

Measuring What Matters: Tackling Structural Stigma in Social Housing

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Abstract

This paper examines stigma in social housing, drawing on findings from residents' lived experiences of social housing in relation to policy evaluation. The paper explores this as Stigmatising Epistemic Exclusion (SEE), unpacking the systemic disregard of resident experience and wholesale blame of 'sink estates' as flawed, unjust and in need of overhaul to move both social housing policy and practice forward in line with recent regulatory shifts.

To address this, the paper outlines a practical framework of Credibility, Knowledge, and Place, which enables the way in which testimony is understood and used to be shifted, allowing us to widen the criteria of what we consider evidence to incorporate more inclusive and diverse lived experiences. The paper draws on vignettes from research alongside current practice and policy examples to illustrate that SEE persists despite reforms implemented following the Grenfell Tower fire and Awaab's Law.

The paper considers practical approaches to implementing this change, including a Theory of Change (ToC) and a concise, balanced scorecard that providers can use to evaluate performance against wider, value-driven measures that incorporate residents' lived experiences. The paper then concludes with clear policy recommendations to support the measurement of progress, particularly in the areas of dignity, safety and belonging.

1. Introduction

My findings from my Doctoral research highlighted how stigma was realised in the everyday lives of social housing residents, and how their credibility as experts in their own homes and communities was dismissed (Blezard, 2019). This research remained closely aligned with understanding the residents' lived experience; however, this paper aims to move forward in exploring solutions to address some of the underlying issues. Now working in a position where I aim to better understand how we can bridge resident voice, academic rigour, and sector delivery, this paper draws a line through that work, from narrative and critique to developing a more practical framework. Therefore, this paper makes a straightforward claim: stigma in social housing is produced in the ways we consider evidence, knowledge, and Place. This is known as Stigmatising Epistemic Exclusion (SEE), and the paper outlines a practical counter (CKP) captured in a Theory of Change (ToC) and a values-based scorecard.

I refer to Stigmatising Epistemic Exclusion (SEE) as the process of three things acting together: epistemic exclusion, agnotology, and territorial stigmatisation. First is epistemic exclusion, which refers to who we choose to believe and whose knowledge is prioritised, particularly in the context of decision-making (Fricker, 2007). Historically, residents' constructions and experiences of home, belonging, and community are rarely considered as evidence, despite their positioning as experts within their own neighbourhoods. Secondly, an important concept is agnotology, which refers to the production of ignorance, specifically, how certain knowledge is omitted, obscured, or strategically avoided (Proctor & Schiebinger, 2008). The narrative of the 'sink estate' has become so entrenched that it has created an agnotology of depictions of social housing (Slater, 2018). Proctor & Schiebinger (2008) further define agnotology as the study of "ignorance making," including how ignorance can be deliberately produced and maintained. Therefore, even research itself can create knowledge, but it can also create ignorance, leading to epistemic and social harms (de Melo-Martin, 2023).

The concept of the 'sink estate' leads us to the third concept, that of territorial stigmatisation. It is argued that negative narratives of social housing, disseminated through social policy and political rhetoric, have been strongly reinforced by the

media, thereby facilitating the territorial stigmatisation of social housing estates and their residents (Crossley, 2017; McKenzie, 2015; Slater, 2018). Constructed through fear, blame and stigma, a meta-narrative has emerged that presents the sink estate as a tainted place¹; responsible for its own decline (Slater, 2018).

It is this decline that has been reframed as the sink estate, which has evolved into being accepted as objective and factual (Slater, 2018), resulting in the territorial stigmatisation of social housing residents (Wacquant et al., 2014). Positions of power have been utilised to present narratives of social housing that have re-focused blame and are thus misleading (Riessman, 2008). Therefore, it is evident how sink estate narratives go unchallenged, despite counter-truths about social housing (Robinson, 2013).

Revisiting my doctoral findings in 2025, the sector has seen a considerable shift in housing policy, regulation, and practice over the past decade, perhaps due to a period marked by crisis. Following the horrific tragedies of Grenfell and the death of Awaab Ishak, we have seen much-needed and welcome steps towards greater accountability, transparency, and improved resident safety and redress. However, much of the harm experienced by the residents interviewed in my initial study is clearly still evident today. Work by Stop Social Housing Stigma and spotlight reports from The Housing Ombudsman have highlighted ongoing and, at times, systemic issues with trust, responsibility, and basic levels of decency and safety (Housing Ombudsman, 2025; Housing Ombudsman, 2024; and Denedo, Ejiogu & Bliss, 2025). Without further and more explicit work to address the much-needed cultural reform, the regulatory reform can only progress to a certain extent. This paper argues that we continue to draw on policy-driven evidence.², rather than working with and for communities to develop evidence-informed policy (Bryson & Mowbray, 2005).

Therefore, this paper explores a practical solution through a clear framework for the sector to understand, track, and monitor its progress against cultural reform,

¹ I use the term *tainted* in direct reference to Wacquant's concept of how low-income communities can become "spatially tainted" by stigmatising narratives about them, as detailed in (Crossley, 2017, p.5 and Wacquant et al., 2014)

² I use Bryson and Mowbray's definition here to mean research of evidence utilised in policy to help legitimise or shape a pre-chosen course or action, as opposed to testing or shaping said policy (Bryson & Mowbray, 1981; Bryson & Mowbray, 2005).

measured by Credibility, Knowledge, and Place & Framing (henceforth CKP), which we explore here for reference. Credibility is about shifting whose knowledge and evidence are platformed and utilised, so we can expand performance measurement to ensure residents' lived experiences are always included. Knowledge builds on this by ensuring we widen our definitions of what evidence 'counts', so we can be more adept and accepting of evidence that measures social and health-based change in residents' lives. Moreover, lastly, Place is how we can move forward into a more inclusive and shared lexicon to develop clear standards about language and framing. This positions social housing representation, engagement, and governance in a more inclusive space - squarely in line with how residents themselves have asked the sector to change (Jackson, 2025; Denedo, Ejiogu, & Bliss, 2025).

To ensure a practical means by which CKP can be translated clearly and effectively in practice, the paper also proposes a Theory of Change approach to understand cultural reform. This includes the development of a balanced scorecard that understands how value and place-based change can be measured and valued, alongside wider, more quantitative performance measurement. So, we can be clear about the 'distance travelled' for residents and communities – in effect, we move towards measuring what matters.

