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Housing challenges faced by low-income and other vulnerable privately renting households

An evidence review

Dr Adriana Soaita (University of Glasgow), Dr Tom Simcock (University of Huddersfield), and Dr Kim McKee (University of Stirling)

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About the Authors

Dr Adriana Soaita is a Research Fellow at the University of Glasgow and a member of CaCHE.

Dr Tom Simcock is a Research Fellow and Research Manager of the Healthy Housing Initiative at the University of Huddersfield. Previously, Tom was a Research Fellow in the Unit for Evaluation and Policy Analysis at Edge Hill University.

Dr Kim McKee is a Senior Lecturer at the University of Stirling and a co-investigator within the UK Collaborative Centre for Housing Evidence (CaCHE).

Stay up to date with the project

You can stay up-to-date with the research project and our progress on the UK Collaborative Centre for Housing Evidence website: https://housingevidence.ac.uk/our-work/tenants-priorities-for-reforming-the-prs-in-scotland/

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Executive Summary

This report is one of five outputs from a research project that sought to understand the challenges faced by low-income renters in the private renting sector (PRS) in Scotland and to co-produce with renters their recommendations for change.

The report reviews the existing evidence on the experiences of private renters and the challenges they face. It is based on a review of 106 research outputs, which encompass around 2,060 private renters' voices.

The review identified nine deeply interlinked areas of challenges faced by renters. These are:

1. access to properties to rent;
2. affordability;
3. security of tenure;
4. quality and property conditions;
5. a sense of home;
6. disputes;
7. demographics;
8. geography and displacement; and
9. COVID-19.

Access to properties to rent

Finding a tenancy has become increasingly difficult because of a lack of supply of affordable housing in all tenures. The literature shows this lack of affordable supply to be a systemic outcome of historic policy changes, along with post-GFC developments including the rise of short-term lets. These factors have led to a "landlord market" creating competition between renters for properties. In consequence, the evidence shows that renters end up having to pay highly unaffordable rents in comparison to their income, live in poor quality properties, or move to cheaper locations (spending instead more on transport). These challenging market conditions enable greater discriminatory practices, whether lawful (such as income-based discretion) or unlawful (such as income from state benefits, or the equality characteristics of; age, gender, race, ethnicity, and sexuality).

Affordability

Affordability is a complex concept and requires attention to the evolution of household income, housing costs as well as household expenditure (Meen, 2018). For low-income tenants, all these terms are (more) problematic given the mix of insecure, low-paid employment and conditional/reduced welfare assistance; the high level of rents, unmatched by rent support; and insufficient income to cover basic needs once housing costs are paid. Often, low-income households have no other choice but to accept poor housing conditions and prioritise rents over basic necessities (Dewilde, 2021). Tenants' decisions in negotiating unaffordable rents by trading down on quality and location have important consequences to their economic and wellbeing prospects (Harris and McKee, 2021; Soaita et al., 2020) but also to social fairness and economic productivity (Soaita et al., 2019). While demand-side measures to increase affordability may be helpful to tenants in the short-term (e.g., rent control and housing allowances), lasting change needs a rethink across the housing system (e.g. increased supply of affordable/social housing, tax

changes, regulation of short-term lets, reform to the social security system) and labour markets (Morris et al., 2021).

Security of tenure

Security of tenure is a multi-faceted concept and is usually understood in the legal provisions for ending a tenancy, however, these approaches have been challenged by more complex accounts (Harris and McKee, 2021). Hulse and Milligan's (2014) framework of insecure occupancy argues that low-income and vulnerable households suffer insecurity throughout their renting experiences, in terms of: perceptual insecurity (fear of eviction when in a tenancy, negatively influencing tenants' willingness to assert their legal rights or submit requests that might enhance wellbeing, e.g. repairs or to keep a pet); de-facto insecurity (repeated experiences of eviction); and processual insecurity (difficulty of finding a tenancy given market discrimination/competition). Renters can also experience insecurity through specific social relationships, particularly those of sharing with strangers and interacting with landlord or letting agents. A flurry of recent qualitative research and reviews have substantiated how insecurity is felt, the anxiety it generates, and its more systemic outcomes (e.g., missing school, losing job, lacking social support), which trigger downward social mobility. A less acknowledged issue is that of tenure flexibility, a few studies noting the stress of being trapped in an unsuitable tenancy. In Scotland (as in Wales and Northern Ireland) there has been reform to security of tenure, but effects are yet to be observed (Indigo House, 2021). Similar reforms in Ireland were shown to have only slightly reduced experiences of homelessness due to eviction, leading to arguments for more restricted grounds for eviction and stricter rent control (Byrne and McArdle, 2020).

Quality and property conditions

While the issues of tenure insecurity may distress any household regardless of income, the existing evidence shows that low-income households are particularly affect by dire housing conditions. This is especially the case in areas where housing costs are de-linked from local incomes because of demand for second homes and short-term lets, a phenomenon affecting not only cities as London or Edinburgh but rural regions such as Cornwall and the Scottish Borders and islands. The reviewed literature evidenced the dire housing conditions that low-income tenants experience in 'marginal' housing (i.e., campervans, 'rooming houses' and makeshift housing) in Australia, Canada, New Zealand and the US, not least because there the share of social housing is negligible and rent support minimal (Soaita et al., 2020). Despite its sizable social housing sector and more generous rent support when compared with the above-mentioned countries, the UK is not immune to such forms of marginal housing, particularly in shared accommodation (HMOs). Across the 106 reviewed studies, there was a broad range of experiences relating to poor housing conditions, including safety hazards and widespread disrepair. However, there are other aspects to housing quality that must be considered. Across the Anglo-Saxon countries, including the UK, low- and middle-income households were commonly affected by missing/broken furniture and white goods. Frustration with a state of prolonged disrepair, and low-income households' reluctance to demand landlords to engage in repair (as opposed to middle-income households who are more likely to do so) are evidenced across the literature. However, situations of active low-income tenants are also reported. Tinson and Clair's (2020) review identified that housing problems affect both physical and psychological health. The reviewed research demonstrates that many low-income households are unable to escape poor quality housing and may remain "locked" into poor quality even if they relocate.

A sense of home

Being able to have a sense of home in the property one lives in has been well documented as having a positive socio-psychological benefit to people's health and wellbeing; and conversely, the socio-psychological harms of houses that are not homes. The research evidences private renters' longing for control in personalising their space; and low-income households are particularly discouraged from home-making as they cannot afford the related expenses (such as replacing or adding a furniture item or decorating at their own cost), with space personalisation

being often restricted by tenancy agreements or the nature of communal living in HMOs. The challenges of homemaking are split into three broad areas across the literature. Firstly, structural challenges that prevent renters from feeling at home in the property, including unaffordability, tenure insecurity and poor property conditions. Secondly, material challenges, such as poor furnishing and décor of the property, and the inability for the renter to take agency in materially 'owning' a place through decorating (such as putting up pictures). Finally, social relation challenges, where there are issues with the renter having the ability to have control over when and who are invited or accepted into the property. Issues identified in the literature refer to unwanted and frequent visits from landlords/ letting agents but also the inability to have pets, which can affect renters' ability to make a property home.

Disputes

While there is a tenant power-deficit across the sector notwithstanding income (Chisholm et al., 2020), low-income households are less likely to challenge unprofessional practice and to raise disputes with their landlords. This is often due to the insecurity felt by tenants and fear of a landlord's possible response, including fear of retaliatory eviction (whether legal or not). The existing UK landscape for resolving housing disputes is complex and confusing and tenants face numerous barriers to accessing justice and asserting their legal rights (Harris, 2020). Tenants are also not always aware of the processes/mechanisms by which they can raise disputes. Where tenants are aware of their rights, there may be confusion as to how they can be exercised or concern as to the consequences. The mere existence of dispute resolution mechanisms and tenants' rights does not necessarily mean they are used, understood, asserted, or enforced in all cases. Studies in the UK and Ireland argue for the provision of third-party support with disputes (at Local Councils or in the Court), showing that such support benefits low-income and other vulnerable households (e.g., migrants). However, studies from Australia and New Zealand, where the PRS is even more lightly regulated, demonstrate that support for disputes can only go as far as the legal provisions, suggesting that stronger legal protections and improvements to the dispute resolution system are required.

Demographics

Much of the UK literature focused on the experiences of young people, i.e., the 'generation rent' who expects to own just as their parents did, a concept that de-emphasise intra-generational inequalities within age cohorts. However, it is now increasingly acknowledged that the demographic profile of private renters is changing, with more low-income households of all ages, families with children, and older renters being accommodated by the sector as they are unable to access the shrinking social and increasingly expensive owner-occupied sectors. Conversely, in countries with long-standing, sizable PRS, such as Australia, New Zealand and the US, the socioeconomic and demographic profile of renters has always been diverse, with low-income older renters having spent their whole lives in the sector. Since the Anglo-Saxon countries have historically relied on homeownership (and now on housing wealth) as a pension supplement, there are potentially long-term welfare implications of households living in the PRS for longer, with old age destitution and challenges to aging in place looming at the horizon.

Geography and displacement

The differential geographies of the PRS are patterned by different institutional housing and welfare arrangements, vertically between the (federal) state, regions (states/territories/countries) and localities, and horizontally across different market contexts (themselves expressions of economic forces). The Australian literature evidenced the suburbanisation of poverty in the PRS, with concentric areas of high/medium/low rent from the centre to the outer suburbs of Sydney and Melbourne (Morris et al., 2021). The US and Canda were shown to display intensely segregated, racialised areas (Ward and Carew, 2001). In the UK, some suburbanisation of poverty was observed though causality remains unclear (Bailey and Minton, 2018). Rent-induced displacement of low-income households to less affluent towns was occasionally evidenced (Ward, 2015). There is still little research on private tenant displacement (Atkinson,

2015) and disentangling area effects remains a challenging task (Atkinson and Kintrea, 2001). However, it is clear that private (and social) tenants' displacement (e.g., whether by gentrification, redevelopment, conversion to short-term lets) locks them out of employment and of their social support network (Gillespie et al., 2021); distance is harder to bridge when the cost and availability of public/private transportation is unaffordable for many (Horne et al,. 2020).

COVID-19

Recent empirical studies of private tenants renting experiences have brought to the fore the serious health and wellbeing implications of poor housing and the crucial importance of good quality homes. Having enough space in thermally efficient homes, which are located in places where people need/want to live at a cost they can afford, and over which they have control to practice family care, treat sickness, accommodate disability is important not only to individuals but to society's wellbeing. Economic inequalities have increased during the Covid-19 pandemic and so did housing inequalities as the better-off moved to better housing while those who suffered income reduction had to move to cheaper rents and locations or skip meals (Brewer and Patrick, 2021).

