ridiculous.

CH: I can, I can only apologise that you think that that's too much, but it is the correct amount that needs to be paid, is your housing benefit award isn't what, erm, you advised us of when we set your direct debit up.

As the talk progresses in the extract above, call handler presents the arrears as a 'hard truth', namely, debt is the upshot of the tenant's own error. The call handler then frames the solution as a straightforward, non-negotiable outcome of that error. Thus, a narrative emerges where the tenant is at fault and the solution is framed as a penalty for their faulty action. As the call progresses there is an increasing disjuncture between the 'reality' focussed upon by the call handler and the 'experience' of the tenant, and the tenant becomes increasingly distressed and tearful as this disjuncture grows. Another notable feature of this extract is the display of '**problem ambivalence**' as the call handler elects not to offer any response to the tenant's explanation of why they do not want to downsize. Just as the earlier example highlighted that 'non-directive solutions' are often aligned with 'managing the burden', this example demonstrates how 'directive solutions' are often aligned with 'problem ambivalence' or 'problem avoidance'.

The final example demonstrates another linguistic structure of '**You won't do x, so y is the case**'. In this example, the tenant is in minimal arrears of less than £100. The call handler establishes the tenant has two bedrooms and lives alone. This becomes the basis for the call handler shaping another 'hard truth' via an if-then formulation, namely, if you won't move then you need to pay.

CH: What's that shortfall for then? Erm, are you, is there a spare room there or?

CLR: Yes I've got a spare room.

CH: Okay are you looking to downsize?

CLR: Not really.

CH: Okay so obviously you will need to continue paying that. Do you work or is?

CLR: No erm, I've applied for PIP.

CH: Yeah.

CLR: I won't hear nothing, well they said six weeks which is sometime in erm September.

CH: Right. Do you get limited capability for work then from Universal Credit?

CLR: Yes.

CH: Okay, I mean obviously if you were looking to downsize then we could apply to your local authority erm, and you know sometimes they do help cover that bedroom tax if you are actively seeking you know to move to a smaller property but if you're not, you know they won't entertain that. Erm, so yeah unfortunately it's because your home is obviously too big for your needs. Erm, which is why you've got that quite high shortfall in your account. Is there any reason why you don't want to downsize?

CLR: Just I've got – I've planted rose bushes like some for my late partner, my husband, and I've got dogs.

CH: Erm.

CLR: I can't really dig up my roses, they're quite wild now.

CH: Right okay. Erm, okey doke. So I'm afraid that's where we're at so that does need to be paid then erm if you want to stay in a two bedroomed home.

Akin to the previous extract, this call handler frames the solution as a simple upshot of the tenant's own problematic actions. Again, the call handler focuses on a 'reality' whereby the tenant has more than their needs require, whilst the tenant is focussed on the 'experience' of their attachment to their home and garden and the memory of their late husband. Further, the call handler makes no attempt to '*sit in the problem space*', opting instead for '*problem avoidance*'.

## 4. Conclusions

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Empirical analysis of these data has revealed three core interactional/behavioural competencies that were engaged to a lesser or greater extent by call handlers when talking to tenants about rent arrears and/or debt and financial hardship. These competencies are labelled as: (i) **Shouldering the burden**; (ii) **Together in the 'problem space'**; (iii) **Non-directive solutions**.

When engaged at appropriate points during conversation between call handlers and tenants, these competencies typically gain commitment and/or move the interaction toward solution-focussed outcomes. What counts as a 'solution-focussed outcome' is highly dependent on the specifics of the call, but broadly defined, they are outcomes that support tenancy sustainment. The most immediate factor for ensuring tenancy sustainment arguably relates to how call handlers secure rent or rent arrears payment during these calls, and/or how they reach agreement with tenants for ongoing payment plans. However, tenancy sustainment is not solely a matter of financial transaction between parties. It is also about how landlords understand and respond to the social and psychological needs of their tenants. Our analysis reveals that when call handlers use these competencies appropriately, they not only address rent payment issues with

tenants, but they also support tenant wellbeing by minimising feelings of shame or stigma associated with debt and financial hardship.