In terms of framing my development of this approach, I re-analyse findings from residents' experiences in my Doctoral study of the 'Rookwood' estate.³ These will be presented through vignettes explored through a SEE lens. Then I will triangulate this with more recent sector work and the resident-led framework. Then, the paper uses this to propose a ToC drawing on background information to support a ten-year cultural vision, not as a definitive solution but rather as an exploration of a practical approach to changing the daily practice of social housing and the rules by which it has previously been shaped.

The paper will outline the conceptual and historical framework that evidences the existence and impact of SEE, particularly through the lived experiences of residents. Then, it will examine the current position to understand the progress made since the

³ *The Rookwood study was a resident-led case study of a regenerated social housing estate in the North West of England. Drawing on 14 narrative interviews with ten residents, it shows how stigma and the loss of shared spaces hollowed out belonging, safety and trust—and why resident voice must shape policy and practice.*

Grenfell tragedy. The paper will then outline the CKP Theory of Change and discuss the potential use of a values-based scorecard, providing recommendations for both sector-wide adoption and policy requests.

The overall aim of the paper is to inform debate and practice in making progress with cultural reform alongside regulatory and policy reform in UK Social Housing.

2. Conceptual framing and historical context

"There is a history of imaginary geographies which cast minorities, 'imperfect' people and a list of others who are seen to pose a threat to the dominant group in society as polluting bodies or folk devils who are then located 'elsewhere'.

(Sibley, 2007, p.49)

The narrative of Rookwood demonstrated the impact of exclusionary policies on residents' everyday lives and their ability to create a sense of 'home' where they lived (Blezard, 2019)⁴. Through regeneration, the local spaces that were important to residents, which made their community more tangible, were altered, removed, and shifted through decisions made about them, but without their input. For Rookwood, the consequence was not just simply a reduction in amenities; it actually triggered a path that contributed to a rise in anti-social behaviour, social withdrawal, and a loss of belonging (Blezard, 2019). This evidence highlights the significance of Place and geography in social housing communities (Crossley, 2017; Dorling, 2014; Malpass, 2005). Rookwood is not a unique example; it is a localised exploration of the wider 'residualisation'⁵ of the British social housing estate (Hills, 2007). Therefore, it is essential to briefly examine the process of residualisation and its impact on how social housing has been framed and discussed.

Many council estates were developed as part of slum clearance programmes to respond to poor housing conditions (Yelling, 2000). "New Towns" were created and built to provide sustainable communities, designed as localised hubs of housing, employment, leisure, and social spaces (Jones & Evans, 2008, p. 147). However, most of these estates have now become residualised due to a series of housing policy decisions, a lack of investment and the impact of a post-industrial landscape across working-class Britain (Tunstall & Pleace, 2018).

⁴ The estate is anonymised to protect resident identities and draws from a longitudinal narrative study of lived experiences of social housing. The full, ethically approved study can be accessed here: <https://salford-repository.worktribe.com/output/1328367/change-loss-and-community-resident-narratives-of-life-on-a-social-housing-estate>

⁵ I understand residualisation in social housing as a process by which social housing becomes increasingly occupied by need, so therefore housing households with high levels of disadvantage or vulnerability due to the scarcity of it as a widely available tenure.

In 1997, closely after his successful election campaign, Tony Blair chose a social housing estate in which to address the nation: The Aylesbury Estate in South London (Slater, 2018). This location was purposely symbolic of an estate with a poor reputation and high levels of deprivation. The message was powerful as Blair discussed an "underclass" being held back by "fatalism, and not just poverty" (Crossley, 2017, pp. 48-50). The term "sink estate" had been utilised well before this point, but its usage in print media increased rapidly after Blair's speech at Aylesbury (Slater, 2018, p.883). It experienced another rapid increase in 2016, when David Cameron referred to "so-called sink estates" in his speech launching the Estate Regeneration Programme in early 2016 (Cameron, 2016, para. 5).

This process of stigmatisation, which established a presence at the heart of governments in the 2010s, enabled wider and increasingly punitive policies that were acts of 'symbolic violence' against the social housing resident (Crossley, 2017). At the same time, the critical edge of housing research became blunted (Hodkinson et al., 2013), allowing nostalgic, under-theorised communities to slip into policy-driven evidence (Bryson & Mowbray, 2005).

Grenfell serves as a terrible indictment of the unchallenged nature of the meta-narratives of community and social housing. Social policy has failed to account for the lived experiences and realities of social housing communities. This has ultimately dehumanised social housing residents, separating them from their truths (McKenzie, 2017). Grenfell marked a significant turning point in social housing, the ultimate consequence of the powerful intertwining of stigma, blame, and exclusion, which arguably uncovered both the "absolute political contempt" of and the "protracted disinvestment" in British social housing (Tyler & Slater, 2018, p. 376). The tragic fire at Grenfell Tower in 2017 was a pivotal moment in history. It exposed deep systemic issues in the housing system - not just with safety, but with how residents were listened to, and whether they were treated with respect and fairness.

In response, the government published The Charter for Social Housing Residents in 2020, setting out a vision to rebalance the landlord-resident relationship. This led to the Social Housing Regulation Act 2023, which brings in stronger consumer regulation and accountability. The TSMs are a key part of that - alongside a push for better professional conduct and competence across the sector. The reshaped

consumer regulation, including the 'TSMs' introduced under the 2023 Act, is now mandatory for providers with over 1,000 homes and is published annually and openly, to strengthen transparency, accountability and trust (Regulator of Social Housing, 2021)

In response to another horrific tragedy, Awaab's Law was a further policy response aimed at ensuring that social landlords address hazards that residents experience in their own homes. The language within the policy and its guidance (MHCLG, 2025) clearly aims to address the cultural impact of value judgements being made about residents' lifestyles, rather than tackling standards of safety, decency, and quality at a more structural level.

Whilst this change was much needed, it is clear that the patterns and issues that were so clearly evidenced in Rookwood before the tragedies of Grenfell and Awaab Ishak are still a reality for many residents today. Therefore, critical policy work must strive to examine the choices made in policy-making with the same scrutiny often applied to the "lifestyle choices" of residents (Crossley, 2017, p. 124). We must ask who benefits from the way social housing has been framed and understand the damage that results, rather than assuming the consequences of poverty have been 'accidental' (Townsend, 1993). Researchers, including myself, argue that agnotology is not merely a by-product of policy, but a mechanism of marginalisation. It capitalises on disgust and fear to elevate symbolic violence into "forms of material violence that are embodied and lived" (Tyler, 2013, p. 32).