Conclusions

This evidence review has further identified that the above discussed areas of concern are not disconnected but deeply interlinked. This means that when policymakers are considering reforms for the private rented sector, a more comprehensive approach is required, to ensure reforms can alleviate pressure across multiple domains. For instance, to support renters to make their private rented property a home, the structural challenges discussed must be addressed together, alongside providing renters with additional control and agency over the materialities and sociability of home. The Scottish Government have committed to further reform of the sector, taking a holistic approach will be key, but to also ensure the reforms are shaped by renters themselves. Renters are experts by experience, and these experiences should be central to reforms going forward. This belief has informed our approach to this study, which is premised on co-production and understanding tenants' lived experience.

Introduction

The private rented sector (PRS) is now home to one in seven Scottish households. The sector has grown significantly over the last 15 years and now accommodates a diverse population, including high-income professionals, families with children, low-income and other vulnerable groups, many of whom face difficulties in accessing other tenures which they would favour (Cole et al., 2017; Crawford and McKee, 2018; Soaita et al., 2020a). While the sector is diverse and may well accommodate the desires of some people (Hulse et al., 2019; Teariki, 2017), previous research underscores the significant challenges faced by low-income private renters, including: unaffordable rents, insecurity, and major disrepair (Chisholm et al., 2020; Soaita et al., 2020b). Research draws attention to the intersections between housing, labour markets and the welfare state, with those experiencing precarious housing often also grappling with low-paid and insecure work (Christophers, 2018; Hoolachan et al., 2017; McKee et al., 2017a) and with successive waves of welfare (austerity) reforms, including the rollout of Universal Credit (O'Leary and Simcock, 2022; Smith et al., 2014).

Across the UK, there has been legislative and regulatory reform to change the experience of private renting (Marsh and Gibb, 2019). Scotland, not unlike Ireland, has been rolling out significant reforms, including its most recent Private Housing (Tenancies) (Scotland) Act 2016, which introduced open-ended tenancies, improved tenure security, most notably by removing 'no ground' for eviction, and announced but not yet applied provisions to cap rent increases in defined Rent Pressure Zones.

The Scottish Government has committed to publishing a new 'Rented Sector Strategy' that is informed by renters, and which will then inform a new forthcoming Housing Bill. The Joseph Rowntree Foundation in partnership with the Scottish Government commissioned this research project to develop an understanding of what tenants living on a low-income want to see from further reform to the PRS in Scotland.

The research project had four key aims:

- To identify the challenges faced by low-income renters in Scotland and the areas for change,

- To explore the challenges and experiences faced by different equalities groups and their priorities for change,

- To build the knowledge, capacity, and confidence of renters to enable them to represent themselves to policymakers in the co-production element of the research, and,

- To bring renters and policymakers together to co-produce policy recommendations to address the challenges and areas for change identified.

This report speak to the two research aims above by brining insights from 106 publications from the international literature, particularly from other Anglo-Saxon countries whose housing, renting and welfare arrangements show significant similarities but also some differences from the UK, from where important policy lessons could be learnt. The report proceeds by presenting the reviewing process in the next section. The section after that presents our main findings, organised across the nine key themes we identified as challenging the renting experiences of low-income renters: (1) accessing a tenancy; (2) affordability; (3) security and flexibility of tenure; (4) property conditions; (5) sense of home; (6) landlord/tenant disputes; (7) socio-demographics; (8) geography and displacement; and (9) renting during Covid-19. A brief concluding section closes the report.

The review process

Following Soaita's et al (2019b)[1] approach to literature mapping, we aim to systematically and transparently search for a sufficiently broad set of publications that enables us to understand the lived experience of renting for low-income and other vulnerable groups. Hence we were interested in studies which employed qualitative methodologies, i.e. seeking qualitative inputs from private tenants (e.g. interviews, focused-groups, ethnographies, diaries, case-studies). To achieve our aim in an efficient manner, we built on and expanded temporarily and geographically Soaita's et al

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1   To differentiate the publications that we reviewed following the systematic approach described in this section from references from the broader literature to which we will occasionally refer to, we will star the latter.

(2020b) evidence-synthesis of private tenants' lived experiences of renting in the Anglo-Saxon countries.

We followed four steps to identify the literature to be reviewed (Table 1): (1) we imported 58 relevant studies out of the 69 publications previously identified; (2) we expanded this pool of evidence by updating the publication timeline to 2021following the same searching and inclusion/exclusion protocol; this stage identified 21 additional publications; (3) we expanded the review's geography to include the regulated PRS of most Western Europe, timeline 2000-2021;; this stage identified only 11 additional publications; (4) given the topicality of Covid-19 experiences, we included 16 references of mostly grey literature, a few exceptionally based on quantitative evidence.

Table 1. Sourcing the literature

Process and protocol		No.
Stage 1	Importing 58 out of the 69 publications identified in Soaita et al (2020). We excluded 11 publications that focused on higher-income tenants and students. This review focused on Anglo-Saxon countries (AUS, CAN, GBR, IRL, NZL, USA) and articles published between 2000 and 2019.	58
Stage 2	Updating step 1. As previously, searches were performed in Scopus and Web of Science, based on the same searching terms and related Boolean strings.	21
	String 1: (private AND (tenant* OR renter*)) OR lodger* OR squatter* OR flatmate* OR flat-share OR (HMO* AND resident*)	
	String 2: (housing OR home OR house OR flat)	
	String 3: (qualitative OR interview OR ethnograph* OR "case study" OR "case studies")	
	Country inclusion: AUS, CAN, GBR, IRL, NZL, USA	
	New timeline: 2020 and 2021	
	We identified 38 (Scopus) and 33 (Web of Science) publications. After removing duplicates across the two databases and wrongly identified publications (e.g. other country or topic), a 21 were retained for reviewing.	
Stage 3	Expanding geographically, based on the same protocol:	11
	Searches: String 1, 2 and 3 as above	
	Country inclusion: EU old member state except GBR and IRL (included in step 1 and 2)	
	Timeline: 2000 to 2021	
	We identified 19 (Scopus) and 16 (Web of Science) publications. After removing duplicates across the two databases and wrongly identified publications (e.g. other country or topic),a 11 were retained for reviewing.	
Stage 4	We included some new, grey literature (n=13) and a few undiscovered publications (2 journal articles; 1 book). All 16 focused on Anglo-Saxon countries (12 for GBR).	16
Total publications reviewed		**106**
a Wrongly identified geographies included countries in the Indian subcontinent, Africa, Latin America, South-East Asia, some post-communist states and Turkey. Wrongly identified themes included social housing, immigrant services, education, technical energy studies. Wrongly identified methods included interviews with other groups than tenants (e.g., housing professionals) or fully quantitative studies. Two publications could not be accessed.		

The analysis was conducted solely by one researcher (the first author). First, all 106 papers were read in full, with data being 'reduced' by extracting a mix of authors' text, participants' quotes, and reviewer's summaries by categories (i.e., context, research question, theoretical lenses, method, findings, conclusions and policy recommendations if any). At this stage, a set of broad themes were identified as key points of tension affecting the renting experiences of low-income and other vulnerable private tenants. These themes formed the second set of coding against which each the 'reduced data' were worked through.

Overall, about 2,060 low-income private tenants expressed their voice directly (e.g. interviews, focus-groups,ethnographic conversations). They were of all ages; gender composition was not always reported in the reviewed studies, but from those reporting, we counted over 680 females and 440 males. About 270 tenants shared their homes, either in housing in HMOs (defined as less than 10 tenants by flat/house) or in 'rooming' housing or hostels (accommodating more than 10, with tens of rooms sharing facilities at each floor); more than 175 were migrants or refugees; and over 60 suffered health problems. These significant numbers give scientific 'weight' to our synthesis; however, we have to remind the reader that we 'interpreted' other authors' interpretations. In other words, we did not read 2,060 interview transcripts but 106 publications reporting on 95 unique studies.

Findings

Before discussing the nine key challenges that we identified across the reviewed literature, it is important to briefly raise the question of how the category of 'low-income' households can be operationalisd, and how this was approached across the reviewed studies.

Arguably the most valid approach, often adopted in the quantitative literature is to use the bottom 10%, 20% or 30% of income distribution (sometimes the 25%), and further 'equivalise' by household size. The 'equivalised' household income takes account on the fact that the same household income affords more if the household consist of just one adult; but less if the household consists of two adults, eventually with children[2]. To give an example, an annual household income of £30,000 is maintained if the household consists of one adult; but equivalised to about £23,000 for a single parent with one child aged below 14; £20,000 for two adults; and between £12,000 and £14,300 for a two adults with two children, depending on the age of children.

While it is intuitive that the size of the household matters to what a household income could afford, the above operationalization is too complicated to apply as a sampling frame in qualitative research (but it can be calculated after the research was conducted, e.g., Soaita and McKee, 2019). Importantly, this operationalization misses other resources that can make a key difference to tenants' access to PRS (Searle, 2018), in particular their endowment with social capital (the resources of their social networks, particularly those mediated by family), as our review demonstrates.

Hence, it is not surprising that across the literature, the samples were operationalized on a range of approaches, with several proxies considered of capturing 'low-income households'. This also means that the category has become broader and at such unravelled a more diverse spectrum of experiences. For instance, a broader definition of 'low-income' (e.g., below the average national income as followed by Soaita and McKee, 2019) will unravel more diversity whereas the proxy of being in receipt of state benefits, including exclusively on state pension (DeLuca et al., 2013; Smith et al., 2014; Tually et al., 2011) will observe dominant negative experiences.

Other studies used the proxy of 'marginal housing' (e.g., Bates et al., 2019; Goodman et al., 2013), where sampled tenants would belong to the bottom 10% of income distribution. Some studies (e.g., Soaita, 2021) use the proxy of participants' subjective appreciation of their financial situation, which is harder to correlate with objective measures of income distribution. Furthermore, some reviewed studies focused on other households characteristics as a sampling frame (e.g. often the young/younger; migrants; the old/older; sharing households; tenant activists) while others

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2   Used for the calculation of poverty and social exclusion indicators, the equivalised income is calculated by dividing the household's total income from all sources by its equivalent size, which is calculated using the modified OECD equivalence scale. This scale attributes a weight to all members of the household: 1.0 to the first adult; 0.5 to the second and each subsequent person aged 14 and over; 0.3 to each child aged under 14. The equivalent size is the sum of the weights of all the members of a given household.

purposefully focused on renter diversity (Harris and McKee, 2021; Hulse et al., 2019) or diversity across generations (Crawford and McKee, 2018). In these cases, we carefully extracted (and counted) only the data (and participants) reflective of low-income.

To locate renters' experiences on the 'low-income' spectrum, whenever possible we will refer to those households ostensibly closer to third/fourth decile of income distribution as the upper echelon of 'low-income' and to those closer to the fist decile as the lowest echelon. This is important because, with others we argue that income is the key discriminatory axis between renting decent or sub-standard properties, although this axis of inequality and difference combines with others, such as age, race, and migrations status.