In contrast, when these interactional competencies are not engaged there is a greater likelihood that the interaction derails and/or calls progress less smoothly, thereby threatening the likelihood of arriving at solution-focussed outcomes with tenants. Additionally, our analysis identifies a series of interactional behaviours that appear to work in opposition to those competencies discussed above. Namely: **'Constructing burden', 'Problem avoidance/ problem ambivalence', 'Doing to versus doing with'**. Notably, when these opposing behaviours are engaged, not only are solution-focussed outcomes threatened, but non-desired outcomes are invited. On a practical level, our analysis suggests that when opposing behaviours are engaged, calls that are focally about rent payment are more likely to move to matters of tenant complaint about other unrelated matters, for example estate management or property maintenance. Furthermore, there is a greater likelihood that emotional or psychological wellbeing is negatively impacted with tenants becoming tearful or in distress. Lastly, it is also notable that when calls do not progress smoothly and oppositional behaviours are engaged by call handlers, the call length typically extends beyond the average call length. Often these calls become lengthy in nature as call handlers and tenants become immersed in disagreement and/or tenants become frustrated and the calls spiral into other matters of complaint which often cannot be addressed by call handlers in the rent account teams.

## Recommendations

The practical relevance of these findings for social housing landlords relates to the training and development of frontline teams who are communicating with tenants about rent/rent arrears and/or wider conversations about financial matters and financial hardship. Based on our findings, we strongly encourage landlords to undertake regular training activities and call review exercises alongside call handlers to help enhance communicative/interactional competencies in line with the findings reported here. Key to developing such skills is recognising the scale of the challenge facing frontline staff who are providing advice and support to tenants who are experiencing significant and often complex debt related problems and embedding call review practices within staff development such that call handlers can actively review how these competencies take place in real time conversation. This requires a culture of supportive learning where call handlers are encouraged to consider their own potential for enhancing their communicative competencies when talking with tenants about rent arrears and other financial matters. Some basic points to consider when developing training for staff can be framed as follows:

### *Shouldering the burden*

- Actively communicate to tenants what you can and will do on their behalf.
- Explicitly frame language using a basic linguistic structure of **'I am going to do x for you'**.
- Explicitly frame requests to tenants using a collaborative linguistic structure, prefacing the help being offered: **'I will do x, can you do y'**.

### *Together in the 'problem space'*

- Actively communicate empathy and understanding with tenants in a manner designed to frame financial/debt related challenges as objective problems.
- Offer explicit demonstrations of empathy using the basic linguistic structure of **'I hear and affirm that x is a challenge'**.
- Where appropriate, use mirroring to offer explicit demonstrations of alignment with tenants' problems. **'I have similar experience of x and I understand the challenge'**.

- When dealing with complex challenges, especially linked to benefits claims, use ‘cognitive language’ to demonstrate active involvement in problem solving using the basic linguistic structure **‘I am thinking x’**. This is a flexible tool and can be adapted to other cognitive terms which convey the call handler is engaged in problem solving (e.g. ‘wondering’, ‘puzzling’ ‘considering’).

### **Non-directive solutions**

- Tenants typically respond more positively when requests or recommendations are framed as suggestions rather than demands and where autonomy is retained by the tenant.
- Collaborative solutions can be progressed using an ‘offer’ based linguistic structure. E.g. **‘has anyone suggested that we do x?’**, **‘how does x sound to you?’**, **‘would you prefer x or y next step?’**
- When tenants explore a range of solutions, invite them to narrow in on the most sensible or feasible option via a linguistic structure that closes the agreement. E.g. **‘Would you like x to be the case?’**; **‘I can organise x, would you like me to do that?’**
- When tenants offer solutions that might not be feasible or sensible to agree based on their financial or other circumstances, invite them to reconsider by offering an alternative option using an either/or linguistic structure: **‘x is one option but what about y’**.
- Note that in some contexts, including when tenants are experiencing urgent problems, crisis, or significant psychological distress an alternative, more directive immediate problem-solving approach might be more appropriate.

Lastly, it is important to recognise that these recommendations spring directly from the research. In keeping with our approach to the study of communication, there is no single generic model of ‘successful’ communication able to successfully underpin all landlord-tenant conversations. Understanding interactional/communicative competencies requires that talk is studied in context. Hence, the findings presented here do not readily translate to other landlord-tenant interactional settings (e.g. handling tenant complaints, estate management, dealing with neighbour disputes). The matters addressed within each context will involve a range of competencies that are context specific. These each require exploration in their own right to arrive at context appropriate insight to support landlords across all aspects of their interpersonal communications with tenants.

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