The over-reliance on meta-narratives and assumed truths about social housing may also be due to the complexity of understanding and measuring emotional concepts such as belonging and home (Madgin & Lesh, 2021, p. 3). The challenges of understanding 'home' and 'belonging' lie in their familiarity, with each of us feeling we intrinsically 'know' what both mean (Duyvendak, 2011). However, both research and policy work have a role and an obligation to challenge and unpack the narratives utilised within policy; to examine their purpose and impact. (Allen, 2009)

Whilst the huge strides in regulatory reform are essential steps towards increased resident dignity and safety, I argue that they will not alone address the entrenched structural inequalities of Epistemic Exclusion (who is believed), strategic not-knowing

(how "evidence" gets manufactured), and territorial stigma (how "place" is tainted), therefore, the paper progresses into unpacking what this process looks like in reality for residents and understanding and how and if those processes are manifesting post regulatory reform.

3. Exploring Stigmatising Epistemic Exclusion

Stigmatising Epistemic Exclusion (SEE) is a term used to describe the pattern where residents are disbelieved within a system that fails to record their experiences as 'knowledge' and regards the Place where they live as tainted, thereby normalising exclusionary and, at times, punitive policy responses. To unpack this, I will break this down into three concepts: epistemic exclusion, agnotology, and territorial stigmatisation. It is essential to understand the theoretical foundations of SEE before bringing this to life through residents' lived experiences.

Epistemic Exclusion. I have drawn on Miranda Fricker's (2007) notion of epistemic injustice, which refers to harm done to someone in their capacity as a knower. Dotson (2012) highlights the deep structural failure to recognise the standpoint of the marginalised, which in turn reinforces exclusion (Harding, 2015). Crucially, these epistemic injustices perpetuate symbolic violence, reinforcing residents' internalisation of marginalisation and creating cycles of disengagement. Breaking this cycle requires what Fricker (2007) calls epistemic justice: deliberate efforts to correct credibility deficits and include marginalised voices on equal footing. Therefore, on a more practical level, Epistemic Exclusion names a process whereby a resident's lived experience with issues within their home, such as dampness, safety concerns, or a sense of belonging, is often treated as an opinion rather than evidence.

Knowledge manufacture/agnotology. Whilst stigma is often connected to perception and representation, the process of agnotology helps us understand how certain knowledge is omitted, obscured, or strategically avoided (Proctor & Schiebinger, 2008). Here, the paper draws strongly on Tom Slater's use of the concept of the sink estate, which has become so entrenched that it has created an agnotology of depictions of social housing (Slater, 2018). Proctor & Schiebinger (2008) further define agnotology as the study of "ignorance making," including how ignorance can be deliberately produced and maintained. Therefore, even research, policy, and practice can create knowledge, but they can also create ignorance, leading to epistemic and social harms (de Melo-Martin, 2023).

To put this into a practical example, performance data often relies on quantitative data, which can risk stripping out wider contexts, such as health and social value, as well as the social inequalities that often, albeit unintentionally, produce and reproduce institutional "not-knowing".

Territorial stigma. As the concept of sink estate becomes established as a fact about social housing, the estates are framed as problems in themselves. The sink estate meta-narrative taps into concerns about the decline in contemporary society, creating a "moral panic" (McKenzie, 2012, p. 467). I argue here that the social housing resident has become a modern "folk devil" (Cohen, 2002, p.46). The dominance of the meta-narratives of social housing enables them to become "normalised" and "naturalised" (Bamberg, 2004, p.86). Therefore, it is evident how sink estate narratives go unchallenged, despite counter-truths about social housing (Robinson, 2013). This has ultimately dehumanised social housing residents, separating them from their truths (McKenzie, 2017), and contributed to essentialist and overly nostalgic constructions within social policy (Ahmed, 2015).

In a worked example to explore the three working as a process, we review the experience of a resident living in a block of flats who reports experiencing damp and mould in their home that is affecting their children's health. Firstly, their account is minimised and attributed to 'lifestyle' and condensation resulting directly from their own choices (Epistemic Exclusion). Therefore, the problem is not fully investigated further, and key evidence that could be collated, such as the health impact and humidity levels, is not collected (Agnotology). The area where the resident lives also affects how information about the case is understood. The block is seen as one that "has always had issues," and the resident is part of a residents' group that the housing officer is told "complains about everything" (Territorial Stigma). The three elements here are seen together, resulting in SEE. The resident is excluded from the service and support required, the action to address the hazard within the home is delayed, and the resident's health, well-being and trust are affected.

Therefore, I contend that SEE is a recurrent governance pattern in UK social housing where:

- Resident knowledge is excluded or downgraded (epistemic exclusion),

- Ignorance is produced and maintained through framing, platforms and selective metrics (agnotology), and
- Place is tainted and used to rationalise punitive or extractive decisions (territorial stigma).

Often this process may not be explicit, but results in symbolic violence that shows up as poorer services, unsafe homes, and closed decision-loops or policy lockouts (Breukers et al., 2017). The paper does not propose this as a new theory, but rather as a practical approach to naming the structural pattern of failure. This then enables ways to address this. Here, I have drawn on wider placemaking measures and literature to build a framework that reverses this failure, building on my work from the HQN placemaking research project (HQN, 2024). Solutions need to be approached both symbolically through language and framing, as well as structurally in the way we measure and understand change.

In beginning to address possible solutions, I argue that SEE potentially exposes a credibility gap, as residents' experiences are downgraded or even dismissed; therefore, we need to shift our perceptions of what knowledge is considered credible so that lived experiences are treated as evidence, not just anecdotes. Secondly, we need to expand our understanding of what we consider 'knowledge', especially in terms of informing major decisions about residents' homes. When reviewing and collating evidence, we need to ensure that we have processes in Place to understand lived experiences and their impacts, such as resident narratives and the health and social value impacts. This would enable the measurement of wider, yet equally important, experiences, such as belonging, dignity, and trust, alongside TSMs. Ultimately, in response to the territorial stigma, we must shift our framing, representation, and language. Specifically, we need to stop relying on deficit shorthand, such as 'lifestyle issue' or 'sink estate' and use both plain English and respectful language. Furthermore, we need to improve and increase representation parity in resident governance (Jackson, 2025). This brings together CKP as follows:

Credibility, Knowledge, Place & Framing (CKP):

- **Credibility** addresses epistemic exclusion: residents' testimony and meanings are considered evidence (Fricker, 2007).

