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The Problem of Staff Retention at TM Ltd.

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Introduction

Staff retention is a cause of major concern for housing associations in the UK. In recent years there has been a rise in turnover (Housemark, 2023). This is an important and serious issue within housing, and for T. M. Housing Ltd, it affects tenant satisfaction, delivery of service, the stability of the business, and the morale of staff (Regulator of Social Housing, 2025). Experience and knowledge is lost when staff leave regularly, the workload is increased for the staff that are left and tenant relationships can suffer.

To examine and explore staff retention at T.M. Housing Ltd, this report will use a qualitative research approach. Staff views, experiences and perceptions will be the focus of this study rather than the turnover numbers and rates. Problems with retention are usually linked to feelings about management, support, workload, the culture of the workplace and career development.

The business problem, research aim, key theories, and questions will be outlined in this proposal alongside the qualitative methodology and value of the study. The study is to show how a qualitative investigation will give T. M. Housing Ltd insight into why employees leave or stay and how staff retention can be improved.

2 Identification of Business Problem

Regarding staff retention, the challenge for T. M. Housing Ltd is a reflection of the pressures within the housing sector. Voluntary turnover rose to 10.4% in 2023-2024, according to Housemark, and it is expected that one in five housing staff in London will leave within a year (Housemark, 2023, cited in housing workers, 2023). In a survey by UNISON in 2024-2025 it was found that two thirds of staff was looking for another job, 77% of housing staff described their workload as stressful, and more than half considered leaving the sector (UNISON, 2025). Staff retention is a major and growing issue, as shown by these findings.

Regulatory requirements are increasingly affecting the housing sector, particularly with the Competence and Conduct Standard due in Oct 2026, where qualified staff will be necessary in a situation where recruitment is challenging (Regulator of Social Housing, 2005, Echelon, 2024). The wages on offer from private employers and local authorities often cannot be matched by housing associations (RBT CPAs, 2025). With a growing workload, housing officers are expected, without enough support, to handle complicated tenancy and social matters (Unison, 2024, 2025).

The problem for T.M Housing is that these pressures lead to vacancies, reduced customer satisfaction and staff burnout. Staff experience and what matters can be explored by a qualitative study.

3 Research Aim, Objectives and Questions

3.1 Research Aim

The purpose of this study is to look at the cause, effects and to find probable solutions to the challenges of staff retention at T.M Housing.

3.2 Research Objectives

- Explore the descriptions staff give of working at T.M Housing
- Look at why staff leave or stay at the company
- Identify factors in the workplace that affect customer retention.
- Analyse how staff feel about management, pay, support and workload.
- Give recommendations to senior management

3.3 Research Questions

- What are the factors that influence staff to exit the company or remain.
- Look at the descriptions given by staff of their experience working at T.M. Housing.
- The opinion of employees as to what they think would improve retention.
- How do employees see management, support, development and workload.
- What appears to be the important issues in customer-facing staff.

These are suitable questions for qualitative research because, rather than measurement, the focus is on meanings, perceptions and experiences which are directly related to the problem of staff retention at T.M Housing.

4 Critical Literature Review.

4.1 Relevant Theories

4.2 Job Embeddedness Theory

This theory gives an explanation as to why people stay in a company. The argument is that an organisation retaining staff depends on three aspects: fit, links, and sacrifice (Mitchell et al., 2001).

- Fit refers to how good the staff feels about being a match for the organisation its culture and values.
- Links refers to the relationships built with fellow employees and teams.
- Sacrifice refers to what could be lost if they leave, such as benefits, opportunities in the future and friendships.

It has been shown that job-embeddedness is under-used in the UK housing **sector** (Xue et al., 2023), even though it is linked to reducing the intention of staff to leave (Setthakorn et al., 2024). The theory shows that retention could get better if staff feel

valued by the company, connected to others, and can perceive a future. A qualitative study can discern which factors are most important.

4.3 Social Exchange Theory

In housing, the social exchange theory explains why the quality of management is linked closely to retention (Echelon IP, 2024). It sees employment as a two-way relationship where if staff feel supported, respected and are fairly treated, the likelihood is that they respond with commitment and loyalty (Blau, 1964).

This shows that, for T.M Housing, there can be an improvement in retention if employees feel supported, listened to, and valued by managers. A qualitative study can look at if staff feel they are getting enough from the company in return for their expected input.

4.4 Job Demands-Resources Model

The balance between job demands and job resources explains retention by utilising the Job Demands-Resources Model (Baker and Demerouti, 2007). Job demands are the areas of work that produce pressure, some elements include emotional stress, heavy workloads, and role conflict. Job resources are those areas that help staff to cope, such as training, support, and autonomy. When resources are low and demands are high, the likelihood of burnout and turnover increase (Schaufeli, 2017).