The report will now proceed to discuss in turn the key challenges related to: (1) accessing a tenancy; (2) affordability; (3) security and flexibility of tenure; (4) property conditions; (5) sense of home; (6) support with disputes; (7) socio-demographics; (8) geographies and displacement; and (9) renting during Covid-19. While we discuss them separately, we wish to emphasise that, particularly for low-income renters, these challenges reinforce each other in an exponential rather than just an additive way since reduced financial, and often health and social capabilities challenge household resilience.

Accessing a tenancy

Finding a tenancy has become increasingly difficult because of a lack of supply of affordable housing in all tenures. While it is not our aim to explain the lack of affordable supply, the context sections of the reviewed papers show this to be a systemic outcome of historic policy changes (Crawford and McKee, 2018), post-2000 short-term 'house-to-hotel' conversion (Simcock, 2021), gentrification pressures (Atkinson 2015) and the financialization of housing by which investors cash the rent gap of converting affordable to expensive housing (Huq and Harwood, 2019).

In this landscape of a 'landlord market', low-income households are simply outcompeted by higher-income earners. The consequence of severe market competition is the 'willingness' of low-income and other vulnerable households to 'accept' paying unaffordable rents compared to their income (see the section on affordability), living in poor quality properties (see the section on property conditions) and moving out to cheaper locations (see the section on displacement). However, (legal) income-based discretion also interacts with unlawful discrimination based on protected grounds, such as source of income (particularly state benefits) and individual characteristics (age, gender, race and ethnicity). Moreover, the experience and consequences of discrimination between those facing one or several structural characteristics of disadvantage differ widely. Table 2 below illustrates with tenants' quotes some intersectionalities discriminating access in PRS.

Table 2. Some intersectionalities discriminating access in PRS

Economic, household type and pets	Disability and housing benefits	Race
And whoever gets the property is a person who earns the most, you know, has no children and no pets … because landlords, they want to see your payslips, you know, this kind of stuff. It's ridiculous (Byrne and McArdle 2020 p.13).	I've only been here (Ilfracombe) three weeks on Thursday. I've got a disability so I'm not able to work… I had to take whatever would accept me in the condition I'm in with Housing Benefit, because some landlords don't like that and so I had to look at that and price as well (Ward 2015 p.101).	"Some [landlords] will tell you that the apartment has already been taken. I have experiences on two occasions being denied because of my colour. They would tell you they are sorry, and the house had been taken by someone else or we don't rent this house." [Interview with a Somali respondent] (Murdie 2003 p.190)

Likewise, young people may face discrimination based on age-related cultural stereotyping, such as organising parties or not taking care of property (Bate, 2020). However, as we will discuss in the section on socio-demographics, those of low-income but rich in social capital enjoy very positive renting experiences compared to their racialised, family-unsupported peers (e.g. Soaita and McKee, 2019). The broader international literature on intergenerational transfer is

commonly focused on the privileged transmission of homeownership, but family support is crucial to the renting experience of many young, low-income people, as Rowlingson et al (2017) demonstrate for the case of the UK.

Key forms of discrimination in accessing a tenancy in the Anglo-Saxon countries were related to: state assistance in the form of vouchers or housing benefits (DeLuca et al., 2013; Kurw,a 2020; Rosenman 2018; Ward, 2015); migration and race, including refugee status (Byrne and McArdle, 2020; Clark et al. 2017; Tuffin and Clark, 2016); people living with disability or mental health conditions (Clark et al., 2017; Teariki 2017; Tually et al., 2011; Tuffin and Clark, 2016); individuals with a past criminal record (Brydolf-Horwitz, 2020); having pets (Power, 2017); and families with children (DeLuca et al., 2013).

The extent of discrimination in the market based PRS of Anglo-Saxon countries reflects landlord market power but also a more fundamental dilemma of the state's role in accommodating vulnerable households whose particular needs simply cannot be met entirely through the market. For instance, in a Swedish case-study, Bengtsson-Tops and Hansson (2014) argue that special training and resources for landlords are required to house tenants with severe mental health conditions, and that public (social) housing is better positioned to help managing these tenancies. Paradoxically, certain policy design-features of rental assistance create tenant difficulties in accessing or paying their rent, thereby dis-incentivising landlords to participate in the programme and discriminating against socially assisted tenants in some national contexts (DeLuca et al., 2013; Garcia and Kim, 2021; Kurwa, 2020; Smith et al., 2014).

The reviewed literature shows that the agents of discrimination are not solely the landlords, their agents, or the state but, in shared households, the tenants themselves through discretionary practices of finding ideal flatmates for 'comfortable' living arrangements:

> "permutations of interpersonal relationships in the intimate setting of co-residence are carefully considered by young adults, demonstrating an acute awareness of potential problems, which may destabilise the domestic environment. Previous research has demonstrated that discrimination of potential flatmates on the grounds of age, lifestyle, ethnicity, mental illness and addiction may be a necessity to ensure comfort in the intimacy of domesticity" (Clark et al. 2017 p.1202)

Discriminatory practices are increasingly difficult to address, either because they are legalised (see Leahy et al., 2018 on the Right to Rent in UK), digitalised through searching platforms or tenant databases (Bate, 2020) or difficult to separate from landlord discretion (Maalsen et al., 2021). Moreover, the experience of discrimination in accessing a private tenancy is not a one-time event but an ongoing experience since low-income households are forced more often to relocate.

Whilst we cannot say there is no discrimination in the regulated PRS of continental Europe, the literature suggests the process may operate in reverse, with tenants in receipt of (more generous) social assistance being positively discriminated. Conversely, certain professional classes, e.g., lawyers and teachers, are negatively discriminated in France and Switzerland particularly because they are presumed to be more demanding of their renting rights than lower-income renters (Bonnet and Pollard, 2020).

Affordability

Affordability is a complex concept and requires attention to the evolution of the three terms of: household income before housing costs; housing costs; and residual income after housing costs are paid, meaning that which remains available for household expenditure (Meen, 2018). While there is some 'choice' in negotiating these terms, lower-income and other vulnerable households remain economically constrained.

In the reviewed literature, it was not always clear how 'affordable' participants' rents were in terms of rent/income ratio, but shares of between 60% and 90% were mentioned despite sharing or living in poor property conditions (Soaita and McKee, 2019). Conversely, discussions about what tenants' residual income could or not afford were vivid (e.g., Petrova, 2018; Harris and McKee, 2021; Soaita and McKee, 2021). At the lower echelon of 'low-income', these financial difficulties reflected the intersection between insecure, low-paid employment; conditional and reduced welfare assistance; and the high level of rents. In the UK and Australia, less so in the US, vulnerable households often aspired to social housing, which is more affordable:

> *"I'm always ahead of me rent, always four weeks ahead. I'd never be able to live if I had to go out private [private rental market]. I look at it that way. It [her life] would be a lot different. It's only because the rent's so light here that I got a few shillings for myself to spend ... I feel lucky" (Morris, 2009, p.699)*

Commonly it is not the lack of financial skills- but a lack of financial resources that push households into debt (Smith et al., 2014). Paying high/increased rents means that less remains to cover basic expenses, including the cost of utilities. The subject of (lack of/unaffordable) heating is particularly dense in the reviewed literature, either purposefully explored (McCarthy et al., 2016; Petrova, 2018; Wright, 2004) or surfacing as an important theme (Smith et al., 2014; Soaita and McKee, 2021). Personal resilience to cold may differ from individual to individual, generationally and culturally, however the fact that cold (and heat in warmer countries) results in excess winter death is incontestable. Practices of last resort for staying warm considerably affect tenants' wellbeing and their capacity to function well (Harris and McKee, 2021):

> *"Two dressing gowns on and you know, with the hood and fingerless gloves, you know, and two blankets, two duvets, you know, and hot water bottle and heater next to you trying to keep warm and the temperature staying at 12." (Smith et al., 2014)*

Security and flexibility of tenure

The issue of tenure insecurity, understood in terms of legal provisions allowing for no-fault ground for eviction (i.e., juridical insecurity), has been challenged by more complex accounts (Harris and McKee, 2021; Hulse and Milligan, 2014). Hulse and Milligan's (2014) framework of insecure occupancy is particularly useful in understanding that a regime of juridical insecurity may foster different outcomes for different people in different local submarkets. For instance, even in a regime of juridical insecurity, tenants may have market power over landlords in weak local markets or exclusivist submarkets. Alternatively, low-income and other vulnerable households may suffer deeper forms of tenure insecurity, through experiencing frequent, forced relocations and fearing eviction even when they are covered by short-term assured contracts (commonly of 6 or 12 months). To better understand the lived experience of tenure (in)security, Hulse and Milligan's proposed the concepts of de-facto insecurity (actually experienced eviction or undesired relocation); perceptual tenure insecurity (tenants' subjective perception of being secure or otherwise in a tenancy); and processual insecurity (the logistics of accessing a new tenancy when needed) besides the juridical terms set in tenancy laws. We will discuss these in turn.

Juridical insecurity

It is not our aim to discuss the juridical landscape, suffice saying that, broadly speaking, there are two major regulatory regimes for renting based on the extent to which private tenants' rights and control over their housing arrangement resemble those of homeownership and social/public housing: in Jim Kemeny's words, we can speak of unitary and dualistic renting regimes (Heijden, 2002; Kemeny, 1981; Kemeny, 1995).

Dualistic regimes are characterised by a regulated, secure, most commonly small social housing pillar and a very lightly regulated PRS, which relays on market-based contractual (or informal) arrangements between landlords and tenants. These types of PRS regimes are found in many Anglo-Saxon countries and much of the world.

Conversely, in unitary regimes, the social/public and private renting arrangements are roughly indistinguishable, being similarly regulated to give tenants control over their housing arrangements in terms of tenure security (e.g. open-ended/long-term assured contracts; reduced grounds for eviction; eviction processed through the Court; banns on eviction over winter or when a tenant is ill); rent levels (e.g. provisions for entry-rent, rent increases, rent deduction for disrepair); or home personalisation (e.g. decorating, furnishing). The most known contemporary regulated PRS are those in Europe (Austria, France, Denmark, Germany, Luxemburg, Netherlands, Sweden, Switzerland but also Italy and Portugal) and a few American cities/states (New York in particular). However, similar arrangements exist in other countries, such as Turkey, India and parts of Africa and India (for a detailed mapping of tenant/landlord regulations in all US states see Hatch 2017; for a detailed view on Scandinavian countries see Kettunen and Ruonavaara 2021; for a comprehensive global mapping see Kholodilin 2020; for a brief international comparative perspective on Anglo-Saxon and some European countries see Martin et al., 2018).