- **Knowledge** answers manufactured not-knowing: we stop selective files and build a fuller, auditable record (Alleyne, 2002; Slater, 2018).
- **Place & Framing** answers territorial stigma: we change how people and places are named, represented and involved (Wacquant et al., 2014).

CKP is suggested as a potential way to operationalise *symbolic* repair (how we talk, who we credit) *alongside* structural reform (what evidence we use and record, what decisions we make), simultaneously as a practical approach to tackle SEE.

4. Exploring SEE in action

Later, the paper will explore how, by building in credibility, knowledge and Place standards, we can work towards opening up the way in which we understand change in terms of cultural reform in social housing. However, to frame this within actual resident experiences, we will explore how this exclusion is realised through some vignettes drawn from the wider findings of my doctoral study. These are intended to provide a concise yet effective explanation of why to connect lived experience to the concept; the format also enables a like-for-like comparison over time. Each vignette will open with a short context and a resident's quote, explore where and how SEE is present, and then consider whether similar patterns can be found in the wider current picture of social housing, drawing on evidence from Housing Ombudsman case work and more recent resident-led research. The paper then reviews how the CKP framework can be applied to better understand how impact can be measured in that instance.

Vignette 1 - "House, not home" (the impact of life without belonging)

Context. At Rookwood, several residents described a steady hollowing-out of what a loss of "home" felt like, as local spaces closed and decisions were made around them rather than with them. The result was not only a technical failure, but also an erosion of belonging.

Resident voice. *"It is a house, it is not a home... If I had somewhere that I actually thought, well, I am home... That I could actually call home."* -Helen

SEE in practice

- **Credibility (epistemic exclusion):** Helen's account of what would make this a home was not measured, understood or heard in any current process.
- **Knowledge (manufactured not-knowing):** The 'success' of the regeneration was measured through the rental income and sustainability of 'units', therefore not accounting for the way in which residents experienced homes.

- **Place (taint/territorialisation):** The external, negative, estate identity normalised low expectations-"that is just how it is there" and residents sought to leave the estate to build a home somewhere else.

Outcome. This impacts residents' health and well-being, resulting in a gradual but significant withdrawal from neighbours and services, reduced trust in the provider, and preventing residents from feeling at home in their own homes.

Current Sense Check: Regulation has made it clear that residents' lived experiences are important, and TSM data collates resident feedback on safety, neighbourhood and services. Complaint handling, rights process and language are much clearer through the Housing Ombudsman; however, belonging remains a difficult concept to measure in day-to-day housing management performance and therefore arguably falls out of view. Housing Ombudsman case work, as well as spotlight reports, indicate that many residents still do not feel at home in their current residence.

Sense Check sources: Housing Ombudsman (2024, 2025)

What is still missing? A credibility protocol that recognises resident meanings (home, safety, dignity) as evidence; a standard evidence pack that includes social value, health impact and belonging.

Potential impact measures:

- **C – Credibility:** Widening performance measures to understand placemaking impact, for example, tracking felt safety and belonging to a values-based scorecard
- **K – Knowledge:** Require a case evidence pack that includes social/health value and a plain-English "what will make this a home" note.
- **P – Place:** publish disaggregated results by estate/ethnicity/disability; adopt a language standard that avoids deficit shorthand.

Vignette 2 - "They took the community away from us" (spaces and power)

Context. During Rookwood's redevelopment, access to the local community centre and multi-use games area was withdrawn despite residents' concerns. These spaces were highly valued and well-utilised, enabling the estate's social networks and support structures. This decision also coincided with broader austerity measures and the arrival of new residents, resulting in a shortage of space for residents to gather.

Resident voice. *"Since they took the community away from us... the community rooms and everything have just gone to pot... we did fight to try and get it, to keep it."* -Mary

SEE in practice

- **Credibility:** Residents' testimonies about safety, belonging, and the importance of community spaces were treated as opinions, not evidence.
- **Knowledge:** There was little evidence of wider considerations of the community infrastructure's impact on residents' health and well-being, and decisions appeared to support a convenience-based approach to regeneration.
- **Place:** the estate was framed as a problem space, both at a local and a national level, thereby justifying decisions made about it, rather than with it.

Outcome. The residents lost both safe and valued spaces for social connection, as well as their autonomy over their immediate environments, with places to support families and for children to play. The estate experienced social withdrawal, friction, and distrust, which led to fear and a decline in cohesion.

Current Sense Check: Regulations, such as Awaab's Law, have tightened and clarified responses to hazards, and the Ombudsman's guidance has helped the sector begin to understand its tone and support residents' rights. However, there is still widespread evidence of decisions being made without the input of residents, either in terms of wider representation or more individual issues.

Sense Check sources: Housing Ombudsman (2024, 2025), TPAS and Jackson (2025), and Stop Social Housing Stigma.

What is still missing? Recent evidence clearly demonstrates an ongoing lack of representation and parity in resident involvement and decision-making (Jackson, 2025).

Potential impact measures:

- **K – Knowledge:** community-led and informed decision-making, especially about community assets (Bleazard & CommUNITY, 2023)
- **C – Credibility:** publish "you said-we did" which could accompany, and build on, the transparency of TSM data
- **P – Place:** representation parity in governance as recommended in the TABLE principle from recent TPAS-led research (Jackson, 2025)

Vignette 3 - "Don't talk down to me" (parental advocacy discounted)

Context: The decline in community spaces resulted in a loss of safe places for children and young people on the estate. Austerity measures occurring simultaneously led to a reduction in broader youth services. Liz, a parent on the estate, wanted to advocate on her child's behalf, bringing her own evidence and seeking support, but found herself dismissed due to her own circumstances.

Resident voice: *"I might speak with an accent.. but don't put me down... don't tar me with that brush... I am the one who knows what... is going on with my child."* - Liz.

SEE in practice

- **Epistemic: testimonial injustice** – Lived experience as a mother was discounted due to classist stereotyping through Liz's accent and postcode; the early intervention sought was denied.
- **Knowledge:** Liz's experience as a mother and resident was dismissed; it was not recorded formally, and her request to work collaboratively with services to support her son was declined
- **Place & framing:** Concerns and challenges impacting a family's health and well-being were read as something accepted as a normal occurrence on "that estate" rather than as concrete risks a named child faced.

Outcome: As well as her own lived experience as a mother, Liz spent much time researching support structures and options for her son, and other children on the estate at risk of being involved in criminality in the future. Seeing a gap in provision and an opportunity to intervene early, she approached support agencies herself. She reported how she was disregarded, patronised and dismissed. Therefore, no early intervention was put into Place, and the situation worsened, with Liz later told that it was "inevitable" that her son would become involved in the criminal justice system.