The relevance of this model in relation to housing is that employees deal with difficult cases, expanding responsibilities, and emotional pressure (UNISON, 2025). Qualitative research can identify the stressful demands, and the resources that are missing.

4.5 Key Debates

4.5.1 Compensation vs. Non-Compensation Factors

The debate in retention research is whether earnings are the reason people leave or stay. Turnover is still high even with pay rises. The suggestion is that pay alone is not sufficient (NAA/RCLCO, 2026). It is argued that quality of management, workload, and career progression could matter more than just pay (LinkedIn, 2026). It is important to search past pay and look at the wider work experience.

4.5.2 Sector-Specific vs. Generic Strategies

Whether retention strategies should be tailored to housing or be general is another debate. Some issues in many sectors are what matters, most career development or good management. Housing has special pressures such as role creep, vulnerable tenants and regulatory complexity (Taylor et al., 2025; UNISON, 2025). For T.M Housing the focus should be on what is specific to social housing.

4.5.3 Individual vs. Organisational Responsibility

There is debate also about whether retention is the responsibility of the organisation or the employee's choice. If regarding retention as being an individual issue, then structural problems can be overlooked, for instance weak support and inadequate staff levels (UNISON, 2025). Flexible working, and improved workload management are the organisational changes suggested by the evidence, these are often more effective than bonus incentives (Echelon IP, 2024).

4.6 Identified Gaps

Several gaps in the literature are addressed in this study.

- Job embeddedness has limited housing specific research (Xue et al., 2023).
- Limited research linking Social Exchange Theory and Job Demand-Resources (Schaufeli, 2017).
- Cost-benefit evidence in retention studies is insufficient (RST CPAs, 2025).
- Little attention paid to customer facing roles (Housing Workers, 2023).
- Qualitative research on why employees stay is limited, as opposed to why they leave (Xue et al., 2023).

5 Research Methodology and Design

5.1 Research Philosophy

A subjectivist approach fits well with a qualitative study because it focuses on the views, meanings and experiences of employees.

5.2 Design

The study will utilize a qualitative design mainly be based on document review and semi-structured interviews. For a business problem like retention, this is suitable because personal experiences are looked at in depth and themes that are common across staff groups can be identified.

5.3 Data Collection

- **Document review;** Staff feedback, Review of HR policies and procedures, internal reports and exit interview notes and summaries. This adds context and a clearer understanding of the issue.
- **Semi-Structured Interviews;** Semi-structured interviews with current employees and staff who have recently left. These interviews are useful because while allowing participants to speak freely, they give the researcher a defined set of topics. In retention research this is important because concerns may be raised by staff that would not appear in the feedback from staff surveys.
- **Sampling;** To provide a clearer picture of the problem, sampling will include staff from different levels of experience, departments and roles. This would also be extended to recent leavers. A range of views and opinions will then be captured.

5.4 Data Analysis

The research will identify repeated patterns, themes and ideas as recounted by those interviewed. It is a useful approach because it gives explanations as to what people think would help and why they feel the way they do.

5.5 Ethics

BPS ethical guidelines, including confidentiality, informed consent, the right to withdraw and voluntary participation will be followed by the study (BPS, 2021). The findings will be reported in a way so that protects identities, and no names will be used. The importance of this is that in a workplace study participants may feel cautious about opening up and speaking honestly for fear of negative consequences.

6 Business Relevance and Practical Implications

A qualitative study can show how employees experience workload, support, management and organizational culture. This is important because it gives leaders an insight into not only just what is occurring, but also why it is occurring.

Organisations are helped by these findings with Improved workforce planning, training, and management practices. Decisions about mentoring, flexible working staff, staff support, and onboarding are all supported. Changes that are likely to improve retention can be highlighted because the study focuses on employee experience.

Service quality and compliance are relevant to the study. Feelings of being unsupported or workload pressures can lead to tenant service suffering. Improved trust, continuity, and tenant satisfaction can improve retention (UNISON, 2025).

7 Implementation Challenges

Challenges to consider include the fact that employees may not want to speak openly about management, colleagues or the organisation for fear of reprisals. A qualitative sample may be small and not reflect the views of everyone. Also, the organisation may not have resources to be able to implement all recommendations straight away.

Because the sample pertains to one organisation, it is small and the findings cannot be used generally across the housing sector.

Sustainability becomes a challenge. Improved moral may occur in the short term, but in the long term, retention needs to improve the leadership, culture, and support systems which translates into realistic recommendations that are embedded into management practices.

Another challenge is that a qualitative study involves interpretation and takes time. This means that the results rely in part, on the judgement of the researcher. Regardless, there is a depth of insight that makes this an approach that has value in understanding retention in context.

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