Tenancy laws are not static but continually fought over in spaces of political and democratic debates, with countries moving towards regulation (commonly after the Second World War), deregulation (commonly during the 1980s onset of neoliberal housing policies, but also more recently in Netherlands and Sweden under EU pressure) or reregulation. Legislative reregulation has been pursued most notably in Ireland and Scotland. While the no-fault ground for eviction was removed (and in New Zealand and the Australian State of Victoria, more recently), the new longer or open-ended contracts can still be terminated early by the landlord for many reasons, including selling the property, major improvements, or landlord (/family members) moving in (Moore and Dunning, 2017). Overall, while these changes were progressive, there are still timid compared to the regulatory framework of some European countries (Kettunen and Ruonavaara, 2021), and too recent to be evaluated in the reviewed literature, except for the case of Ireland, with scholars arguing that stronger pro-tenant provisions are required (Byrne, 2021; Byrne and McArdle, 2020; Moore and Dunning, 2017).

De-facto insecurity

It is clear that PRS is a highly mobile housing market, indeed theoretically aimed at accommodating mobility. However, it is far less clear to what extent the mobility of the sector represents a genuine tenant choice or a undesired/forced relocation. The most critical and incontestable form of de-facto insecurity is experiencing eviction. Chisholm et al. (2021) explained the link between eviction and tenants' poor health outcomes through the three key mechanisms of: stress in accessing a new tenancy at short notice (i.e. processual insecurity, including through discrimination); grief for losing a place called home or feeling devalued as a person; and by the poorer housing outcomes that commonly follow an eviction, such as situations of incipient homelessness, overcrowding or expensive tenancies. While our discussion has already touched and will further touch on some of these aspects, we want to emphasise in Table 3 the immediate emotional trauma of eviction on low-income households as evidenced by Chisholm et al. (2021), but also in many other studies (Bate, 2021; Garcia and Kim, 2021; McKee et al., 2020).

Table 3. The immediate emotional trauma of eviction

Feeling devalued	Feeling helpless	Feeling stressed
makes you feel, basically like a bit of dirt on the bottom of someone's shoe, you know when someone treats you like that (Katrina; p.3).	I was stunned. I was like, oh my gosh, what am I going to do now? How am I going to get on? Everything just came to mind like, how am I going to move my stuff out? Where am I going to go? Where are my whānau going to go? …Yeah, so how did I feel? I felt helpless, helpless to say it in a nutshell (Awhina; p.3).	We had no bond saved up because we had no intention of moving… Trying to scrounge up bond money alone was stress and that was without even trying to think about moving and trying to even find a house to live in (Nancy; p.4).

While eviction is an incontestable case of forced relocation, most tenants move upon receiving an informal request rather than an eviction notice. Being informally asked to leave is a case of undesired relocation as it is moving out because of a rent increase. The event of undesired relocation remains overlooked in quantitative research but frequently surfaces unprompted in qualitative inquiry.

There was much diversity in the extent of de-facto (desired or undesired) tenant mobility across the reviewed literature. In Australia and New Zealand, some tenants lived in the same place for a long time. The highest number of tenancies acknowledged across the literature comes from Australia, the quote below indicating that mobility was enjoyed by some participants (Goodman et al., 2013):

> *"what I'm up to now with the home I'm in now, 107 homes, I think. Brilliant, I've passed 100… I didn't want the long-term accommodation and you know, stay there for a long period, I just wanted to go there, just find a room, pay me weekly rent, stay for the time I want to go and then, then I move on. So it suits my lifestyle good" (p.28).*

However, most tenants deeply disliked undesired mobility. Across a sample of 60 UK private tenants, Soaita (2021)

noted a minimum at 1 (starter renter), an average of 3.7 and a maximum of 16 rented properties across participants' renting histories. The most common reason for forced relocation, resulting in constant insecurity, is a rent increase (as also discussed in the first section).

> *"So they sold it [the house], put up $300 and I was out. Then I moved to another place where I am now – same thing happen, and the agents come to me and say, 'All the houses in the area are having rental at $300 a week, so yours must go up too'. Never mind that my toiletries are outside, the roof leaks in three rooms, but the rent must go up, and there's no law to secure that for me" (Hulse and Saugeres 2008 p.20).*

The literature identified that flexibility was needed by many tenants for a range of reasonable reasons beyond employment mobility, such as moving out to cheaper rents to adjust to a sudden income-fall; escaping poor property conditions undetected in the brief visit prior to signing the contract; or offering family care (Soaita, 2021). The reviewed literature identified that low-income tenants wanted some degree of control over their length of stay, that can be accommodated by long-term or open-ended contracts which tenants can exist at any time with appropriate notice to leave. This is important because, while higher-income households can afford paying overlapping rents and deposits in two tenancies when moving, low-income renters are commonly unable to do so (see previous section on affordability).

Eviction or otherwise forced moves has distressing medium to longer-term consequences, uprooting tenants from the places where they want to live, severing their social bonds and disconnecting them from registered services. The reviewed literature identified important examples. When relocation meant changing a service catchment area, there was school disruption, with one child remaining unregistered for over one year (Smith et al., 2014). Older tenants lost their assigned government care helpers (Petersen and Aplin, 2021). Health referrals were lost (Stewart, 2021). Possession were left behind and child visiting rights could not be any more accommodated (Mifflin and Wilton, 2005). Pets were given away (Soaita, 2021). Forced relocation severed social bonds and attachment to place, fostering feeling of social isolation and 'ontological rupture' (tearing off one's sense of self, leading to suicidal thoughts see Mifflin and Wilton, 2005).

Perceptual and processual insecurity

Even when tenants have not (yet) experienced eviction, perceptual insecurity meant that the possibility of a forced or otherwise undesired relocation stayed at best at 'the back of their mind' or 'a cloud that's there always' (Morris et al., 2017 p.665), and was a constant, great worry for those financially more vulnerable. Harris and McKee (2021) concluded their UK study by flagging that:

> *"the perceived risk of being asked to leave a property is prevalent in the PRS; this is the case even among those who have not fallen victim to criminal landlords or experienced eviction. This fear causes harm to an individual's emotional wellbeing, regardless of whether they are asked to leave the property or not. The overall complexity of living with housing precarity, as well as its effect on people's interpretations of their experiences and decisions (e.g., when faced with a housing problem), has been inadequately acknowledged within policy and practice. Statistics on the number of tenancies that have been formally terminated by landlords do not provide sufficient indication of subjective experiences of housing insecurity and precarity" (p.32-33).*

We have already discussed processual insecurity in terms of economic and other forms of discrimination which put low-income tenants at disadvantage in obtain a tenancy in the first section), but the logistics of moving out one's possessions can be also difficult to arrange, and thereby reinforcing subjective perceptions of insecurity (Smith et al., 2014). The difficult logistics of moving is reinforced by conditionality in tenant-support programmes, particularly visible in the US literature. For instance, upon winning the lottery of a housing voucher, the timeframe to find a tenancy is short; the property must be inspected for compliance with housing standards; if it fails, the timeframe is not extended and the voucher can be lost:

> *"We have up to 45 days to find a place. And I could not find one. If you do not find a place during that time, you have to stay here again until they put you on some list. I think until like you start again, which*

it's totally fine. Here we go again! I have to be reapproved again and then try to look for another place"
(Garcia and Kim 2021 p.589).

These are specific insecurities created by policy design, and it is important for policymakers to take into account the perceptual and processual impacts of policies when considering reforms in the PRS. Renters can also experience relational insecurity through specific social relationships, particularly those of sharing with strangers and interacting with landlord or letting agents. We will return to discuss some important consequences of (de-facto, perceptual and processual) tenure insecurity in relation to home (un)making and displacement.

Property conditions

While tenure insecurity may distress any household regardless of income (Soaita et al., 2020b), lower-income households are significantly more likely to live in housing of poor, even squalid conditions. For instance, we know that 25% of the PRS properties in England, 57% in Scotland and 24% in Wales were below devolved housing quality standards in 2017 (which are more ambitious but not all statutory in Scotland[3]). The above percentages mean that at least 1.1 million English households, 200,000 Scottish households and 42,000 households in Wales lived in properties that failed to meet the minimum statutory standards for thermal comfort (e.g. effective insulation and heating efficiency), state of repair, and/or had dated facilities and services (e.g. kitchen, bathroom)[4].

Across the 106 reviewed studies, we coded 13 as primarily concerned with housing quality; 26 others focused more broadly on 'precarity' but included insights into poor housing conditions relative to health and safety hazards (e.g. electric and gas installations, structural faults, mould and dump, pest infestation), widespread disrepair (e.g., heaters and white goods, water systems, broken windows, unsafe doors) and dated facilities (e.g. bathrooms, kitchens, white goods, wall paining, floors and carpets, furniture). At extreme, some rooms or the whole dwelling were in fact uninhabitable (Bates et al., 2019). Tinson and Clair's (2020) review argues that housing problems affect health outcomes: "physical health directly from poor quality homes, and mental health from affordability or insecure housing"; we noted, however, that living in poor property conditions also ffect mental health.

While the discourse of the 'rogue landlord' dominates certain public circles in its call for addressing the PRS shortcomings on an individual basis rather than systemically, our and others' review (Chisholm et al. 2020) indicate that tenants' experiences of poor housing quality are more widespread. They are also socially stratified along the lower-to-upper spectrum of 'low-income' and further on toward middle to higher income. Some low-income tenants experienced responsive landlords. However, experiences of poor response, and even more of being ignored or evicted when asking for repairs were far more common in the reviewed literature, reflecting more systemic tenant/landlord power asymmetries than what the 'rogue landlord' discourse implies:

> *"The repair work was poorly done, and the workers left the apartment doors open, did not clean up afterwards, and then the owner did not communicate with us further after that. So, then none of the actual repairs that were code violations were addressed, and we tried to contact the owner. We never got a response, and finally we got a 30-day eviction notice" (Huq and Harwood 2019).*

While property conditions in the UK PRS have improved in the last two decades, significant challenges remain (Tinson and Clair, 2020); disrepair remains one of top five reasons for tenants to move out (AXA 2017). However, many low-income tenants do not have the option of 'moving up'; they are likely to remain 'locked' in poor quality housing even if they relocate.

The question of housing quality - interpreted in the market terms of what a rent can buy - can be extreme in the more commodified renting markets of Australia, Canada, New Zealand and US than in those of the UK or Ireland. There, given the much smaller size of the social housing sectors and minimal social welfare, many lowest-income tenants are pushed towards very marginal forms of rental housing, such as hostels and rooming houses, summer houses and caravan parks, makeshift units (converted cars, buses, sheds) or shared bedrooms (Bates et al., 2019; Goodman et al., 2013; Mifflin and Wilton, 2005).