Current Sense Check: Ombudsman guidance has sharpened the tone and rights in landlord processes; however, multi-agency credibility still varies widely, as was particularly evident in the Housing Ombudsman's spotlight report on attitudes, respect, and rights.

Sense Check sources: Housing Ombudsman (2024, 2025), TPAS and Jackson (2025), and Stop Social Housing Stigma.

Still missing: a cross-agency credibility protocol and a visible promise/decision log residents can see.

Potential Impact Measures

- **C Credibility:** More formalised involvement of residents in local governance and decision-making structures, formal recording of resident concerns
- **K Knowledge:** Collaborative and co-produced records of decisions affecting residents and their households
- **P Place:** Increased awareness of the impact of stigma, language and framing – for example, using a tool such as the Tackling Stigma Journey Planner (Stop Social Housing Stigma, 2025)

Drawing conclusions

When we view these vignettes as a set, they demonstrate how these lived experiences do not just highlight outlying failure but reveal a structurally entrenched pattern. The exclusion is often quiet, subtle, and entrenched deep within the decisions we make, the information we choose to record, and the way we discuss residents and estates. It is fair to say that post-Grenfell reform has moved us forward

and continues to do so; however, it is arguably not yet where all residents wish us to be. Wider evidence of practice confirms that there are still gaps in terms of cultural reform. For example, the Attitudes, Respect & Rights spotlight report documents failures in tone, recognition of vulnerability, and reasonable adjustments (Housing Ombudsman, 2024a). Repairing Trust shows how repairs, failures and contractor oversight erode trust and health (Housing Ombudsman, 2025). Resident-led work reveals that stigma is felt most acutely in day-to-day interactions with landlords (G15, 2024) and that ethnic minority tenants face specific barriers to voicing their concerns that require cultural competence and redesigned engagement strategies (Jackson, 2024). Sector studies and systems analyses explain why siloed fixes are ineffective (Flagship Group, 2025; Pagani et al., 2025).

In the Government response to the second phase of the Grenfell Inquiry, the then Deputy Prime Minister, Angela Rayner, talked about the "long-term" reform and the need for a "profound change in culture" that was now "essential to rebuild trust in the government and the housing sector" (MHCLG, 2025). Rayner had previously made an initial statement on the inquiry, stating that the report would mark "a turning point" (MCHLG press, 2024).

Therefore, the remainder of this paper seeks to explore ways in which we can track this long-term and profound change that is required to ensure the impact of wider reform and regulation is realised. In this instance, the paper explores the use of a ToC, as this framework is already utilised in many governments' Outcome Delivery Plans. It is also a useful way to unpack the assumptions and risks surrounding cultural reform in the social housing sector. It can be used to map out what changes we should expect and help agree on a way to measure these; it can also work well with broader monitoring and evaluation approaches, ensuring a testable measure when exploring complex social challenges (Anderson, 2009).

The paper does not suggest that a ToC is an infinite solution; however, it could serve as a starting point to then scaffold a much wider conversation about how we understand our progress toward cultural reform. The paper first seeks to move that dialogue beyond compliance and begin to unpack how lived experience can be more readily incorporated into decision-making and policy-making, in a way that is

transparent, replicable, and open to challenge. Therefore, the next section progresses to understanding how and why a ToC could be a viable option.

5. Developing Solutions: The Theory of Change

The vignettes help identify and examine common patterns in which residents speak out yet are often dismissed or disbelieved. Therefore, our data and understanding of residents' homes and lives are incomplete, with the estate or household often bearing the blame for the very issues residents themselves raise. The paper has coined the term Stigmatising Epistemic Exclusion (SEE) as a means of identifying and understanding it, as well as its impact on residents. The paper also aimed to explore how we can shift culture and practice, rather than just the language we use, in a way that is both transparent and testable. A Theory of Change (ToC) could provide a solution to this; it is already utilised in government Outcome Delivery Plans and associated evaluation practices, so that it could align well with government-led policy and regulation.

Furthermore, it could help the sector think more critically about its culture. It fosters conversations about what we will do to drive cultural reform, why we believe it is the most appropriate path, and how we will determine its success. In that sense, a ToC is not suggested here as an interesting visual or just a plan, but rather as a discipline that can help align key stakeholders around a shared logic and make assumptions and risks visible enough to contest (Government Analysis Function, 2023). The paper utilises it in this instance to help link the solution framework of Credibility, Knowledge, Place & Framing to the outcomes that residents tell us matter: dignity, belonging, safety/health, trust, and inclusion (HQN, 2024). It is, of course, not the only option to drive cultural change. However, the paper proposes it as a practical starting point that aligns with existing assurance frameworks, enabling residents, boards, and regulators to view and work from the same map.

Additionally, there is clear evidence on why a ToC could work well in this instance; wider placemaking literature shows how the built environment only "works" when it is socially animated by residents (Oldenburg, 1999; Hickman, 2013). Framed this way, "home" is not only a simple tenure or a unit, but it can also be a useful determinant of health and well-being (Blezard, 2025). This is why public health evaluations have used ToC to trace pathways from investment to proximal conditions (warmth, control, usable space, and affordability) and on to respiratory and mental health gains (Thomson & Thomas, 2015; Thomson et al., 2013). The paper aims to highlight that

if we only seek an endpoint solution, especially in a complex landscape such as cultural change, we risk missing the process and micro-level changes that will lead us to that point. Arguably, a ToC makes the links visible and testable (Craig & Dieppe, 2008).

Both residents' accounts and recent Ombudsman findings provide clear evidence that structural change is still much needed, and that respect, empathy, and responsiveness are key areas of improvement. The harm caused by failure in these areas is often cumulative (Housing Ombudsman, 2024, 2025). Territorial stigma is not explored here just theoretically, but to evidence that it is a way of delivering practice that can dismiss lived experience and even normalise lower standards, as well as punitive responses (Wacquant, Slater, & Pereira, 2014; Slater, 2018). This is why change in terms of language is not simply surface-level; we need to be clear about how we can improve representation and equality so that we know we are disrupting stigma rather than reproducing it through our everyday practices and systems.