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3   See https://www.ons.gov.uk/economy/inflationandpriceindices/articles/ukprivaterentedsector/2018#characteristics-and-quality-of-dwellings
4   For sector size see https://www.ons.gov.uk/economy/inflationandpriceindices/articles/ukprivaterentedsector/2018#tenants

Such extreme situations demonstrate the limits of PRS in accommodating the lowest-income households in largely commodified markets; there, affordability translates into squalid housing conditions at the bottom end of the market, leading to health problems and excess deaths (Tinson and Clair, 2020). However, we will later address the troubling question of 'renoviction' (Femenías et al., 2018; Gustafsson, 2021; Polanska and Richard, 2019) that is strategies of improving rental housing quality through renovation not for the benefit of low-income tenants but to purposefully replace them with /higher-income tenants for higher profits.

Sense of home

The study of the meanings of home and practices of homemaking in the PRS is a recent addition to an otherwise broad literature that has documented the socio-psychological benefits of home to peoples' health and wellbeing; or conversely, the socio-psychological harm of houses that fail to become homes (Kearns et al., 2000; Mallett, 2004). Within this section, we examine three areas of challenges that renters face in making their rented property home. These are structural, material, and social issues.

Structural challenges

The reviewed literature identified that the structural challenges experienced by low-income households - unaffordability, tenure insecurity and poor property conditions - adversely affect tenants' relationship with the 'home' and beyond it that is in relation to neighbourhoods and localities as places of belonging, nests of social capitals and hubs for services. We will address aspects of geography and neighbourhood later while here we focus exclusively on the house-as-home. Insecurity of tenure implies a risk of grief for a lost home; hence tenants will feel ambivalent about homemaking:

> *"When I was told to leave, I felt really sad. I became depressed for two months. It was really hard to transition away from that place because it was the first safe house I'd ever lived in. And I really made a home for myself. For the first time in my life, I was like, putting pictures on the walls, decorating it, and buying plants. And I had my cats. Then I had to leave, and I feel like I don't have a home again" (Soaita and McKee, 2019 p.153-154).*

The literature reviewed brings rich accounts of private tenancies made home by tenants and on the grief of losing them (Atkinson, 2015; Chisholm et al., 2021); of homes purposefully made 'unhomely' as a state/ landlord strategy of 'renoviction' or intense surveillance (Brickell, 2012; Femenías et al., 2018; Huq and Harwood, 2019); of private tenants who never felt at home in a private tenancy or were reluctant to even try given tenure insecurity (Hoolachan et al., 2017); or of nuanced observations of constructing 'a kind of home' as a place of self-expression within or beyond its four walls (Clark et al., 2017; Smith et al., 2014; Soaita and McKee, 2019). Table 4 exemplifies some of these themes through tenants' voices.

Table 4. Examples of home (un)making in the PRS

Making and loosing home	Making home a carceral space	Making home beyond its four walls
I had my own place on [name] street. I had my own apartment, which was a nice apartment. I had good neighbours, really good neighbours, never bothered me, I never bothered them. I just had my two cats. They were my pride and joy, those two cats. I lived over there over a year, over a year'' (Dave). "What happened?" (interviewer). "I couldn't afford the rent, the place changed hands and I couldn't afford the rent. The rent was $425 a month and then he upped it. He wanted over $500 a month..." (Mifflin and Wilton 2005 p.413)	Olivia described how, during random inspections, the property manager would "bang on the door like she the police… I didn't get a notice on my door or nothing." She continued: "She always say like little smart stuff like, 'This is not your apartment, it's HUD's apartment, so whatever they rules are, you got to abide by them or you could be put out, you could be evicted.' I'm like living over here sometimes with how she acts and how she talks to people, it's like being in prison" (Hughes 2021 p.303).	I am in America but also in Somalia, I can get anything I want – the grocery stores we have, we now have over 30 restaurants, we have four Somali malls, it is almost like home. If you go to a mall, it is set up just like in Somalia, clothes hanging on top, and there are no prices, you think you are in a third-world country, because you are negotiating prices! You are in Somalia with all the amenities [here in the US]. I tell everyone, this is Somalia, you have to come! (Hadjiyanni 2009 p.544)

Home materialities

The reviewed studies show that low-income tenants appreciate decent furnishing and a homely décor, ideally one that reflects their personal taste. It also shows that some upper 'low-income' echelon with higher levels of social capital are able to access stylish tenancies that are statements of social status (Soaita and McKee, 2019). Exceptionally, Soaita and McKee (2021) record the fact that longer-term renters desire to access unfurnished properties, and this is true across the 'low-income' spectrum and despite the sector's tenure insecurity. The authors showed the pride and enhanced wellbeing of tenants engaged in deep homemaking (e.g., painting walls, hanging pictures, putting their own furniture):

> "It was quite exciting because it took a while to plan out what I was doing in each room so that everything matched and what colours I wanted to do. So in that way I enjoyed it because it was like this is going to be your home. It took me from September to February to finally complete all the bedrooms and I do actually have a photo on my social media of just me sitting in my armchair with a glass of wine watching TV with my feet up just saying to myself finally it's done and I love it" (Soaita and McKee, 2021, p.292-293).

It is interesting to note that in the regulated PRS of continental Europe, such as Germany and Netherlands, unfurnished properties are the norm while the opposite is true in their Anglo-Saxon counterparts (Easthope, 2014). Conversely, poor furnishing and décor can make tenancies 'unhomely'. Many low-income households felt discouraged in homemaking as they could not afford the expense, e.g., replacing or adding a furniture item, or decorating at their own cost (Smith et al., 2014), but even then, small acts of personalisation helped some tenants create a sense of home and self:

> "I feel this is my home because I am living here. I have decorated, I have like make it, made it my home. Not decorated much, but at least I, yeah, in one word this is, of course, my home and I feel emotional attachment to it" (Nasreen and Ruming, 2021, p.162)

The literature shows the importance of such humble provision of shelves, hooks or picture rails to display objects of significance (Hadjiyanni, 2009); and of changing the furniture layout as a way of putting one's stamp on space configuration (Bate, 2021). However, some tenancy contracts purposely denied tenants even such small acts of self-expression:

> "we can't even change the curtains, we would be like, they're horrible, curtains, they've got moth marks

in, so we have all these things you know, lying around like the rug and the plants and it's like okay, we're trying our best to make it homely but at the end of the day we don't own the actual walls, we don't, so unfortunately it just doesn't feel homely. You know straight away when you walk through that door, especially when it's a dodgy lock, and it's not yours" (Bate, 2021, p.382).

As indicated above, assertion of self and one's agency is crucial in materially 'owning' a place but so is some control over privacy and sociability within the home, which we discuss next.

Social relations

Besides a homely environment, the ability to have control over whom and when is invited or accepted in the property is paramount to a sense of home:

"I don't really feel like I'm at home… [Home is] a place where I can invite people over without having to ask others. A place where I make the rules. A place where I don't have to worry about what other people are doing or what other people are going to think" (Nasreen and Ruming, 2021, p.161).

There are some particularly strongly controlled forms of rented housing. In marginal housing such as rooming houses, hostels or caravan parks, in lodging or room sharing, as well as in some state subsidised housing in North America (Bessant, 2004; Buckle et al,. 2020; Goodman et al., 2013; Hughes, 2021; Kurwa, 2020), tenants were disallowed to have visitors, even partners, relatives or own children. Their behaviour was surveyed under threat of punishment of fines and eviction. Quite commonly, a lack of space dis-incentivised socialising in HMOs, particularly when a shared living room was missing (Barratt and Green, 2017; Lister, 2004a; Nasreen and Ruming, 2021; Soaita and McKee, 2019). Another desired relationship of importance to wellbeing that is disallowed in most tenancies was living with pets.

Furthermore, control over whom and when is prohibited from entering the property was demonstrated to be crucial in the reviewed literature. In terms of unwanted visitors, most frequently reported were unannounced visits from landlords and workers coming to execute repairs, or intrusive letting agents frequently checking the state of property. These visits illustrate the power dynamic in the relationship between tenant and the landlord, and contribute to "un-making" the home:

"It doesn't feel like a home where they are every two months, checking on you. I think, it makes you think that, oh, that's not your home, that's our property and we come to check on you, like checking on your personal life, how you live your life, and how you decorate your own house and your own flat. Yeah, every time they were coming I had to remove all my decoration from the wall" (Garnham et al., 2021, p.15).

Notwithstanding tenure, the broader home literature shows there are points of tension in the use of space in overcrowded households (Douglas, 1991; Soaita, 2015) or multigenerational families (Easthope et al., 2015). These concerns can be more acute in HMOs, especially when sharing with strangers:

"It was common for participants living in overcrowded sites to wait for their turn and/or reschedule activities, especially related to using bathrooms and kitchens, such as cooking, showering or laundry, which also restrict feelings of home. As a result of living with multiple individuals with similar domestic needs (sleeping, cooking, bathing), tensions arose around the use of limited space and materials" (Nasreen and Ruming, 2021, p.165).

While sharing with friends or like-minded people can give a sense of elective family and be a source of social support, it required complex internal negotiating (Clark et al., 2017; Lister, 2004b; Petrova, 2018). Table 5 exemplifies in tenants' words some of the positive and the negative relational aspects of sharing (all in Barratt et al., 2015).

Table 5. Relational aspects of sharing

Social support	Noise	Personality clash
I get very lonely on my own, and that's why I suffer depression, but you've always got people about here, you know. If you're ill, like, people will always knock on your door and say "Oh do you want a newspaper?" (p.113).	At times it can be stressful, especially when you want a bit of quiet time to yourself […] it seems to be noise 24/7 […] ours is the only house with a washing machine […] so the other houses are having to come into ours – constant banging on the doors 'Let us in! Let us in! (p.112)	One day you're going to get people kill each other that's the type of stress that it causes. […] just [a] clash of personalities, clash of, erm, routines, clash of illnesses. I think that's the problem – we're all different (p.112).

While looking for "appropriate matches were a critical element to ensuring that sharing was successful" (Green and McCarthy, 2015, p.168), the practice may trigger discriminatory practices against 'unsuitable' flatmates, such as couples, those with different religious beliefs or those deemed to have mental health issues, as we discussed previously. However, many participants preferred non-sharing arrangements as a way of increasing one's autonomy, privacy and intimacy, and constructing a sense of progress and adulthood (Barratt and Green, 2017; Soaita, 2021), even if their choice often meant poorer property conditions than accessed through sharing. The quote below comes from a participant who has exclusively lived in HMOs for 16 years:

> Y"ou're not in a bedsit because you want to be – you'd rather have a house or a flat to go home to but because of what you are, that's how you end up" (Barratt et al., 2015, p.112)

Landlord/tenant disputes

The reviewed literature illustrates the power imbalance in the relationship between the tenant and the landlord (Byrne, 2019; Chisholm et al., 2020; Slater, 2020). Landlords have tremendous power over tenants, which could affect many aspects of tenants' lives. For instance, Bate (2021, p.383-384) identified the following in their research:

> "not being allowed to have heavy furniture for fear of dents in the carpet (Sonya); not being allowed to hang 'anything' on the walls regardless of the method used (Linda); being told to limit their cooking because of gas usage (Hayley); not being allowed to have guests over (Hayley); not being allowed to park in a certain space on the property (Amy); landlords storing things on the participant's property (Amy); and being asked not to disturb the possum living in the possum house in the garden" (Chantelle and Matthew).

The literature identified that demands can be stipulated in contracts (even when practically illegal) or arranged informally, genuinely agreed by or imposed over tenants. Other aspects of renting can generate disputes, particularly issues over repairs and the returning of deposits when moving out (Harris et al. 2020).

In their systematic review of tenants' responses to substandard housing, Chisholm et al. (2020) highlight three different contexts of power that may refrain tenants from demanding repairs, reporting problems or raising disputes: visible, hidden and invisible. Each power-context requires specific strategies if public policy aims to empower tenants to assert their rights. We will elaborate on each in turn.

Visible power: open conflicts

In contexts where power is visible, "conflicts or negotiations between landlords and tenants over housing quality" (Chisholm et al., 2020, p.6) are publicly observable and can be counted as instances and outcomes in courts or tribunals, other third parties and even "in interactions at home". The reviewed literature covers this context of power, commonly in case-studies of tenant activism (Huq and Harwood, 2019; Soaita, 2021), or third-party intermediation (Byrne and McArdle, 2020).

We observed increasing forms of organised tenant activism and other everyday manifestations of tenant activist agency across the broader literature (Baranski, 2019; Chatterton and Pickerill, 2010; Soaita, 2022b; Townsend and Kelly,

2015). Cases of tenant experiences of third-party mediation of disputes or tenant advice were barely represented in our retrieved literature: Petersen and Aplin (2021) note that the segmentation of advice by services makes it difficult to access support or solve disputes. Nonetheless, there were examples of tenants making use of advice and support services in their disputes with the landlords on an individual manner, even though they could face retaliatory eviction. Harris and McKee (2021) for the UK and Moore and Dunning (2017) for Ireland showed that third-party support with disputes (Local Councils, Tenant Boards, Court) benefits low-income and other vulnerable households (e.g. migrants, see Byrne and McArdle, 2020). Selective tenants' quotes are presented in Table 6 as a way of demonstrating the key importance of tenant support in bringing and solving conflicts in the institutionalsed public sphere.

Table 6. Third-party tenant-support in disputes (all examples from Moore and Dunning, 2017)

Retaliatory eviction	Tenant awareness	Balancing the power
I've been asking the landlord since I moved in, could she fix the windows because they don't close properly and there's always a draught, then the dishwasher broke and I had a leak under the sink. It's her responsibility but she still ignored it. I got onto the health and safety inspector [of Dublin City Council]. He made an appointment and inspected the whole apartment. He filed his report and eventually the landlord got a copy, and because I went to the authorities about stuff she did not like at all, she actually gave me two weeks' notice to move out (p.20).	In terms of protection, I think they are good. I am more aware of our rights, so therefore the protection is better. I mean, not better, but if there were any issues with the landlord we could fall back on the RTB [Residential Tenancies Board]. I always knew Threshold [a housing advice charity] was there if we ever had any issues, so they are the first port of call and then you can go onto the RTB (p.23).	So once you seek your rights and once you have contacted the RTB [Residential Tenancies Board], sometimes one phone call from the RTB to the landlord will sort out everything. It's good to have that kind of instrument. Even if you don't use it, just landlords being aware that you can contact them and that you have your rights and that you are aware of your rights. It's good to have it (p.23).

Drawing on perspectives from professionals rather than from the tenants themselves, Harris et al. (2020) notes that the existing UK landscape for resolving housing disputes is complex and confusing; tenants face numerous barriers to accessing justice and asserting their legal rights; and recommend a multi-layered system of advice, mediation and support in disputes. However, supporting tenants in disputes with their landlords can only go as far as the legal provisions enable, many scholars (Huq and Harwood, 2019; Slater, 2020; Stabrowski, 2014) suggesting that stronger legal protections are required in tandem with improvements to existing systems for dispute resolution.

Hidden power: private grievances

In contexts where power is hidden, tenant/landlord conflict exists "but is not observable from the outside: it is not known to the landlord, the courts, or other authorities, and is only revealed by the tenant to the researcher or to others who cannot influence the situation" (Chisholm et al., 2020 p.6). This context of power is covered by the vast majority of publications reviewed, with tenants expressing their grievances in terms of substandard property conditions, unlawful eviction, or harassment. There were a multitude of reasons for which tenants refrained bringing their grievances into the public sphere, e.g: they were unaware of their rights; thought to be ineffective (nothing would change); were afraid of retaliatory eviction or a rent hike; prefer to move out or fix the problem themselves rather than complaining; feeling uncomfortable to calling their landlord.

To move from contexts of hidden to visible power, policy action can increase tenants' awareness on the processes/ mechanisms by which they can raise disputes. Where tenants are aware of their rights, there may be confusion as to how they can be exercised and concerns regarding consequences, for instance retaliatory eviction, harassment or stress and anxiety, hence strong legal tenant protections are required (Huq and Harwood, 2019; Kurwa, 2020; Rosenman, 2018; Smith et al., 2014; Soaita, 2021). While the mere existence of dispute resolution mechanisms and

tenants' rights does not necessarily mean they are always used, understood, asserted, or enforced, it could also be argued that a more systemic view needs be constructed: landlord non-compliance must trigger more serious consequences (e.g., landlords disallowed from ever letting again); and retaliatory eviction minimised by stronger security of tenure.

Invisible power: acceptance of the status-quo

A context where power is invisible "prevents people from having grievances by shaping their perceptions, cognitions and preferences in such a way that they accept their role in the existing order of things, either because they can see or imagine no alternative to it" (Chisholm et al., 2020, p.5). This context of power applies to, e.g., making home in a 'wreck' property (Chisholm et al., 2021), being happy and optimistic when living in a derelict bus (Bates et al., 2019), or delighted of having rented 107 properties (Goodman et al., 2013). This realistic lowering of one's expectations is a survival mechanism in contexts of exclusions and deprivation. However, being 'happy' in such circumstances can be interpreted as a form of social violence (Bourdieu, 1989):

> "I'm not sure how they could be better actually, this is about as good as it gets I reckon. It could be a lot worse just going by our experience of the past house we were in, so I think we're all quite happy" (Lister, 2004b, p.326).

Conversely, the unrealised homeownership expectations of some upper 'low-income' renters (Hoolachan et al., 2017; McKee et al., 2017b) make them more likely to express their grievances and frustrations:

> "I almost get a little bit maybe a bit jealous of people that are buying houses, or have help to buy houses and, it's almost becoming a bit of a status thing in my head of like "oh yes you're still renting are you, in your 30s with children" even though loads of people are doing that" (Harris and McKee, 2021, p.21)

In a context of invisible power in which tenants seem to accept precarious housing because they see no alternative, support in accessing and sustaining a tenancy is shown to be crucial (Smith et al., 2014). But even in Smith's et al (2014) longitudinal case-study of sustained policy support, landlords tried to assert their symbolic dominance, the authors observing that:

> a"n early trend of surveillance of the tenant by the landlord emerged and some people were concerned about managing their landlord's perception of them as tenants. Initially, many felt as if they had been interviewed or picked. Some were warned that tenancy length would be dependent on good behaviour, and landlords told them about 'poor' or 'model' past tenants."

While there is a tenant power-deficit across the sector notwithstanding income, responses are clearly socially stratified (Chisholm et al., 2020). Lower-income and the most vulnerable households are less likely to challenge unprofessional practice and to raise disputes with their landlords because they have little resources, hence fewer alternatives; are less likely to smoothly navigate the expected stress, harassment and even eviction (whether legal or not); and more likely to face difficulties in finding a new and better tenancy.

Socio-demographics

We previously argued that accessing a suitable tenancy depends on households' income (and its source) as a first line of discrimination, but also that a range of socio-demographic factors can intervene in taming or challenging tenants' renting experiences in a stratifying (i.e., non-random) manner. This section will discuss some of them: age, household type, and other equality statuses (migrant, BAME and gender).

Age

Much of the UK and Irish literature focuses on the experiences of young renters, i.e., the 'generation rent' who expects to own just as their parents did (Hoolachan et al., 2017; McKee et al., 2017b; McKee and Soaita, 2018)

While more young people are now renting for longer, it is also true that low-income renters coming from a middle-class background are able to access better housing through their social network of better-off parents, relatives, friends and acquaintances (i.e., their 'bridging' social capital). This was evidenced across many of the reviewed publications:

> *"The first terrace in Paddington was my old flatmate's Godfather's property, and the second terrace I got before it even went on the market through family connections with the agent. It was fantastic for us but it makes it bloody hard when you don't have those connections" (Bate, 2020, p.600).*

However, the demographic profile of private renters in the UK and Ireland is becoming older, with more renters 'aging out' of the mortgage market (McKee et al., 2019) and more older people falling out from homeownership through partnership dissolution (André et al., 2019; Dewilde and Stier, 2014). Indeed, between 2007 and 2017, the number of renting households in the UK increased with 1.7 million (63% compared to only 6% growth in the total number of households over the same period). Against the total number of renting households, the share of 25-34 year-olds slightly decreased (still the larger age group in all private tenants) while those of older tenants increased, including that of 45-54 year-olds (from 11% in 2007 to 16% in 2017 of total renting households)[5].

Indeed, in countries with long-standing, sizable PRS, such as Australia, New Zealand and the US, there is substantial academic focus on the renting challenges of older, low-income renters. Looking from a structural perspective, scholars make the argument that renting in old age reflects a lifetime of inequalities (Bates et al., 2019; Izuhara and Heywood, 2003) rooted in precarious labour positions and exacerbated by unfortunate life events rather than for different aspirations or 'undeserving' behaviour:

> *"I would have liked to have owned my own house naturally, but I've never been able to sort of save up enough money... I've always been sort of battling and struggling on. I couldn't get any education at all because Mum was on her own and she was struggling really bad so as soon as I turned fifteen I was virtually out of school to get a job to try and get some money into the house sort of thing ... " (Morris, 2013, p.52).*

Living in poor-quality housing that cannot be adapted to the requirements of aging in place can severely impact on older people mental and physical health. Petersen and Aplin (2021) concluded their Australian study by finding that:

The anxiety felt by the tenants in meeting weekly rent payments was exacerbated by uncertainty about the future, including the unpredictability of rent increases, security of tenure, and their ability to continue to live in homes that are unmodified or not suited to ageing.