Therefore, the ToC in Appendix 1 is designed as a worked example, not as a blueprint. A wide ToC would need to be co-produced across residents, landlords, membership bodies, providers, and both the Regulator and the Ombudsman. The aim of this paper was intentionally more focused: to explore how we can disrupt stigma in our day-to-day practice and understand how we might track the changes and impact that results from it. The ToC has been organised into five outcome pathways that are designed to mirror the lived concerns explored in the research vignettes. These are: 1) Dignity & Respect, (2) Belonging & Voice, (3) Safety, Health & Home, (4) Trust & Accountability, and (5) Inclusion & Fairness. The concept is that each pathway would be represented through a short 'if-then' proposition. The ToC would also need to treat assumptions as hypotheses so we can explore and mitigate risks. This is exactly why ToC is useful: it puts the hidden conditions on the table so they can be tested as we go (Government Analysis Function, 2023).

To clarify direction and outcomes, the ToC in this example backcasts from a ten-year endpoint, where we see an improved service experience, increased resident co-governance, and 'home' treated as an asset, to near-term milestones that are visible in records and can be delivered against.

To examine what change might look like over a period of the ToC, we begin with year one, where the foundations are being built for our approaches to service improvement, framing and evidence collection, and creating baselines for improved fairness, voice, and decency standards. As we enter our third year, the system has begun to shift forward. We are seeing co-production and more representative governance as widespread, with wider levels of lived experience evidence routinely used, especially in casework dealing with hazards, repairs, and decency. As we approach the fifth year, the cultural change is really beginning to take root, with significant increases in resident trust and improvement in meeting service level agreements in both decency standards and hazard resolution. Belonging is not only about being recorded, but it is also about improving, and a collaborative learning and fixing culture is emerging.

There is a comparative example in government integration examples, where ToC can connect national intent, organisational delivery and lived experience outcomes as a way to hold and understand complex social change, without losing oversight and accountability (Home Office IOI ToC; Richards, 2019). The paper argues that the accompanying measurement should follow the same logic; if culture is part of the problem, it must be part of what we measure. In Appendix Two, there is an outline for a values-based scorecard that could serve as the monitoring function of the ToC in Appendix One. This is designed to sit alongside TSM data, not instead of or duplicating them. However, it helps providers close some of the data gaps on dignity, belonging, and parity that were evidenced in the vignettes. It helps by pairing a set of quantitative measures with which the sector is already familiar and can readily draw on (such as repair performance, complaints, void, and arrears data) with short "distance-travelled" accounts from residents, so that boards can see change in both numbers and lived experience.

In this example, the paper suggests that this is accompanied by neighbourhood and characteristics disaggregation, so that we can understand change and impact beyond organisational averages and understand some of the shifts in everyday lives within stigmatised places and from previously underrepresented voices. Furthermore, a publication similar to TSM data on culture would enable residents to be clear about who owns the data and what gaps still need to be addressed, linked

to a public "you said - we did" log. It is suggested that this transparency and understanding help move the sector from sentiment to governance (G15, 2024; Housing Ombudsman, 2024a).

Finally, the practicalities: if a ToC were to be implemented, it would need both a convenor and a proving ground. A collaborative Cultural Competence Lab could co-chair pilots that bring together a wide range of stakeholders to ensure that ToC is evidence-based, while also being clear about the learning and sharing of best practices. The Regulator could, over time, introduce proportionate culture measures into the inspection, which could lead to the acceptance of resident narratives as 'decision-grade' evidence.

None of this needs to be developed under new frameworks of governance or performance monitoring, it actually leans on the data and tools we already know and recognise but in this instance we anchor them in what residents have told us over and over again about dignity, home and belonging (Government Analysis Function, 2023; Watson & Dannenberg, 2008; French et al., 2014; Bailey et al., 2012; Mee, 2009).

6. Conclusion

This paper aims to present a straightforward argument that the stigma experienced by social residents is not merely based on perception and attitudes, but is also structural and entrenched. We perpetuate and recreate this stigma in our decision-making processes, in what we decide and use as performance data, and in how we frame and discuss both social housing and its residents. By naming this process Stigmatising Epistemic Exclusion (SEE), the paper has explored its basis and its impact on residents, their homes, and the services they receive. However, the paper also presented a counterargument to this through a framework centred on Credibility, Knowledge, and Place & Framing. This framework offers a solution because it addresses the two elements of stigma and exclusion that we have evidenced and explored: the symbolic (language, dignity, whose voice counts) and the structural (rules, metrics, incentives).

The paper set out to explore some practical routes forward, rather than a set manifesto. It proposes exploring the potential for a sector-led ToC with more widespread adoption of values-based metrics, using a balanced scorecard as an example of how to evaluate performance against lived experience. The suggestions for adopting help draw on existing systems within housing governance; it is clearly not the only approach, but a worked example to help create a starting point for a wider discussion about how we can bring resident knowledge, academic rigour, and sector delivery into the same frame.

The paper acknowledges the progress made since Grenfell, with a tracked record of regulatory reform, raised standards, and policy change, alongside the work of The Regulator of Social Housing and the Housing Ombudsman, driving learning, particularly around the rights and respect of residents. However, in the casework of both the Regulator and the Ombudsman, clear patterns are still evident in the findings from Rookwood, including residents being dismissed or disregarded, and services, homes, and community spaces being altered without involving residents in the decision-making process. Until we can truly accept lived experiences as evidence and collate and harness this data, the system will remain structurally the same. It will continue to replicate and reproduce those same harms. Both examples from casework, Rookwood and wider national tragedies such as Grenfell, have

clearly demonstrated that the exclusion of residents from decision-making and governance processes has significant consequences not only on service quality, but on health and wellbeing, which have sadly become as predictable as they are costly, both in human and financial terms.

The work now needs to be collaboratively approached, treating cultural and structural reform with the same degree of reverence afforded to regulation and compliance. The Regulator can be in a position to incorporate culture into its inspections, and the Ombudsman can support this by drawing out lessons on both what good and failure look like in cultural reform. Member organisations, such as CIH, can work towards defining what the competence looks like to drive this reform forward. Landlords then need to adopt this, making it business as usual, with residents and communities leading the sense-checking on how it lands in reality. This can enable the sector to measure what matters and begin to move forward and show real movement on resident dignity, safety and belonging, not as tokenistic or in slogans, but evident in both the tangible data and in people's everyday lives.

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Appendices

Appendix One: Worked example of a possible ToC for cultural reform in social housing

This appendix summarises the practical ToC used in the paper. It maps the CKP strands (Credibility, Knowledge, Place) to activities, outputs, outcomes, and indicators; states key assumptions and risks; sets verifiable milestones; and cross-references the values-based scorecard.

ToC Spine

Strand (CKP)	Key activities	Immediate outputs	Near-term outcomes (domains)	How we will check (indicator link)
Credibility	Adopt a credibility checklist at triage for repairs/damp & mould, complaints and ASB; accept resident narratives as decision-grade evidence; recruit, train and pay a resident evaluator pool; run quarterly tone/communications audits; apply TABLE principles with the SSHS Journey Planner to structure fair dialogue.	Checklist completion shown in case files; resident narratives attached to decisions; evaluator pool live with paid assignments; tone audit reports with actions.	Dignity & Respect: fair hearings and humanising interactions. Trust & Accountability: fewer avoidable escalations; improved resolution quality.	'Treated with respect' ≥; % triage with checklist complete; tone audit pass rate; stage-2 escalation rate Decrease; % decisions with resident narrative attached.

Knowledge	Mandate a standard evidence pack in repairs/R&M (photos, moisture/temperature, root-cause, health & social value notes, follow-up); introduce health-referral triggers; publish a quarterly Culture & Stigma dashboard; create 'you said → we did' decision logs; hold resident-chaired learn-and-fix reviews after service failures.	Evidence packs are present in all relevant cases; referrals are accurately recorded; a dashboard is published with estate-level cuts; decision logs are maintained; and learning reviews are documented, including closed actions.	Safety, Health & Home: earlier risk reduction and condition improvements; Trust & Accountability: visible learning and follow-through.	% relevant cases with full evidence pack; Awaab timelines met; 3-month follow-ups recorded; Learning actions closed; dashboard on track.
Place	Introduce a place-language & framing standard (ban pathologising shorthand; plain-English outcomes); set representation-parity targets by estate/ethnicity/disability; disaggregate outcomes to estate/block as standard; establish co-governance panels with residents.	Staff trained; parity metrics tracked; estate-level reporting live; resident co-governance panels operating to parity targets.	Inclusion & Fairness: Gaps surface and narrow; Belonging & Voice: Participation deepens; Policies fit better.	Parity index (panel make-up vs area); disparity ratios on repairs/safety/satisfaction; % co-drafted policies; 'home feels like home' item.

ToC Assumptions and Risks

Assumption (to test)	Risk if false	Mitigation/evidence checks	Owner	Review cadence
Training - behaviour change	Performative compliance; tone unchanged in practice	Quarterly tone audits; mystery-shop; resident evaluators score a case sample; publish results	Director of Customer Experience	Quarterly
Transparency - accountability	'Data without consequence'; dashboards ignored	Board Culture Statement names gap owners & deadlines; resident chaired -learn-and fix- reviews; action tracker	Board Chair / CEO	Quarterly (board)
Residents have the capacity to co-lead	Burnout; reliance on a few voices; exclusion persists	Pay roles; rotating terms; outreach to under-represented groups; offer access/care/transport support	Resident Involvement Lead	Biannual
EDI data can be used well	Privacy concerns; under-reporting; mistrust	Consent-first comms; co-designed categories; publish 'how data changed practice' notes	Data Protection Officer	Biannual
Better conditions - better health	Confounders obscure impact	Logic model pathway; track proximal health proxies (sleep, damp-related- symptoms) at 3 months; link with PH partners	Head of Repairs & Health Partnerships	Quarterly

ToC Backcasting

Time horizon	Milestones (verifiable)	Verification source(s)	Lead/owner
Year 1 (foundations)	CKP embedded in repairs/damp & mould, complaints, ASB; credibility checklist live; standard evidence pack mandated; place language standard approved & training delivered; v1 Culture & Stigma dashboard published with estate level- cuts; baselines for fairness, voice, trust, condition, safety, sustainment.	Policy/ SOPs; training logs; sample audits; published dashboard URL; baseline survey/CRM extracts	Ops Directors; Governance; Data & Insight
Year 3 (system in motion)	Resident-evaluator pool active; co-governance panels meet parity targets; 100% relevant cases carry evidence packs; complaint timeliness up $\geq 25\%$ vs baseline; estate-level disparities narrowing on ≥ 2 outcome families; scorecard reported quarterly with distance-travelled items.	HR/Payroll; panel composition stats; case audits; complaints BI; scorecard pack	Resident Involvement; Customer Experience; Data & Insight
Year 5 (culture takes root)	Trust up ≥ 10 points; hazard-removal SLAs consistently met; belonging/voice gains sustained on previously stigmatised estates; cost-per-resolution down; board minutes show learn-and-fix changes tracked.	Pulse survey; repairs BI; estate-level scorecards; finance MI; board packs	Executives; Board; Resident Chairs
Year 10 (impact consolidates)	Disparity ratios within agreed thresholds; co-governance codified in constitutions/assurance; external inspection references CKP/scorecard as good practice.	Assurance framework; constitution changes; inspection reports	Board; Regulator; CIH/SSHS Lab

ToC Indicator Crosswalk

Domain	Primary indicators	Source	Cadence	Disaggregation	Distance-travelled prompt
Dignity & Respect	‘Treated with respect’ (4/5+); triage credibility checklist completion; tone/communications audit pass rate; stage-2 escalation rate Decrease	Quarterly pulse; CRM/complaints; tone audit tool	Quarterly	Estate/block; ethnicity; disability; age (small-n protections)	In your own words, what changed in how you were treated - and what made that change happen? (100–150 words)
Belonging & Voice	% estate/community decisions with resident narrative attached; % co-drafted policies; ‘home feels like home’ item	Governance logs, policy tracker, quarterly pulse	Quarterly	Estate/block; ethnicity; disability; age	Tell us how you were able to shape a decision - and what difference the outcome made for you/your street.
Safety, Health & Home	% damp/mould cases with health note + 3-month follow-up; hazard resolution within Awaab timelines; PEEPs coverage where relevant; ‘home supports my health’ item	Repairs/R&M; building safety; case evidence packs; quarterly pulse	Monthly ops; quarterly board/public	Estate/block; household type; disability	Describe any change in comfort/sleep/breathing since repairs - what mattered most in making that happen?
Trust & Accountability	Complaints upheld (%); ‘you said - we did’ timeliness; # board scrutiny sessions with residents; trust item Increase	Complaints BI; governance logs; quarterly pulse	Quarterly	Estate/block; ethnicity; disability; age	If you raised a concern, what did you see change - and how quickly?
Inclusion & Fairness	Representation parity vs local census; outcome gaps closed (estate/ethnicity/disability); reasonable adjustments logged & met	HR/engagement; BI; EDI logs	Quarterly	Estate/block; ethnicity; disability; age	What barrier was removed for you (e.g., language/format/access)? What difference did that make?