A particular concern in the literature regards the PRS ability to accommodate people suffering with dementia, and other mental and physical conditions notwithstanding their age. Whether we speak of the good intentions of private landlords to house vulnerable people in the regulated PRS of Sweden (Bengtsson-Tops and Hansson, 2014) or about the discriminatory practices they face in unregulated PRS (Gabriel et al., 2015; Stewart, 2021), the overwhelming message is that rental sectors face difficulties to accommodate special needs, i.e. to deliver the required levels of stability, familiarity and house adaptations while facing eviction during or after hospitalization is particularly daunting. Stewart (2021) noted the challenge of tenant 'invisibility' in the design of social services for special needs:

> *"I think the private renting sector is traditionally a difficult area for people to reach [. . .] I can probably count on the fingers, on one hand, the number of adaptations we do for people in the PRS and that's something that we need to try and change by having an intelligence-based approach to that client group in finding out who they are and making sure they are aware of our services and can access them" (Stewart, 2021, p.8).*

Across the literature reviewed, we found that low-income private tenants in Australia, Ireland, New Zealand and the UK, and particularly the older ones, hold strong aspirations to access the security and affordability of social housing (rather than homeownership); and that having received a social tenancy has positively changed many aspects of their lives (Morris, 2009; Petersen and Aplin, 2021). Since the UK has historically relied on homeownership (and now on housing wealth) as a pension supplement, there are long-term welfare implications of households living in the PRS for longer, with old age destitution and challenges to aging in place looming on the horizon. Research from Australia and

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5   https://www.ons.gov.uk/economy/inflationandpriceindices/articles/ukprivaterentedsector/2018#tenants

New Zealand paint a grim image of the marginal housing situations of older tenants relaying exclusively on state pension (Bates et al., 2019; Morris et al., 2021); there, living in cars, sheds, caravan parks and rooming houses may be the only options of having a roof over one's head.

Both younger and older low-income people can face discrimination against the landlords' ideal 'working professional, only' (Meers, 2021, p.12). Young people are stereotyped as property-uncaring or perceived as risky for lacking a renting/credit history or a guarantor (Bate, 2020) while retired people are seen as having additional needs (Izuhara and Heywood, 2003).

Household type

Like age, household type can negatively or positively affect low-income tenants' renting experiences. A particular focus in the literature reviewed is concerns with the sharing experiences in HMOs and to households with children; we will elaborate on these in turn.

Although sharing in HMOs is increasingly practiced, there is no evidence that a new 'culture of sharing' has replaced one's desire for autonomy, privacy, and control (as discussed earlier). While some tenants may choose to live alone in a self-contained accommodation at a high financial burden (and higher financial risk for the landlord, hence potentially discriminated), given the high cost of housing, most share for economic reasons or indeed for having no alternative. We have already mentioned that, while HMOs communities can occasionally offer social support, a stronger argument was made that fast turnout and cramped conditions raise a sense of isolation, frustration, awakeners and conflict:

> "it was really weird because it was very overcrowded, but at the same time it felt very lonely. Because no one there was interacting with each other. So the thing that I felt was there were very little spaces to share. Like as a result of dividing the house, separating the rooms and all of that, there remained very little spaces for us to move, moving to cook, yeah it felt asphyxiating of some sort. Lonely and over-crowded at the same time, it was weird" (Nasreen and Ruming. 2021. p.165).

HMOs can hide extreme housing precarity within their thin walls and crowded spaces, such as bedrooms shared by strangers as reported in Australia (Buckle et al.. 2020) or reluctantly by friends helping each other as a last resort (Taylor. 2021). Highly transitory sharing arrangements with (quasi)-strangers adds an extra layer of difficulty and risk in managing shared utility costs (Petrova, 2018).

While young people were seen as traditional clients of market-based PRS, households with children were not. Some studies in the reviewed literature sampled purposefully the disadvantaged group of single mothers (Bennett, 2011; Bessant, 2004; Hughes, 2021; Kurwa, 2020) and low-income families with children (Garcia and Kim, 2021), while others reported their situations and concerns in a more incidental approach within samples based on other criteria, e.g., young, migrants, state-assisted tenants (Hoolachan et al., 2017; Smith et al., 2014; Soaita and McKee, 2021; Teariki 2017).

Households with children, and particularly single parents and large families find it more difficult to find a tenancy, either because of stereotyped discrimination or because landlords perceive their properties to be inadequate in terms of space and/or furniture (Bennett, 2011; Smith et al., 2014). We found that becoming pregnant could trigger eviction (Soaita and McKee, 2019); and eviction becomes a challenge to maintain school continuity (Smith et al., 2014). Households with children are a group of tenants for which tenure insecurity and poor housing conditions create even more anxiety, stress, and frustration. They also show a higher readiness to feel at home and personalise the space (Hadjiyanni, 2009; Soaita and McKee, 2021). Further research is needed, however, on this socio-demographic group whose increasing presence in the UK's PRS clearly challenges its market-based governance.

Other equality groups

Without aiming to be exhaustive, we will close this section by discussing migration as a status that significantly affects a tenant's renting options, requirements and agency. Clearly, migrants alongside young people were the 'traditional' clients of the deregulated PRS. In the literature reviewed, migration status is commonly combined with ethnicity (Black, Asian and Minority Ethnic, henceforth BAME) but we also found some insights into the renting experiences of BAME non-migrant renters.

In the renting trajectories of new migrants, it is social capital rather than the 'market' that helps them find accommodation by sharing space or knowledge. Low-income migrants rely on their social capital but their social networks often link to similarly precarious co-nationals[6], thereby maintaining them in poor-quality properties that are passed over from migrant to migrant. Teariki (2017) in the quotes below but also others (Durst, 2014; Stabrowski, 2014), were particularly attentive to the double-edged sword of migrants' social capital:

> "When we first arrive and the family… pick us there and when we came there we thought that's a big house… but when we get there we just realise that it's one bedroom… ten people one bedroom… they nice family" (p.1242).

The intersection of migration and BAME status makes low-income migrants- - all the rest being equal - more likely to suffer conditions of precarity than naturalized low-income renters as the former have no access or know not how to access welfare resources (Hoolachan et al., 2017; Lombard, 2021; Soaita and McKee, 2019). Furthermore, cultural, skin-colour and accent stereotyping adds an extra layer of discrimination (Murdie, 2003). In the UK, the 2016 Immigration Act and its Right-to-Rent provisions have created a hostile environment for migrants. Given penalties and legal complexities, it is expected that landlords will privilege renting to white Britons rather than migrants or BAME Britons, and that low-income migrants will have no choice but to accept poor, even squalid housing conditions with a hope that it is for a short time (Lombard, 2021):

> "Maria recounted the dire conditions, which were cold and insecure, as they could not lock the container from the inside and were afraid that someone would set fire to it. In this context, informal sharing was preferable despite its insecurities; as Maria put it, 'I don't complain about housing conditions, as long as I don't have to live in the streets'" (p.11).

In the reviewed literature, the US case-studies have most clearly evidenced how precarity is reinforced across the axis of class (being in receipt of state support), race (being migrant or BAME) and gender (being a single mother or older female renter). However, across the literature, a case can be made that the precarity of renting is gendered in many ways. Causally, women's higher odds to suffer precarity stem from inequality in labour markets (Izuhara and Heywood, 2003), maternity (Hughes, 2021), traditional roles for care-giving (Power and Gillon, 2021) and long-term negative effects of partnership dissolution (Dewilde and Stier, 2014). Older single women are particularly affected:

> "Single older women are at high risk of housing insecurity and are the fastest growing group of homeless people in Australia/…/ They can find it difficult to secure employment due to aged based discrimination and are subject to a gendered pay gap when they can" (Power and Gillon, 2021, p.905-906).

However, the lived experience of renting is also gendered, with women more likely to be frightened by neighbours or flatmates, or feeling unsafe at the level of neighbourhood (Goodman et al., 2013); they also tend to have higher needs for privacy in shared households, as voiced below:

You feel uncomfortable because you're the only woman there, and some of these men are heavy drinkers and when they get drinking and they're around a woman they get pretty rude and obnoxious. You just don't know how to address it, and it's kind of hard because you don't like walking around in your nightie or pyjamas when other men are around (Mifflin and Wilton, 2005, p.415).

Geography and displacement

Throughout the previous sections an argument has been made that low-income renters are significantly more likely to suffer recurrent eviction and poor housing. However, these movements in the market are not spatially dispersed but concentrated (Leviten-Reid et al., 2021). Low-income tenants' increasing concentration in disadvantaged neighbourhoods reflects to a large extent the phenomenon of gentrification-based displacement. Gentrification pressures reflect the rent gap between what low-income and middle-income households can or are willing to pay. In a study reflecting on three historic weaves of displacement-based gentrification in Greenpoint, Brooklyn, United

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6   This likelihood of having friends of similar socioeconomic positions is referred to in sociology as social homogeneity

States[7], Stabrowski (2014, p.803) directs our attention to the 'soft' mechanisms at play which intertwine economic decisions, trust and cultural stereotyping:

> *"I had to convince Polish /…/ to rent to Americans. They did not want to rent to Americans! … One of the landlords said, "I don't speak English well. Then you will have to translate when I have problems later on." /…/ And eventually they overcame that fear to rent to Americans. Because they were also saying, "We don't know them. I don't know their mentality, they are different people, I don't know how I will communicate." I said, "My gosh, please, they will pay you more because they have good jobs, you know, they're American. Don't you want to get more? Polish people will pay much less." So through the pocket I was able to convince them slowly, one by one, to bring Americans here. And this is how it started changing. About 10 years ago."*

Such forms of 'slow' gentrification through displacement triggers feelings of unbelonging as places slowly change characters, supporting the argument of 'losing one's place' even when staying put (Atkinson, 2015). Displacement may also lock low-income tenants out from spaces of opportunity:

> *"I just needed some where to live really. I had no fixed abode before. I left work. Well, I got made redundant, in Newton Abbot, they laid off 90 staff so the place I was renting, they didn't take Housing Benefit so I had to go somewhere … So I found this place. Also it comes in housing money as well … Barnstaple, that's where I wanted to be for work. I mean I found a lot of places around in Ilfracombe, but in Barnstaple, impossible, nothing in my price range. So I thought I'd look further afield and then this place came up" (Ward, 2015, p.101).*

The Australian literature evidenced the suburbanization of poverty within the PRS, with concentric areas of high/medium/low rent from the centre, the medium and the outer suburbs of Sydney and Melbourne (Morris et al., 2021); and the spatial concentration of very marginal forms of housing (Bates et al., 2019; Goodman et al., 2013). The US and Canadian case-studies focused on intensely segregated, racialised areas (Garcia and Kim, 2021; Stabrowski, 2014). The UK case-studies followed private tenants' displacement to cheap HMOs in the UK's seaside towns of economic exclusion (Ward, 2015).