Appendix Two: Worked example of a possible Balanced Scorecard set of measures

Domain	Indicator	Definition (how it's counted)	Source	Cadence	Disaggregation	Distance-travelled prompt
Dignity & Respect	Credibility checklist completed	% of relevant cases (repairs, complaints, ASB) with triage checklist completed and resident narrative captured	CRM / complaints	Monthly - Quarterly	Estate/block; ethnicity; disability; age	Tell us about a time you felt heard and respected. What changed and why?
Dignity & Respect	"Treated with respect" (4/5+)	% residents rating 4 or 5 to: "My landlord treats me fairly and with respect."	Pulse survey	Quarterly	Estate/block; ethnicity; disability; age	What made you feel respected-or not-this quarter?
Dignity & Respect	Tone/communications audit pass	% sampled case files meeting tone/rights standard (audit tool)	File audit	Quarterly	Estate/block; ethnicity; disability; age	How did staff communication land with you? One example.
Dignity & Respect	Stage-2 escalation rate Decrease	Stage-2 complaints per 1,000 tenancies (aim: down)	Complaints	Monthly - Quarterly	Estate/block; ethnicity; disability; age	If your issue escalated, what would have prevented that?
Belonging & Voice	Decisions with resident narrative attached	% estate/community-affecting decisions published with a resident narrative and "you said - we did" note	Governance log	Quarterly	Estate/block; ethnicity; disability; age	Describe a decision you helped shape. What changed as a result?
Belonging & Voice	Representation parity on panels	Panel composition ÷ local census profile (acceptable band 0.9–1.1)	Governance	Quarterly	Estate/block; ethnicity; disability; age	Did you feel people like you were 'in the room'? Why/why not?
Belonging & Voice	"I can influence decisions" (4/5+)	% residents rating 4 or 5 to influence item	Pulse survey	Quarterly	Estate/block; ethnicity; disability; age	A moment this quarter where your input actually changed something.
Belonging & Voice	"Home feels like home" (4/5+)	% residents rating 4 or 5 to belonging/home item	Pulse survey	Quarterly	Estate/block; ethnicity; disability; age	What would make this house feel more like a home to you?
Safety, Health & Home	Full damp/mould evidence pack used	% damp/mould cases with photos + readings, root-cause, health note, and 3-month follow-up	Repairs / R&M	Monthly - Quarterly	Estate/block; ethnicity; disability; age	Since the repair, what changed for your breathing/sleep/day-to-day?
Safety, Health & Home	Awaab timelines met	% hazards resolved within required timescales (or avg. days to resolve)	Repairs / H&S	Monthly - Quarterly	Estate/block; ethnicity; disability; age	Was the timescale clear and kept? What difference did speed make?
Safety, Health & Home	"Home supports my health" (4/5+)	% residents rating 4 or 5 to health/wellbeing item	Pulse survey	Quarterly	Estate/block; ethnicity; disability; age	One way your home helped-or harmed-your health this quarter.
Safety, Health & Home	PEEPs coverage (eligible)	% eligible residents with up-to-date PEEPs	Building safety	Quarterly	Estate/block; ethnicity; disability; age	Do you feel confident about what would happen in an emergency?
Trust & Accountability	Complaints in time	% complaints closed within policy timescales	Complaints	Monthly - Quarterly	Estate/block; ethnicity; disability; age	If you complained, what showed you were taken seriously?
Trust & Accountability	Learn-and-fix completed	% resident-chaired reviews completed with actions closed ≤90 days	Governance log	Quarterly	Estate/block; ethnicity; disability; age	A fix that happened because you raised it-what changed?
Trust & Accountability	Board scrutiny with residents	Number of resident-involved board sessions held	Governance	Quarterly	Estate/block; ethnicity; disability; age	If you met the board, did it lead to anything concrete?
Trust & Accountability	"I trust my landlord" (4/5+)	% residents rating 4 or 5 to trust item	Pulse survey	Quarterly	Estate/block; ethnicity; disability; age	What built-or broke-trust for you this quarter?
Inclusion & Fairness	Parity index (key outcomes)	Group/estate score ÷ organisation average for repairs timeliness, safety, satisfaction, sustainment (publish ratios)	BI / data warehouse	Quarterly	Estate/block; ethnicity; disability; age	A barrier you faced-and how it was removed (or not).
Inclusion & Fairness	Reasonable adjustments delivered	% cases with agreed adjustments logged and delivered	CRM / service logs	Quarterly	Estate/block; ethnicity; disability; age	What adjustment made participation possible for you?
Inclusion & Fairness	Language/framing standard met	% sampled comms free of pathologising shorthand; uses plain English	File comms audit	Quarterly	Estate/block; ethnicity; disability; age	Did letters/emails feel fair and clear? One example.
Inclusion & Fairness	Disparity gap	Change in gap vs last quarter on chosen outcome(s) (aim: narrow)	BI / data warehouse	Quarterly	Estate/block; ethnicity; disability; age	Where did things get fairer (or not) for your estate/group?

Appendix Three: ToC Visual

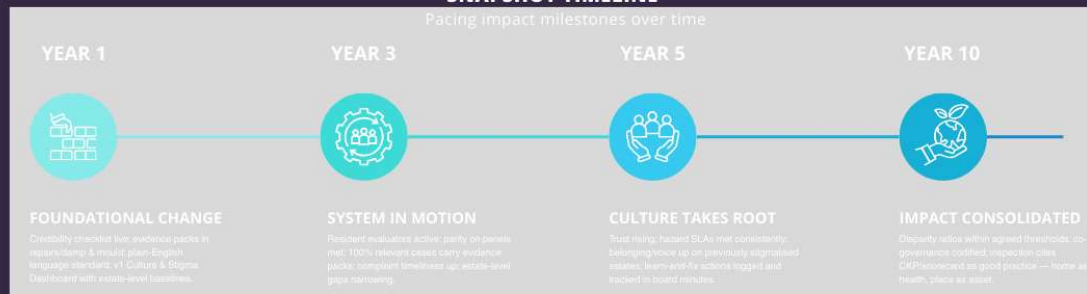
CKP THEORY OF CHANGE

Reducing stigma; improving dignity, safety and belonging



SNAPSHOT TIMELINE

Pacing impact milestones over time



How we'll measure:

Five-domain values-based scorecard (quant + "distance-travelled" resident accounts); estate-level disaggregation; quarterly dashboard; board Culture Statement with named gap-closures.