There is still little research on private tenant displacement not least because they are difficult to reach (Atkinson, 2015) but it is clear from the above-mentioned literature that displacement cuts tenants from their supportive social networks and locks them out of employment and of their social support network not least because distance is harder to bridge when the cost and availability of public/private transportation is unaffordable for many (Harris and McKee, 2021; Horne et al., 2020; McKee et al., 2017a; Ward, 2015).

Renting during Covid-19

The Covid-19 public health and alight economic crisis have brought under the spotlight the fundamental role that housing plays to people and society health, wellbeing, and resilience.

To avoid tenant eviction during lockdown and further into the pandemic, the key issue of tenure insecurity has been temporarily and partially addressed through general economic and welfare policies (e.g., furlough but also tax-break for homeworking; uplift in social assistance), or specific PRS policies (e.g., eviction bans, extensions of eviction notice). While these are now mostly discontinued[8], it also became clear they were far from enough to address the multiple disadvantages that low-income private tenants face in relation to living costs, property conditions, and control and agency over their homes. We will follow the thread developed in the previous sections, albeit in a slightly altered form, to briefly discuss the new financial stressors brought by the pandemic; worsening home's vulnerabilities; and tenants' demands and authors' recommendations towards crafting a more livable PRS in which the rented property can become a tenant's home.

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7   Economic gentrification there had also had a strong ethnic and migration element with the initial Mexican migrants being replaced by better off Polish newcomers, the latter being later replaced by more affluent white Americans. These economic processes were also visible in the built environment by Polish landlords renovating the housing stock, which was then followed by new-built gentrification.

8   For an international view, see Byrne (2021) and Soaita (2021); for UK, see Watson and Bailey (2021).

New financial stressors

Reflecting prior economic disadvantage and vulnerability, renters have been more affected by the economic cost of the pandemic. By January 2021 in the UK, 24% of private tenants saw their income fall during the last 10 months and 12% of renter households were in rent-arrears; furthermore, 22% of tenants entered the pandemic with no savings to fall on (Judge, 2021). While the income of many low-income renters fell, few governments impose a ban on rent increases, advising instead tenants and landlords to negotiate individually. This led to uneven experiences.

With similar figures reported for Australia (Buckle et al., 2020), it is clear that low-income renters' affordability stress has deepened and widened. For those spending more time at home, heating and energy costs have increased substantially, especially as energy-saving practices, such as (longer) use of public and employer spaces were no longer possible during lockdowns (Brown et al., 2020).

Additional financial stress was triggered by reluctance to use public transport or decisions to shield, which meant that basic necessities (e.g., food) were purchased locally but more expensively (Brewer and Patrick, 2021; Horne et al., 2020). Bell and Judge (2021) identified that the more intense pressures of the pandemic fell on households with children. Homeschooling was difficult for both children and parents if space and facilities were inadequate. The authors argue that in the UK "more than one-in-twenty poorer children lack internet access, and more than one-in-five children in a low-income household will spend this lockdown in an overcrowded home" (p.3). Home schooling has been very expensive for low-income families that have had to buy a laptop and arrange for broadband access while additional spending went "on food, energy and on ways to entertain or distract children when so many outdoor leisure activities have been curtailed" (Brewer and Patrick, 2021, p.3). Lockdown effects were gendered in that mothers had commonly reduced working hours for childcare.

Navigating in, out and through the sector has posed new challenges. For instance, not being able to terminate a tenancy with no penalty meant that tenants had to stay even though loss of income made their rents extremely unaffordable. Likewise, moving out from HMOs to more comfortable parental homes, meant financial struggle for the remaining flatmates:

> "I decided to then end my tenancy /…/ This was fine until my flatmate started to struggle to find a replacement tenant. We asked for a 1-month rent reduction and were told no as the landlord still had a "hefty" mortgage to pay (why it is my responsibility to pay someone else's mortgage, I am unaware) we pointed out that there were mortgage holidays and loans available to the landlord and that we had no financial options available to us at this time" (Soaita 2021 p.24).

Given these multiple financial stressors some tenants inevitably fell into rent arrears (Shelter, 2020; Watson and Bailey, 2021).

Home affordances

Demands on homes during the pandemic have intensified, drawing attention to the ways in and the extent to which the material home can afford alternative uses, i.e., to home 'affordances' (Clapham, 2011). During enforced Stay-Home policies or self-shielding, poor property conditions became more visible and disturbing (Soaita, 2021); some have worsened further given deferred repairs, making unbearable what was previously tolerable (Brown et al., 2020). For those at the bottom of the PRS, living for longer hours with major disrepair was daunting and expensive. The new provisional 'security of tenure' prescribed by governments may have meant little in this context. But even staying longer hours in functional but poorly decorated and uncomfortably furnished properties meant a lack of subjective and physical capability to perform (Soaita, 2021).With more activities occurring at home, shortage of space and a sense of overcrowding were reported throughout the literature as key stressors even when a property did not technically classified as overcrowded in terms of number of rooms by household size and type:

> "It is a very small home. It's a one-bedroom flat. It has one main living area, which is the kitchen, the dining table and the couch. There is a very small hallway, very limited storage, pretty much no storage, a bedroom and a bathroom /…/ It's very small. One of the issues that's concerned me with the lockdown is how small the accommodation is for myself and my partner now that we have to do

everything here. Obviously, with my shielding, I can't go outside. I can't exercise properly. There's not a lot of space. Take three paces and you hit a wall. Take another three paces and you're back to the other wall!" (Brown et al., 2020, p.27)

Covid-19 emphasised the importance of good housing quality and design, for instance in terms of thermal and sound isolation; visual privacy; natural light and sunshine; circulation and storage space; layout flexibility; access to a balcony or garden - either individual or communal - and views of greenery, which contributed to better mental health (Brown et al., 2020; Horne et al., 2020; Soaita, 2021). While poor housing quality made some low-income renters feel less at home in their properties, some renters felt a need to make their properties more homely although they questioned their agency in doing so (Soaita, 2021).

The importance of the local neighbourhood also increased during the pandemic, particularly for low-income and less mobile renters. Views from UK cities commonly report satisfaction with the neighbourhood (Brown et al., 2020; Soaita, 2021), but it is important to note that the suburbanisation of poverty in Australia (Buckle et al., 2020; Morris et al., 2021) and rural isolation in the UK (McKee et al., 2017a; Ward, 2015) means that basic services can be hard to reach (e.g., shops, parks) or unavailable (e.g., internet). Horne et al., (2020) noted that having access to shops, having workplaces and services within walking or cycling distance, having the capability to afford and drive a car, and being geographically close to family and other supportive social networks increased households' resilience to the challenges of the pandemic. We can refer to such neighbourhood affordances as 'locational' capital and social capital.

Towards a better PRS

The exceptionality of the Covid-19 crisis has triggered governmental action and raised questions on the ways in which people and societies can become more resilient to sudden shocks, and particularly what should be done to achieve fairer economic, housing and health outcomes (Soaita et al., 2020a). We will briefly summarise views from the literature and from tenants themselves on how existing housing inequality can be address through and towards an improved PRS mode of governance.

In a UK study, Soaita (2022a) synthesised the legislative demands that 'tenant activists made to the government in an unprompted manner. In ranked order, these were: rent control within and between tenancies; security as well as flexibility of tenure; right of personalising the space and to be consulted by landlords in decisions for, e.g., decoration or furniture replacement; clear and detailed standards for property quality, maintenance and repairs (including timing and rent deductions for disrepair); right to have pets as long as additional wear and tear is paid by tenants; and support with disputes. However, there were also demands for more systemic changes of moving away from the asset economy (e.g., tackling house price growth and speculation; progressive wealth taxation) and of sustaining a reliable pension system and adequate income-support that allows renting in older life or in times of distress. Likewise, Chisholm et al. (2020 p.6) call for "changing tenancy law to make rental housing more secure and through supporting people to sustain their tenancy".

However, some authors (Goodman et al., 2013; Huq and Harwood, 2019) warn that, while legal approaches are warranted and can work effectively across most of the market, they are less operative at the bottom end of the PRS. Hence, many authors (Buckle et al., 2020; Byrne and McArdle, 2020; Crawford and McKee, 2018; Garnham et al., 2021) called for substantially expanding access to non-commodified, social/public housing:

"In order to meaningfully open access to housing for marginalized renters and reduce cost burdens, noncommodified approaches to housing are necessary. Private, nonspeculative approaches, such as community land trusts, may present viable avenues that undercut spikes in land costs. Nevertheless, many argue that public housing offers the most efficient and pragmatic way to provide affordable housing" (Brydolf-Horwitz 2020 p.897).

Indeed, across the literature reviewed, low-income tenants' aspirations for social/public housing were well evidenced. Given that expanding the social housing stock takes time and may not suit some tenants' genuine needs for mobility, recommendations for adequate income-support were stated by many authors (Buckle et al., 2020). Rent support should be offered for as long as needed (Garcia and Kim, 2021; Smith et al., 2014). Designing policies of rent support with attention to detail in such a way as to empower tenants rather than condition, punish or controlled them was a

particularly strong call coming from North America where welfare arrangements are punitive (Kurwa, 2020).

A range of recommendations focused on tackling landlord non-compliance, through databases overseen by government, e.g., for landlord registration, deposits, demands for repairs, as well as with tenant support in disputes (Court and non-Court mediation), tenant advice and advocacy services. A few studies also called for setting information services to improve landlords' awareness of the legislative environment as a way to encourage compliance (Harris and McKee, 2021) and set incentives to improve property conditions particularly towards reducing the carbon footprint of housing (Palmer et al., 2015).

Conclusions

This evidence review has considered research related to the experiences of low-income private renters. Through the comprehensive literature search and attentively reviewing of 106 publications, nine key areas of challenges for low-income private renters were identified. These are the following:

1. Access to properties to rent

2. Affordability

3. Security of tenure

4. Quality and property conditions

5. A sense of home

6. Tenant/Landlord disputes

7. Demographics

8. Geography and displacement

9. Covid-19 experiences

This evidence review has further identified that these areas are not disconnected but deeply interlinked. This means that looking forward, when policymakers are considering reforms in the private rented sector, a more integrated approach is required, to ensure reforms can alleviate pressure across multiple domains. For instance, to support renters to make their private rented property a home, the challenges of affordability, access to properties, security of tenure and property condition must be addressed together alongside providing renters with additional control and agency over the materialities of home and over whom and when is invited or accepted to come into the property.

The Scottish Government have committed to further reform of the sector, taking a comprehensive approach will be key, but to also ensure the reforms are shaped by renters themselves. Renters are experts by experience, and these experiences should be central to reforms going forward. This belief has informed our approach to this study, which is premised on co-production and understanding tenants' experience.

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